



Bridgewater Baptist Church

Bridgewater, Nova Scotia

2020
ANNUAL
REPORT

Table of Contents – Annual Report 2020

| | |
|---|----|
| Annual Business Meeting | 2 |
| Clerk’s Membership Report for 2020 | 4 |
| Lead Pastor’s 2020 Report | 6 |
| Associate Pastor’s Report | 8 |
| Pastor of Visitation’s Report | 9 |
| Board of Elders | 10 |
| Board of Deacons | 11 |
| Benevolent Fund | 11 |
| Board of Trustees | 12 |
| Christian Education and Action Committee..... | 12 |
| Church Library..... | 13 |
| Ushers..... | 13 |
| Senior Choir..... | 14 |
| Decorating Committee..... | 14 |
| Kitchen Committee | 15 |
| Marion Noble WMS..... | 15 |
| Marion Noble WMS 2020 Financial Report | 16 |
| Women's Wednesday Morning Bible Study..... | 17 |
| The Encouragers Bible Study and Prayer Group..... | 17 |
| Prayer and Praise Group..... | 17 |
| Agape Bible Study..... | 18 |
| Christian Book Club..... | 18 |
| Bridgewater Inter-Church Food Bank..... | 19 |
| Endowment Fund..... | 19 |
| Analysis of Envelope Giving for 2020..... | 20 |
| Board of Finance..... | 20 |
| Statement of Revenue and Expenses 2020 and Budget 2021..... | 22 |
| Balance Sheet for 2020..... | 29 |
| Nominating Committee..... | 31 |

Annual Business Meeting Wednesday, February 12, 2020

Call to Order

The Annual Business Meeting of Bridgewater Baptist Church was held on February 12th, 2020. There were 84 members and several non-members in attendance. Gordon Fevens, Moderator, called the meeting to order at 7:04 p.m.

Devotional Prayer

Rev. Aaron Kenny was asked to take the floor and gave a brief devotional based on Jeremiah 29:11 – *For I know the plans I have for you, declares the Lord. Plans to prosper you and not to harm you, plans to give you hope and a future.* Pastor Aaron reminded us of the context of this verse within chapters 28 and 29. The people of Israel were captives in Babylon because of their disobedience to God. They were in a terrible situation and another prophet was telling them that things would get better very soon. God told Jeremiah that their circumstances would not improve for many years but that they should live their lives knowing that God does have a plan even when it is not obvious or change is slow to happen. God does not promise to remove us from the situation but to use whatever comes for our ultimate benefit and we can trust always in God's plan for our lives. After the devotion Pastor Aaron led us in prayer.

Welcome/Quorum/Agenda

Gordon welcomed everyone, a count was taken of members present and the rules of order were read. Gordon asked if there were any changes to the Agenda and other than two typing errors, The date of the Special Business meeting in point 7 should read November 10, 2019 not 10, 2019 and the Annual reports referred to in point 10 were from the year 2019 not 2020 he declared them approved.

Moved by Terry Naugler, seconded by Don Lantz to approve the minutes of the Fall Business Meeting of October 9, 2019 and the Special Meeting of November 10, 2019. **Motion Carried.**

Business Arising from Minutes

There was no business arising from previous meeting.

Correspondence

There was no correspondence received.

Annual Reports

The reports, as presented in the 2019 Annual Report pages 8-30, were reviewed. Sylvia den Hollander made one correction to the report. The interest rate listed on the Endowment report (pg. 27) should read 3.5% not 3%. David Haughn moved to accept the reports as corrected Jacque Milliken seconded. **Motion Carried.**

Opportunities for other Boards/Committees

There were no other Boards or Committees wishing to report.

New Business

David Rafuse was asked to take the podium and provided a brief summary of the financial position of the church for 2019. He and Pastor Aaron announced that the mortgage now stands at under two million dollars, a huge step forward. We still need to continue moving forward with both regular payments and lump sum payments in order to pay it off as quickly as possible. David Rafuse then moved to receive the Statement of Revenue and Expenditures for 2019 and the Summary of the Accounts. David Mitchell seconded. **Motion Carried.**

Before moving on to the next order of business Paul Rand asked to make a comment. He celebrated that fact that the church has come so far in such a short time. Given that the total cost of the building was over 6.3 million and we have only been here not quite five years it is truly a huge step forward to be under the 2 million mark and a sign of God's blessing.

David Rafuse moved to accept the proposed Budget for 2020. David Haughn seconded. **Motion Carried.**

It was moved by David Rafuse and seconded by Paul Rand that Belliveau Veinotte Inc. Chartered Professional accountants be appointed to complete a financial review of the fiscal year to end December 31, 2020. **Motion Carried.**

Barbara Conrad moved to accept the Report of the Nominating Committee with one amendment. Charlene Rhodenizer's term on the C. E. & A. committee should be 3 years not 2 years. Marlene Conrad seconded the motion. **Motion Carried.**

Kathy Archibald moved that at the recommendation of the Board of Deacons we accept into membership Yvette Fisher by transfer from Greenfield Baptist Church, Amanda Silver by transfer from New Cornwall Baptist Church, Sydney Grant by baptism in February 2020 and Matt Naugler by baptism later in 2020. Seconded by Michael Doré. **Motion Carried.**

New Business

Gordon Fevens then asked if there was any new business from the floor. Janice Rand asked to speak regarding a Trail Run fundraiser that she is planning for October 3rd. This will require the help of many volunteers. Please see her if you are interested in helping.

Closing Prayer

Rev. Richard Moore was then asked to close the meeting in prayer.
Meeting was adjourned at 8:15 p.m. on the motion of Norman Hovland.

Respectfully submitted,
Sylvia den Hollander, Church Administrative Clerk

Clerk's Membership Report for 2020

I. Active Membership

Additions to Resident Active Membership in 2020:

| | | |
|---|--|----------|
| (1) By Believer's Baptism | | 2 |
| | Ben Boutilier (Baptized on Nov. 24, 2019 and accepted into membership March 1, 2020) | |
| | Sydney Grant (Baptized on Feb. 23, 2020 and accepted into membership March 1, 2020) | |
| (2) By Transfer of Membership | | 1 |
| | Yvette Fisher March 1, 2020 transferred from Central Port Mouton United Baptist Church, NS | |
| (3) By Experience | | 0 |
| (4) Moved from Non-Resident to Resident Active | | 0 |
| (5) Moved from Inactive to Active | | 0 |

Removed from Resident Active Membership in 2020:

| | | |
|---|---|----------|
| (1) By Transfer of Membership | | 2 |
| | Norman Hovland Nov 27, 2020 transferred to First Baptist Church, Charlottetown | |
| | Eleanor Hovland Nov 27, 2020 transferred to First Baptist Church, Charlottetown | |
| (2) By Death | | 6 |
| | Alma Laird on February 25, 2020 | |
| | Georgena Ackerley on May 16, 2020 | |
| | Sharon Fraser on September 15, 2020 | |
| | Susan Doane on Nov 4, 2020 | |
| | Audrey Bolivar on Nov 19, 2020 | |
| | Richard Bristo on Nov 29, 2020 | |
| (3) By Request | | 0 |
| (4) Moved from Resident Active to Non-Resident | | 0 |
| (5) Moved from Active to Inactive | | 0 |

Total Resident Active Membership as of December 31, 2019 **310**

Additions to Active Membership

| | | |
|-------------------------------------|--|------------|
| By Believer's Baptism | | 2 |
| By Transfer of Membership | | 1 |
| By Experience | | 0 |
| Moved from Non-Resident to Resident | | 0 |
| Moved from Inactive to Active | | 0 |
| Total Additions | | + 3 |

Removed from Active Membership

| | | |
|-------------------------------------|--|------------|
| By Transfer of Membership | | 2 |
| By Death | | 6 |
| By Request | | 0 |
| Moved from Resident to Non-Resident | | 0 |
| Moved from Active to Inactive | | 0 |
| Total Removed | | - 8 |

Total Resident Active Membership, December 31, 2020 **305**

II. Inactive Membership

| | |
|---|------------|
| Total Inactive Membership, December 31, 2019 | 147 |
| Additions to Inactive | 0 |
| Moved from Active to Inactive | 0 |
| Removed from Inactive List | 0 |
| By Death | 1 |
| 1. Glenda Thompson on September 14, 2020 | |
| By Request | 0 |
| By Transfer | 0 |
| Total Inactive Membership, December 31, 2020 | 146 |

III. Non-Resident Membership

| | |
|---|------------|
| Non-Resident Membership, December 31, 2019 | 224 |
| Additions to Non-Resident List | 0 |
| Removed from Non-Resident | 0 |
| Total Non-Resident Membership, December 31, 2020 | 224 |

III. Summary of Membership

| | |
|----------------------------|-----|
| Resident Active Membership | 305 |
| Inactive Members | 146 |
| Non-Resident Members | 224 |

Total Membership as of December 31, 2020 **675**

If you are aware of any changes that are not reflected in this report, we would appreciate it if you would notify the office.

Respectfully submitted,
Erica Kenny, Associate Pastor

Lead Pastor's 2020 Report

**“Where shall we buy bread for these people to eat?”
He asked this only to test him, for he already had in mind
what he was going to do.”**

John 6:5-6

A year ago, we had little idea of the challenges we would face in 2020. Certainly this past year will be etched into our memories. We all have stories to share, some more painful than others, as we weathered highs and terrible lows. It is remarkable how the Lord meets us in such times of great upheaval and the unexpected way he works even through times of distress and loss.

I'm reminded of occasions in the Gospels when the disciples became overwhelmed by the uncertainty and dangers they encountered, only to discover that the Lord already had a plan for how he would use their little faith for great things.

Do you remember that scene on the hillside when Jesus looked out and saw 5000 hungry people? Jesus saw the need and was moved to provide for the welfare and well-being of the people. For the disciples, the cost and logistics of meeting such a great need seemed outrageous. They hardly had enough to take care of themselves let alone thousands of others. And yet Jesus asks them to respond to the need.

It was a defining moment when Andrew stepped forward with a little boy, who offered the bread and fish he had packed for his own lunch. He gave to Jesus the little he had, and God used it -- not only to feed a lot of people, but also to show them his compassion and his power.

God always starts with what we have. You may feel like you do not have much to give. Perhaps your time is already so full; your finances seem too low; your talents feel too rusty. What do I have to offer him? As we've been reflecting together in worship during the start of 2021, God desires everything in our lives. Give him your heart. Give him your reputation. Give him your past, present, and future -- Hold nothing back! It may not seem to be much, but you can give him your five loaves and two fish.

Jesus wasn't worried about how to feed 5,000 people. He already had in mind what he was going to do. He saw the need long before the disciples did. And he had a plan.

We need to understand this truth today: God always has the answer before we even know the problem. God is not worried by what may appear to us as insurmountable. It's never too late in the day for Jesus. He sees our problems long before any of us recognize them. He knows what is coming, and he already has a plan for it.

As we look back on 2020, it is encouraging to see how the Lord has brought us through so much. On March 15, we concluded our in-person services as our province went into a state of emergency on March 22. Our leadership team of pastors, deacons, and elders unanimously agreed to temporarily shut down the church building and to migrate services and ministries to online platforms. Little did we know that as a congregation, we would not return to the sanctuary for another 24 weeks! In the months that followed, we worshipped each week through video streaming and radio broadcast; held Bible studies, prayer gatherings, and youth groups over Zoom; hosted parking lot services, and shared weekly communication through email updates. We offered the Lord the little that we could.

One of the greatest challenges in the pandemic was the need to keep everyone connected. In our congregation of 310 active members, we have 120 households without reliable Internet access. There were some simple, but important ways that we responded. Across the congregation, we saw people answer a challenge to phone others in the church directory. People stepped forward to run errands for shut-ins, and to help where needed. In addition, the pastors and board of deacons committed to calling every home in our church directory so that hopefully no one would fall through the cracks. We also started a weekly dial-in ministry where each member of the pastoral team shared devotional talks and prayers. Through this ministry we received prayer requests and inquiries for visitation. In our brokenness, the Lord was moving.

In addition, to using the telephone to connect with people, we produced regular mailings, many of which were hand delivered by volunteers in the church. For the first time ever, our fall business meeting was replaced by written reports and decisions temporarily delegated to the board of elders. A decision that has continued for our Annual General Meeting that would have happened in February 2021 under normal circumstances.

With a strong desire to return to in-person gatherings, we launched a summer drive-in service in August 2020, as well as outdoor hymn sings and music events on Sunday evenings. A big thanks to pastor Erica Kenny, Jeff Vanderwal, Debbie Zwicker, and our summer student Cassie Oakes for all their dedication to the outdoor services. We also share our gratitude to Susan and Eric Pettigrew, our board of trustees and deacons for their contribution in implementing our COVID-19 preventative measures to providing order and support for people coming and leaving these gatherings.

As we sought to extend the message of hope in Christ throughout our community, another major addition was the introduction of our church radio broadcast on 98.7 FM -- our very own Bridgewater Baptist station. Again this took great effort from pastor Erica Kenny and Jeff Vanderwal who worked together to spearhead this project and gain necessary certifications for the church. Since August, our services have been broadcast each Sunday throughout our community. At a time when churches and community organizations across North America were scrambling for radio broadcast equipment and bidding wars were happening over a scarcity of supplies, the Lord led us to a gentleman who had once been blessed by the generosity of Bridgewater Baptist Church. He sold to us equipment that could have cost us ten times the price. Each month we continue to hear from people who are blessed by the radio broadcast.

With the strangest of years behind us, entering 2021 has been more than a relief for many in our church and community. We are ready to turn the corner on COVID-19, to move beyond the fractured politics and public discourse of the last year. Surely there are better days ahead. And yet, as I talk to people I know many are still worried. The vaccination program will take many months to fully roll out and even with a vaccine there will be many precautions for us all to follow. The road ahead is long.

If you are feeling weary or discouraged, take heart. The Lord sees the challenges that we have not even yet perceived; He has a plan, and calls us to join him, by holding nothing back. Just watch him take your loaves and fish and turn them into a feast!

In Christ,
Rev. Dr. C. Aaron Kenny, Lead Pastor

The Following BBC 2020 Teaching Ministry is Available Online

Second Christmas

Christmas Interrupted (Christmas Eve Celebration)

Souvenirs of Christmas: Rediscovering the Meaning and Spirit of Christmas (Series)

God's Food Bank (Pastor Paula Davidson)

Facing the Apocalypse (Series on Revelation)

Lord Teach Us How to Pray (Series on the Lord's Prayer)

Life is Beautiful: Experiencing God in the Creative Arts (Summer series)

Disrupted: Meeting God in Life's Detours (Series taught with Rev. Mitchell Folley)

Unsettled Truth: Race, Racism and the Gospel (Two Part Series)

Embracing Our Collective Faith (Anniversary Service)

Mary: The Mother of Jesus (Mother's Day Service)

Easter Stories (Series on the post resurrection appearances of Jesus)

From Fear to Hope

Contagion the Way of Jesus

From Fear to Faith

The Lost City: Following Jesus in a Pluralistic World (Series in Colossians with Dr. Terry Smith)

Flourish: Envisioning the Fullness of Life in God (Series)

Visit [Bridgewaterbaptist.com/youtube](https://www.bridgewaterbaptist.com/youtube)

Associate Pastor's Report

“Now faith is the assurance of things hoped for, the conviction of things not seen.”

Hebrews 11:1

Almost a year after the pandemic was declared, I look back in awe of how faithful the Lord has been. In March 2020, the church building was shut down and we wondered how we would continue with ministry. How would this affect youth group? Bible studies? Worship services? As a church, we pivoted quickly, and adapted to the new situation. Youth group went online and we grew. Bible studies went online and they grew. Worship services went fully online and we had people worshipping with us from all over the world. God is faithful.

As we came out of the initial lock down, we shifted to drive-in services and outdoor Sunday evening music services. We became the first church in our area to create our own radio station broadcasting services throughout Bridgewater over 98.7 FM. We also provided Day Camps for children while following the provincial restrictions put in place. I am so thankful to our Summer Intern, Cassie Oakes, who shared her amazing gifts and leadership through the challenging summer months.

Looking back on the last year, it has been exciting to see new ministries emerge in our church such as Alpha, Prayer Shawl and Sacred Pathways. Each of these have been strong ways of deepening relationships within our congregation and community.

Sylvia den Hollander completed her role as Administrative Clerk after many years of service with BBC. With her departure, I began to take on new responsibilities that fit with my own sense of calling and gifting. In conversation and prayer with our Board of Deacons, we discerned that the Lord was leading us to re-visit the ministry needs of the church. Together we are in the

process of reshaping my associate pastor role to focus on ministries of outreach and administration.

Looking ahead to 2021, I am so thankful to work alongside our Board of Deacons and the leadership of our boards and committees in the areas of outreach and administration. As we continue to live in the reality of the pandemic, God continues to prepare us for new opportunities to join Him in his mission to love His people. God is faithful – AMEN.

In Christ,
Erica Kenny, Associate Pastor

Pastor of Visitation's Report

The year 2020 was a year of change. I am thankful that the steadfast love of the Lord never changes. His mercies never come to an end. They are indeed new every morning. Psalm 119:89 says: Your word Lord is eternal; it stands firm in the heavens. Your faithfulness continues through all generations, you established the earth, and it endures. Praise the Lord that we can find rest in Him.

Due to COVID- 19 my usual visits to people's homes, hospitals and nursing homes came to a halt. I then moved to a phone ministry for the shut-ins to keep everyone safe. I will continue to reach out to the church family this way and when opportunity is provided I am happy to come to your home if you are comfortable and it is safe.

But as we know the Lord is always going ahead of us and I am grateful that I could provide for the church family and community the GriefShare ministry. Providing a support group for so many that are grieving the loss of a loved one and needed a safe place to share was rewarding. The program has teachings from specialists in the area of grief and the teaching and bookwork brought healing to many. I was so appreciative that Grace Rafuse and Janice Rand came alongside me to share in the leading of this ministry in the various groups.

Each course is 13 weeks long and we were able to run 3 complete courses this past year. Each group registered an average of 12 people so it allowed many to be a part of this ministry. We are gearing up to start our 4th cycle this January. The course when safe, is hosted at the church and when needed is available to anyone over Zoom.

The Lord laid on my heart the desire to provide a bible study, first of all for those attending the GriefShare group, so that they might continue meeting together and support one another. This opportunity is available to the group as well as the church family at large. It is my goal to continue providing ways to bring us together and strengthen our faith in the word of God for every area of our life. We completed a study on Psalm 23 and are currently studying Psalm 119. We are using Matt Chandler's teaching on these wonderful scriptures to help us persevere in our faith. We invite anyone to join us at any time. All you need to bring is your bible.

God's richest blessings to each one of you!
Paula Davidson, Visitation Pastor

Board of Elders

The Board of Elders consists of Susan Pettigrew, chair of the Board of Trustees; David Rafuse, chair of the Board of Finance; Kathy Archibald, chair of the Board of Deacons; as well as members at large Trina Mitchell, Terry Naugler, Sylvia den Hollander, Jacquie Milliken (secretary), Gordon Fevens (vice chair), and Tim Snyder (chair), as well as ex-officio members Aaron and Erica Kenny.

With 2020 being the year that it was, the Board of Elders did not hold regularly scheduled, face to face meetings as has been the practice in previous years. Instead, issues were dealt with on a case by case basis, virtually, via email. A somewhat slower process to be sure, but effective in ensuring that provincial COVID guidelines were met and participants were kept safe.

Since the Government imposed shut down last spring, The Board of Elders has been involved with a number of decisions regarding the operation of the church, including approval of the use of funds from the Memorial Fund for the purchase of a FM transmitter for service broadcasts. Approval of guidelines for limited reopening in September, approval of preparations for the church yard sale in September, as well as the decision to cancel the Fall Business meeting and include reports in the October Thanksgiving letter.

In mid-December, we received a unanimous recommendation from the Board of Finance regarding our mortgage. They had received information from the Atlantic Baptist Foundation explaining a new lending policy that would come into effect Jan 1, 2021. ABF now extends loans for a one-year period only, and lending rates will be the same as posted deposit rates. Because our current mortgage term at 3.8% does not expire until September 1, 2024, we would not be affected by this new policy until then. However, ABF offered us an opportunity to opt-in early and take advantage of current lower interest rates. Based on the information gathered by the Board of Finance and their recommendation, as well as discussions by the Board of Elders, it was a unanimous decision to take advantage of this opportunity. As a result, just before Christmas, an amendment to our mortgage was signed, by myself, on behalf of the Bridgewater Baptist Church, for a one-year term beginning Jan 1, 2021, ending Dec 31, 2021 at 2.2%. I understand that, normally, a decision like this would be made at a business meeting, but these are not normal times. It is not the intent of the Board of Elders to remove the congregation from the decision making process, but to make the best decisions we can on behalf of the congregation until things return to something closer to the normal we used to know, and safer than the “normal” we now have.

“As the mountains surround Jerusalem
So the LORD surrounds his people
both now and forevermore.” Psalm 125:2

Respectfully submitted,
Tim Snyder, Chair

Board of Deacons

To say 2020 was a year like no other would be an understatement. It was certainly a challenging year with many uncertainties and unknowns although it didn't start out that way. January, February, and March meetings of the Board of Deacons were conducted as per usual with the monthly meetings taking place on the first Thursday of each month. Suddenly, we were in the midst of the pandemic and under complete shutdown. But God provided us with wonderful leadership in our Pastors and Church Boards who were able to adapt and adjust to rapidly changing conditions.

The Deacons continued to meet during April and May using Zoom technology as well as via email and over the phone. Since June, when the church re-opened, we have been able to safely gather in the church chapel while social distancing and following NS Health guidelines.

The Board approved the purchase of the equipment for a 50W radio broadcast system enabling the drive-in services as well as our service going out to the community over channel 98.7 FM every Sunday. When the sanctuary was opened for in-person services, we decided to purchase and use pre-filled, disposable communion cups. This decision was met with a very favourable response.

After much deliberation and prayer, the decision was made to not fill the position of Church Administrative Clerk. The Deacons are working with Pastor Erica to review and update her job description to better use her gifts and talents. This will include taking on the financial duties, part-time administrative role while continuing to use her gifts in Outreach ministry.

The Board continues to respond to congregational concerns with the use of the Benevolent Fund and have continued to support Peter Young's initiative in the Ukraine. A decision was also made to provide monetary support to Gwen Rowe for her ministry in Mexico. The Board participated in the annual staff reviews and in completing the 2021 budget submission.

Three new members have been welcomed into membership and two candidates have been interviewed for membership. There are still two baptisms to take place when the COVID restrictions are lifted.

“And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through Him.” Col. 3:17

Respectfully submitted,
Kathy Archibald, Chair

| Benevolent Fund | |
|---------------------------------------|------------------|
| Fund Balance January 1, 2020 | 5,846.34 |
| Income | |
| 2020 Donations | 8,651.00 |
| Total | 14,497.34 |
| Expenditures | |
| Salvation Army (\$1500 per quarter) | 6,000.00 |
| Individual Benevolence | 3,815.86 |
| Total | 9,815.86 |
| Fund Balance December 31, 2020 | 4,681.48 |

Respectfully submitted,
Erica Kenny

Board of Trustees

Due to COVID- 19, the trustees met three times in 2020. The trustees continue to monitor the building and church property for any maintenance that needs to be done. Andy Veinot did a performance evaluation of the heat pumps to ensure they were working properly. Day Spring Electric replaced a pump that was overheating.

When the province shut down in March and we were not sure when the church would reopen, we took measures to reduce spending by turning off the heat in the main part of the building and the heat/cooling system for the gym was also turned off. The three hot water tanks were turned off. The custodians, Russ and Heidi Mead, were laid off.

In September, a high traffic section of the parking lot was sealed and parking lines were repainted. Handicap spaces were increased from 5 to 9.

During the month of August, the trustees coordinated the parking for the drive-in services and assisted in ushering for the month of September.

In September, activities began to resume and Heidi and Russ were reinstated. Extra cleaning has been going on as per Nova Scotia guidelines. Sanitizing stations and supplies have been added where needed. The heating/cooling system was turned on and one hot water tank. LaHave Paving have been contracted for snow ploughing and salting of the parking lot for 2021.

Respectfully submitted,
Susan Pettigrew, Chair

Christian Education and Action Committee

Considering the year we have had and the activities and events that fall under the jurisdiction of the Christian Education & Action (CE&A) Committee, it's not surprising that it was a quiet year. The committee remained with a total of ten members: Trina Mitchell (Chair), Alie Low (Vice Chair), Charlene Rhodenizer (Secretary), along with Reg and Marilyn Archibald, Marilyn Sarty, Vesta Sorette, Shelby Morgan, and Emily Fraser plus Associate Pastor, Erica Kenny. An election for Chair, Vice Chair and Secretary will take place during our next meeting (February).

The pandemic obviously had a major impact on our Baby, Child & Youth Ministries, Bible Study Groups, Cradle Roll, Tot Time, Library, Easter Morning Programming, Grad Sunday, Cookies and Lemonade, the Big Ex Parade, VBS, and Summer Ministry, as well as our events like Community Clean Up, Blessing of the Backpacks, Pumpkin Palooza, Church Family Potluck, Long Lake Camp gathering, Christmas Concerts, Winter Fun Day and more.

However, after a lengthy hiatus, October was effectively our first meeting of the fiscal year, which was held to discuss a couple things we hoped to still be able to do: White Gift, and potential fall/winter recreation activities. Truth be told, it was wonderful to see faces again and share a room together, even with masks and a six-foot distance. There was something powerful and emotional about simply being together again and praying together for that first time after such an absence.

Following our February 2020 Annual Business Meeting, our first event had been the LCLC Winter Fun Day planned for March Break. It was cancelled as it coincided with the initial stages of concern over COVID-19 here in Nova Scotia (hereby known by our family as the March Break that was 178 days long). So, we were excited to have been able to book another such Fun

Day for the Christmas holidays, only to have to cancel that too following the increased restrictions back in December.

Thankfully, with some adjustments, we were able to discuss an outdoor walk that began as a replacement for our fall gathering (PumpkinPalooza). Erica reached out to our resident hikers, Janice Rand and Karen Toews (thank you both) and a new socially distant, safe-in-the-outdoors activity was born. After a few well-attended walks, we anticipate Sacred Pathways to be a regular and welcome addition to the life of our church and community in 2021 and beyond.

It made sense that White Gift would also need to look different this year. Moving away from tree tags in favour of cash-only donations made it possible for 2-3 committee members to do all the toy and clothes shopping. Instead of a wrapping party at the church, we bagged up items by family and sent them home with volunteers to wrap. Instead of our usual train of grocery carts at the store, 2 other volunteers handled all the grocery shopping. With some adjustments, we made it work, and with donations surpassing \$6800, God clearly showed us that being faithful to this need and caring for these 13 families and 29 children was exactly what He needed us to do. He certainly equipped us financially, but he also did so within the hearts of the givers, the hands of volunteers, the prayers of the BBC church family, and even words of encouragement as delivery people stood at the doorsteps of recipients to share love and joy over what was a tremendously difficult season for so many. We were indeed very well equipped. There is a great lesson in this for me and for all of us. We are told in black and white within the word of God not to worry, yet it tends to find a way to creep in. In this unprecedented time in history, it is more important than ever that we *really* give it all to God. He will be our supply. Our job is to trust and obey in loving Him and loving each other. It's not always easy, but it sure is simple.

It is our collective prayer as a committee that we all continue to be beacons of light as we move in to the year of unknowns that lies ahead.

Respectfully submitted,
Trina Mitchell, Chair, Christian Education & Action Committee

Church Library

In 2020 I catalogued nine books and one DVD into the library.

I spent \$15.97 on books and \$42.55 on an ink cartridge for my home printer that I use for cataloging. I had not reimbursed myself for ink in the previous year. These expenditures came to a total of \$58.52.

Respectfully submitted,
Andrina (Gina) Rawlins

Ushers

2020 opened with the full complement of ushers taking their turns and working smoothly until the closing of the Church due to the COVID- 19 rules. During the months that followed, rules changed many times concerning the way services were conducted. Finally, provincial rules were relaxed to the point where we were able to come back into the building with limited numbers. With these new protocols in place, ushers were required to escort attendees to their seats, ensuring the social distancing and keeping three vacant seats between members. Changes to collections were established and also to the way members left the service afterwards.

Many thanks go out to all for their patience and understanding of these new rules. Many thanks go to the ushers and greeters who each week record names and phone numbers of those that do come into church.

Respectfully submitted,
Bryan Riddle

Senior Choir

I often struggle with knowing what to write for my annual report – so much stays the same from one year to the next. Well, not this year! 2020 did not disappoint in the “element of surprise” category. When last year started, while we were beginning to get an idea of what the coronavirus may mean to us, I know none of us could have predicted how 2020 would unfold.

We began the year on the platform as any other. As a choir we were meeting each week and preparing songs to share in Sunday morning worship services. Our last choir special for the year was shared on Sunday, March 8th. While we did not participate in the usual way in regular services, special services like Easter or Advent, or even gathering at choir practice, we certainly did learn a lot about making sure we are able to gather in new and still meaningful ways. I am particularly thankful to the leadership of the church, for the technology (and technicians!) and all who have contributed to ensuring that we are still able to put together a worship service each week which still allows us to feel part of this great church family. This year I have constantly reminded myself to be tolerant and flexible, two buzz words that apparently I will continue to need as we move through the new calendar year.

2020 was also sad for the choir in that we lost three of our choir members. In the summer, Norman and Eleanor Hovland moved to PEI to be closer to their family. They have been steadfast in their participation in the choir and have been beacons of light for our church and community for many years – we miss them but know that they are close in our thoughts as we are in theirs. We also said goodbye to sweet Susan Doane. Always cheerful and with a positive attitude, we are comforted to know that Susan has joined the heavenly choir which never sings off key (and likely pays close attention to the director).

Many of you, both congregation and choir, have expressed how much you miss the choir. I miss the fun times we have had and seeing each other through the week and on Sunday mornings, but I also know that we have done the right thing by staying apart. We are keeping each other safe and we are following the rules. And, regardless of how challenging our circumstances have been, we are doing our best. The messages of hope, joy, peace and love that resonate in so many of the songs we sing have not been changed by coronavirus and I hope we are all encouraged that the future is looking brighter. I look forward in anticipation of the time that our restrictions loosen and we are able to be together in person again – there will be a LOT of smiles in the choir room that day.

Respectfully submitted,
Debbie Zwicker, Organist/Choir Director

Decorating Committee

With all the restrictions due to COVID- 19 the decorating report will be very brief. The flower arrangements that were placed in memory of loved ones during the year were much appreciated. This includes the large number of poinsettias that enhanced the impressive backdrop that was

created by Pastor Erica and put together with her team of helpers. White lights, trees and wreaths completed the pleasing display.

As a committee we look forward to a busier 2021. A big thank you to all who contributed.

Respectfully submitted,
Jackie Eisener

Kitchen Committee

Our committee met once in January before activities were stopped due to COVID-19. At that meeting, Marlene Conrad and Wendy Read agreed to continue as co-chairs, with Marlene being the main contact for the church. Heather Jeffers continues as secretary.

Although not currently meeting or providing coffee service, our members continue to communicate with each other and respond to long range catering requests.

We all look forward to the return of busy Sunday morning coffee socials and after church potluck fellowships.

Respectfully submitted.
Heather Jeffers, Secretary

Marion Noble WMS

Marion Noble WMS normally meets Thursday afternoons at 2:00 p.m. on the second Thursday of each month except for July and August. Due to COVID-19 only three meetings were held in 2020 in January, March and November. February's meeting was cancelled due to the weather. An average of 15 ladies attend and the purpose of the group is to support missions home and abroad.

At the meetings, roll call is answered with a bible verse, a time of prayer is shared, praying for requests chosen from the Missions Publication Tidings, a devotion is given, and a program presented. Offering is collected and forwarded to ABW Provincial Treasurer in support of Missions local and overseas. Following the meeting, a time of fellowship is enjoyed in the foyer. New members are always welcome.

Our group participated in the World Day of Prayer service in March 2020, in which our own Pastor Erica was guest speaker. Baptist Women's Day of Prayer service normally held in November was cancelled due to COVID-19, and the World Day of Prayer service was held at the Bridgewater United Church on March 5, 2021 with a pre-recorded service prepared by the World Day Committee of Vanuatu.

A quilt top donated by Theda Carrol and quilted by Blanche Nickerson and ladies at Drumlin Hills was presented to Acadia Divinity College to be gifted to a female student at the University on behalf our group.

We supported the ABW "Grow Together, Building Together 2020" project to help subsidize girls attending Camp Intermission at Convention. Members are commended for their faithfulness in continuing their financial support by regularly dropping off offering at the church office, realizing that expenses continue even in times of COVID-19, and missionaries need the support. Our group was saddened to lose one of our faithful members this year when Susan Doane passed

away. Susan was an amazing person and we miss her tremendously.

We look forward to the time when we can meet again on a regular basis, but in the meantime, we will continue to support both financially and prayerfully our Missionaries overseas, and projects here at home.

Respectfully submitted,
Emily Brown, Secretary

Marion Noble WMS 2020 Financial Report

| | | |
|--|------------|-------------------|
| Opening Balance | | \$64.23 |
| RECEIPTS | | |
| General Missions Offering | \$1,618.50 | |
| Incidental Fund Donations | \$206.00 | |
| Birthday Box Fund | \$17.75 | |
| Crandall University Donations | \$133.50 | |
| Baptist Women's World Day of Prayer Offering | \$75.00 | |
| Local Food Bank | \$112.00 | |
| Home Missions Project (Grow ABW) | \$109.00 | |
| Total Receipts | | \$2,271.75 |
| EXPENDITURES | | |
| General Missions Offering sent to Prov. Treasurer | \$1,618.50 | |
| Birthday Box Fund added to Missions Offering | \$17.75 | |
| Postage & Envelopes | \$12.35 | |
| Crandall University Donation | \$133.50 | |
| Home Missions Project (Grow ABW) | \$109.00 | |
| Baptist Women's World Day of Prayer | \$75.00 | |
| Local Food Bank | \$112.00 | |
| Bank Service Charges | \$50.02 | |
| Flowers for Susan Doane | \$16.10 | |
| Tidings Memorial Book Donation (Susan Doane) | \$20.00 | |
| Building Fund Memorial Donation (Susan Doane) | \$20.00 | |
| Total Expenditures | | \$2,184.22 |
| Closing Balance | | \$151.76 |

Respectfully submitted,
Cheryl Allen

Women's Wednesday Morning Bible Study

In a normal year, the Women's Wednesday Morning Bible Study meets at 10:00 a.m. in the fellowship room with a membership of 23 and a weekly attendance of 15. However, 2020 was not a normal year. We met from early January until March the 11th and started a study on "Faith: Depending on God", a Life Guide Bible Study book written by Dale and Sandy Larsen. The first two lessons were entitled "In Praise of Faith" and "Abraham: Faith under Construction". We discussed thoroughly the meaning of faith as it applies to our daily life. In this lesson our attention turned to Hebrews 11:1-16 where we are reminded of the faith of the heroes of the Old Testament whose example encourages us in our own faith walk. The lesson on Abraham, his faith in God leading him on a trek to an unknown destination, prompted us to face the question: does our faith in God enable us to face an unknown destination? These past 10 months has led us to walk in faith in God's protection and in the assurance that He will walk with us each day as we move into 2021.

Respectfully submitted,
Janet Joudrey

The Encouragers Bible Study and Prayer Group

The Encouragers are a group of ladies (at present 11) who meet weekly on Tuesday evenings at 7pm to study God's word, to pray, to fellowship with one another. We also have a card ministry where we send out cards to those in need of a word of encouragement, to those who are hurting and experiencing difficult times as well as celebrating milestones and events in their lives.

We also meet once a month for birthday celebrations. We usually meet during the summer months as well so that we can continue with our card ministry, a short devotional, prayer time and some fun gatherings for fellowship.

We have also been blessed by providing gifts of love and support with gift cards of gas, food, etc. to those going through difficult times.

Due to 2020 being an unusual year to say the least, in March we stopped meeting in person as per Nova Scotia's COVID-19 restrictions. During this time we continue to send out cards of encouragement. In September we began and to date are working on a bible study by Max Lucado on the book of Acts.

New members are always welcome, so if you are interested in joining us, please feel free to come try us out.

Respectfully submitted,
Sharon Snyder

Prayer and Praise Group

Prayer is a form of service, an act of obedience, and the solution. Prayer is communication. Prayer promotes the Kingdom and rebukes the devil. Prayer brings wisdom, brings power and confidence and brings peace. Prayer is our relationship with God, an important part of a Christian's daily life.

Each week, we meet to praise and thank God, as well as confess our sin and lift up the requests on our pray lists. These lists include concerns of our church family, para-church organizations,

and broader concerns in our community, nation, and world. We use the ACTS format of prayer which includes prayers of Adoration, Confession, Thanksgiving and Supplication. God's Word is central to our time together and we often use devotional material or Christian music.

Currently, we meet Wednesday mornings from 9:30 a.m. - 10:30 am in the Fellowship Room. Anyone who loves the Lord is welcome to join us. We are sure you will find it uplifting and encouraging.

“I urge then, first of all, that requests, prayers, intercession and thanksgiving be made for everyone - for kings, and all those in authority, that we may live peaceful and quiet lives in all godliness and holiness.” I Timothy 2:1-2

“And pray in the Spirit on all occasions with all kinds of prayers and requests. With this in mind, be alert and always keep on praying for all the saints.” Ephesians 6:18

In Christ,
Janice Rand

Agape Bible Study

Our Agape Study Group meets on Tuesdays at 10:30 am in the Fellowship Room. We are a group of enthusiastic ladies who enjoy studying God's word, praying and fellowshiping together.

This past year we have studied Heaven – Finding Our True Home. We began to see heaven as a place of limitless possibilities! Our future home is not simply a place separated from the evil and pain and sorrow of this world. Heaven is also an entrance into incredible joy, peace, activity, responsibility and rest. We examined how a biblical perspective on heaven changes the way we live today. Old views are replaced by truths that are fuller, richer and more exciting than anything we have ever imagined before.

In the near future, we will study The Lord's Prayer. This study guide is designed to help us look into the themes for prayer outlined by Jesus with the goal of not to just know more about the prayer but rather to begin to pray as Jesus instructed us to pray and to cultivate a passion to pray. We invite anyone who is interested to come and join with us as we study God's word and learn how to apply it to our lives.

Submitted by,
Pat Zinck

Christian Book Club

We last met on February 20, 2020 at the home of Carol Townsend. Our book choice had been June Bug written by Chris Fabry. This book was a fresh take on the classic tale Les Miserables. Following an enjoyable book discussion, we had a delicious lunch prepared by Carol. As we usually hold our meetings in one another's home we have been reluctant to start up again with the current COVID concerns. Hopefully at some time in 2021, we will get together again.

Respectfully submitted,
Andrina (Gina) Rawlins

Bridgewater Inter-Church Food Bank

This year saw many changes that needed to happen at the Food Bank for us to continue to offer services to our clients. After COVID-19 started, we allowed only three clients in at a time with no face to face interviews being completed. That soon changed to clients being served from our front door step and continues to this day in that manner.

Our client count went down directly after the virus started and stayed like that until the month of December when we saw an increase. Total clients were down on the year 15.30% over last year. The restaurants and schools in the area were closing and food was being donated to us because of that. The client numbers were down but we gave the clients who came to our door more food since we had received so much.

Volunteer hours were 5394.50 hours. We had less staff in at one time but there were still lots of duties to be done.

Due to the generous donation we received in 2020, the Board decided to help out any clients that needed it and allowed them to visit every 14 days instead of 21 days from Jan 1st until March 31. We have also started (Jan – March) giving clients an appointment time so they aren't waiting in the cold weather for long periods of time. We serve 3-4 clients every 15 minutes.

Suzanne Stewart,
Office Coordinator

ENDOWMENT FUND

Schedule of Investments Held as of December 31, 2020

| Issuing Institution | Maturity | Face Value | Int. Rate | 2020 Income |
|-----------------------------|----------|------------|-----------|-------------|
| Atlantic Baptist Foundation | | \$69860.00 | 3.5% | \$ 2,448 |

The total value of the Endowment Fund is \$69,850.09 plus accrued interest

| | |
|-----------------|--------------------|
| Special Fund | \$51,250.00 |
| Capital Fund | \$17,610.00 |
| Myra Crowe Fund | \$500.00 |
| Jean Gow Fund | <u>\$500.00</u> |
| TOTAL | \$69,860.00 |

1. The Gow Fund is designated for the purchase of music. Mrs. Gow was the church organist for many years and the founder of the church male choir.
2. The Atlantic Baptist Foundation investment is redeemable on demand and pays a fixed interest rate reviewed and set by directors.
3. The Special Fund is designated for the support of the Assistant Pastor to work with youth and provide services as required in our church or field churches as required.

Analysis of Envelope Giving for 2020

**Average Giving per Week Total Giving for Year Number & Percentage
of envelope holders**

| | | | | | |
|----------------------------------|------------|----|----------|-----|--------|
| \$0 to \$0 | \$0 | to | \$0 | 8 | 3.7% |
| 0 to 5 | \$0.01 | to | \$260 | 36 | 16.8% |
| 5.01 to 10 | \$260.01 | to | \$520 | 26 | 12.1% |
| 10.01 to 15 | \$520.01 | to | \$780 | 25 | 11.7% |
| 15.01 to 20 | \$780.01 | to | \$1040 | 14 | 6.5% |
| 20.01 to 25 | \$1040.01 | to | \$1300 | 17 | 7.9% |
| 25.01 to 30 | \$1300.01 | to | \$1560 | 15 | 7.0% |
| 30.05 to 35 | \$1560.01 | to | \$1820 | 11 | 5.1% |
| 35.01 to 40 | \$1820.01 | to | \$2080 | 3 | 1.4% |
| 40.01 to 45 | \$2080.01 | to | \$2340 | 5 | 2.3% |
| 45.01 to 50 | \$2340.01 | to | \$2600 | 7 | 3.3% |
| 50.01 to 55 | \$2600.01 | to | \$2860 | 5 | 2.3% |
| 55.01 to 60 | \$2860.01 | to | \$3120 | 3 | 1.4% |
| 60.01 to 65 | \$3120.01 | to | \$3380 | 3 | 1.4% |
| 65.01 to 70 | \$3380.01 | to | \$3640 | 7 | 3.3% |
| 70.01 to 100 | \$3640.01 | to | \$5200 | 8 | 3.7% |
| 100.01 to 202 | \$5200.01 | to | \$10,504 | 14 | 6.5% |
| 202.01 to 577 | \$10504.01 | | and up | 7 | 3.3% |
| | | | | | |
| Total number of envelope holders | | | | 214 | 100.0% |

This includes giving to the building fund.

Respectfully submitted,
Marie H. Langille, Recording Teller

Board of Finance

Many of you already understand that the year of 2020 had been a difficult one on many fronts. Illness and loss of life caused by this ongoing pandemic continue to haunt us. The ability to openly worship free of restrictions is still a distant hope.

Through all of the above many of you in the congregation have stepped up to ensure stability in the funding of church and ministry.

For the year 2020 all operating expenses of the church have been paid, monthly mortgage requirements have been met, and mission support remained strong. We are so blessed that through adversity we grew stronger as a committed congregation supporting the financial obligations placed before us.

A review of our Income Statement for 2020 shows total giving at \$293,185.00 with operating expenses of \$279,185.00. This leaves us with a surplus of \$14,000.00. It is true our giving was worse than budget by \$24,115.00. The good news is that expenses were cut by \$38,115.00 when

compared to plan. Many areas within the church stepped up to help reduce costs during the several months of COVID- 19 impact. That posture continues into this year (2021) as we address ongoing concerns.

Throughout the year we have seen strong financial support for mission commitments. Income (giving) for the year at \$67,397.00 surpassed plan by 7%. This allowed fulfillment of all budgeted financial expense obligations.

On the mortgage front we have seen our principal owing drop by \$206,824.00 (10%) during the year. Our mortgage interest rate started the year at 4%. Part way through the year it dropped to 3.8%. Starting January 1 of this year (2021) its now 2.2%. Over the life of our remaining 9-year mortgage (\$1,774,732.00) these dramatic reductions in interest charges will save our church many thousands of dollars in expense. In spite of rate reductions, we continue to pay \$16,825.00 in monthly mortgage amounts. This aggressive approach allows our principal owing to be retired more quickly. Failure to do so would extend our mortgage payments to 14 years. We are so fortunate to be in partnership with the Atlantic Baptist Foundation, holders of our mortgage. Their strong faith based principals are enabling this church to work towards retiring its mortgage sooner than originally expected. There is no question that your ongoing support in the building fund area is desperately needed to keep our plans on course.

Our Operating Budget for year 2021 in part reflects the reality we all face as this pandemic continues to rage. Once again we are presenting a balanced budget (revenues equal expenses) for approval by the congregation. Revenue expectations of \$285,000.00 have been offset by church operating expenses of equal value.

As many of you know our church Administrator Sylvia Den Hollander has now left office responsibilities behind as she embraces full time retirement. Our Board of Finance over the last several years has relied heavily on the expert financial guidance provided by Sylvia. Her contribution to Board activities has been integral to the success of effectively discharging our responsibilities. Sylvia's extensive knowledge and deep commitment to this church have been most appreciated by all in our group.

Our Board of Finance consists of 6 voting members and two Ex-Officio (non-voting) members. During this difficult year we convened meetings when necessary to ensure financial continuity as the weeks and months unfolded. Emails, phone calls, Zoom virtual sessions, and actual face to face meetings were held to deal with issues placed before our team. Proper protocol measures were followed to ensure the safety of all participants.

With Terry Naugler as Vice Chair and Cheryl Allen as Secretary meetings were well organized and thorough. Marie Langille, Irene Conrad-Mackay and Gerald Penny round out our group of well qualified voting members. We are most blessed for their tireless volunteer involvement. Ex-Officio Members Lead Pastor Dr. Aaron Kenny and Associate Pastor Erica Kenny now complete our Board and provide valuable leadership input. Rest assured you are well served by an engaged Board determined to do its best in serving the needs of our church.

"A generous person will prosper; whoever refreshes others will be refreshed"
Proverbs 11:25 (NIV)

Respectfully submitted,
David Rafuse, Chair

Statement of Revenue and Expenses for 2020 & 2021 Budget Proposal

| | 2020 Budget | 2020 Actual | 2021 Proposed Budget |
|------------------------------------|----------------|----------------|----------------------------|
| REVENUE | | | |
| GENERAL CHURCH INCOME | | | |
| REGULAR GIVING | | | |
| 4020 Local-Designated | 210,500 | 191,790 | 186,000 |
| 4030 Local-Undesignated | 42,000 | 53,270 | 55,000 |
| 4040 Plate | 12,000 | 2,412 | 3,000 |
| Sunday School | | 88 | |
| SUBTOTAL--REGULAR GIVING | 264,500 | 247,560 | 244,000 |
| SPECIAL OFFERINGS | | | |
| 4080 Easter | 10,000 | 8,480 | 9,000 |
| 4090 Thanksgiving | 10,500 | 8,197 | 9,000 |
| 4100 Anniversary | 10,000 | 6,850 | 9,000 |
| 4110 Christmas-General | 1,000 | 650 | 1,000 |
| SUBTOTAL--SPECIAL OFFERINGS | 31,500 | 24,177 | 28,000 |
| SUNDRY SOURCES | | | |
| 4135 Interest | | | |
| 4140 Endowment | 2,100 | 2,448 | 1,537 |
| 4150 VBS Donations | | | |
| 4160 Youth/Senior Choir Music | | | |
| 4180 Radio Broadcasts | 2,100 | 1,966 | 2,100 |
| 4195 Revenue Cda Refund | | | |
| 4200 Library | | | |
| 4205 Daily Bread | | 135 | |
| 4210 Sound Equipment | | 75 | |
| 4220 Envelopes-Initial | 500 | 518 | 500 |
| 4230 Funeral Receptions | | 3,800 | 863 |
| 4240 Use of Facilities-Glen Allan | 16,000 | 6,837 | 7,400 |
| 4250 Photocopies | | 25 | |
| 4260 Bible Study Books | 600 | 622 | 600 |
| 4270 Memorials-General | | | |
| 4275 Special Events | | | |
| 4290 Decorations | | 405 | |
| 4295 Church Directories | | | |
| 4300 Grief share | | 230 | |
| 4305 Summer Student | | 3,735 | |
| 4310 Misc. - Sundry Donations | | | |
| 4320 Youth Groups | | 653 | |
| SUBTOTAL--SUNDRY SOURCES | 21,300 | 21,449 | 13,000 |
| TOTAL--GENERAL FUND INCOME | 317,300 | 293,185 | 285,000 |

EXPENDITURES**GENERAL CHURCH FUND --LOCAL CHURCH EXPENSES****BOARD OF DEACONS**

| | | | | |
|------|---------------------------|-------|-------|-------|
| 5010 | Communion Supplies | 300 | 177 | 400 |
| 5020 | Pulpit/Pastoral Supply | 1,000 | 150 | 500 |
| 5025 | Discipleship/Evangelism | 200 | 42 | 200 |
| 5030 | Grief share | 300 | 337 | 75 |
| 5040 | Ann/Special Services | 400 | | 0 |
| 5045 | Special Ministry Projects | 1,000 | 20 | 500 |
| 5050 | Discretionary Fund | 555 | 1,670 | 1,600 |
| 5055 | Daily Bread | | | 0 |

SUBTOTAL--BOARD OF DEACONS**3,755 2,397 3,275****BOARD OF TRUSTEES**

| | | | | |
|------|--------------------------|--------|--------|--------|
| 5105 | Fire Alarm System | 500 | 188 | 500 |
| 5125 | Electricity-Glen Allan | 34,000 | 35,005 | 32,500 |
| 5140 | Water/Sewer-Glen Allan | 1,200 | 1,592 | 1,500 |
| 5155 | Maintenance-Glen Allan | 5,500 | 6,754 | 5,700 |
| 5170 | Grounds Maint-Glen Allen | 10,000 | 6,871 | 10,000 |
| 5175 | Maintenance-Camp Cabin | 100 | | 100 |
| 5180 | Insurance | 9,000 | 9,980 | 10,500 |
| 5017 | Sound Booth | 1,000 | | 1,000 |
| 5191 | Misc | | | |

SUBTOTAL--BOARD OF TRUSTEES**61,300 60,390 61,800****CE&A COMMITTEE**

| | | | | |
|------|--------------------------|-------|-----|-------|
| 5210 | Special Events | 750 | | 750 |
| 5215 | Nursery | 0 | | 0 |
| 5225 | Children's Ministries | 1,500 | 514 | 750 |
| 5230 | C.E.Supplies | 200 | | 200 |
| 5240 | Cradle Roll | 100 | 56 | 100 |
| 5250 | Summer Ministry Programs | 500 | 247 | 500 |
| 5255 | Vacation Bible School | 1,500 | | 800 |
| 5260 | Church Library | 200 | 56 | 100 |
| 5265 | Bible Study Groups | 300 | 703 | 300 |
| 5270 | Training/Workshops | 200 | | 0 |
| 5280 | Grads/College & Career | 600 | 38 | 200 |
| 5282 | Drama/puppets | 0 | | 0 |
| 5286 | Youth Groups/ | 2,000 | 559 | 2,000 |
| 5287 | Outside Youth Events | 1,500 | 250 | 200 |

SUBTOTAL--CE&A COMMITTEE**9,350 2,422 5,900**

SALARIES/BENEFITS

| | | | | |
|------|------------------------------------|----------------|----------------|----------------|
| 5303 | Church Administrative Clerk | 22,000 | 9,063 | |
| 5304 | Church Admin Clerk - Pension* | 1,260 | 540 | |
| 5306 | Chruch Admin Clerk - Basic Ins | 700 | 362 | |
| 5308 | Office Receptionist | 10,650 | 3,565 | 3,000 |
| 5310 | Church Office Supply | 0 | | |
| 5315 | Pastor Salary | 60,000 | 60,385 | 60,600 |
| 5317 | Pastor Housing Allowance | 14,400 | 14,492 | 14,400 |
| 5320 | Pastor Mileage | 3,000 | 2,437 | 3,000 |
| 5325 | Pastor Pension* | 3,600 | 4,836 | 4,400 |
| 5330 | Pastor Medical Insurance | 0 | | |
| 5335 | Pastor Basic Insurance (Life/LTD) | 1,200 | 1,643 | 1,400 |
| 5340 | Pastor Books/Education | 500 | 515 | 500 |
| 5342 | Pastor Phone | 1,200 | 1,040 | 1,200 |
| 5344 | Pastor - Misc. Expenses | 1,200 | 643 | 1,200 |
| 5345 | Moving Expenses | | | |
| 5348 | Convention--Pastors | 2,000 | | 1,000 |
| 5350 | A. Pastor(s) Salary | 42,000 | 42,261 | 42,420 |
| 5317 | A. Pastor(s) Housing Allowance | 0 | | |
| 5355 | A. Pastor(s) Mileage | 500 | 346 | 500 |
| 5365 | A. Pastor(s) Pension* | 2,520 | 2,729 | 2,520 |
| 5370 | A. Pastor(s) Medical Insurance | 4,000 | 4,476 | 4,000 |
| 5375 | A. Pastor(s) Life/LTD Ins | 800 | 1,093 | 1,000 |
| 5380 | A. Pastor(s) Books/Education | 250 | (41) | 250 |
| 5381 | Youth Co-Ordinator | | | 6,500 |
| 5382 | Interim Pastor - Mileage | | | |
| 5384 | Interim Pastor - Living Expenses | | | |
| 5352 | Visitation Pastor | 12,240 | 11,808 | 12,346 |
| 5385 | Visitation Pastor Mileage | 2,500 | 2,115 | 2,000 |
| 5387 | Visitation Pastor Books/Education | 100 | | 100 |
| 5390 | Organist/Choir Director | 12,240 | 8,481 | 12,346 |
| 5395 | Organist Supply | 600 | 150 | 200 |
| 5400 | Janitor | 7,000 | 3,034 | 7,500 |
| 5015 | AV Ministry | 2,000 | 1,860 | 2,020 |
| 5405 | EI Expense | 4,000 | 3,070 | 2,800 |
| 5406 | CPP Expense | 5,000 | 6,309 | 5,700 |
| 5407 | Summer Student | | 3,655 | |
| | * Pensions are 6% of wages | | | |
| | SUBTOTAL--SALARIES/BENEFITS | 217,460 | 190,865 | 192,902 |

SPECIFIC DONATIONS - REVENUE

| | | |
|-------------------------------------|-----------------------------|---------------|
| 4505 | Food Bank | 1,555 |
| 4510 | Canadian Baptist Ministries | 950 |
| 4520 | VBS Mission Project | |
| 4525 | White Gift Sunday | 7,025 |
| 4560 | Op. Christmas Child | |
| 4573 | Youth Missions | |
| 4574 | Youth Missions Fundraising | |
| 4575 | Misc Missions | |
| 4583 | Watoto Mission Project | |
| 4584 | Watoto Mission Trip | 343 |
| 4585 | Puppet/Youth Ministries | |
| 4595 | Interchurch Council | |
| 4600 | Long Lake Camp | |
| 4645 | Peter Young Mission Trip | |
| 4655 | Benevolent Fund | 8,651 |
| 4695 | Misc Specific Donations | |
| 4696 | World Day of Prayer | |
| 4705 | Special Ministries | |
| 4745 | Memorial Fund | 675 |
| 4752 | Fundscrip | 0 |
| SUBTOTAL--SPECIFIC DONATIONS | | 19,199 |

SPECIFIC DONATIONS - EXPENSES

| | | |
|-------------------------------------|--------------------------------|---------------|
| 5705 | Food Bank | 1,830 |
| 5710 | Canadian Baptist Ministries | 950 |
| 5720 | VBS Mission Project | |
| 5725 | White Gift Sunday | 4,722 |
| 5745 | Misc Missions | |
| 5763 | Watoto Mission Project | |
| 5765 | Long Lake Camp | |
| 5773 | Youth Missions | |
| 5774 | Youth Missions Fundraising Exp | |
| 5775 | Misc Specific Donations | |
| 5795 | Puppet/Youth Ministries | |
| 5845 | Peter Young Mission Trip | |
| 5855 | Benevolent Fund | 9,815 |
| 5875 | Special Ministries | |
| 5885 | World Day of Prayer | |
| 5895 | Inter-Church Council | |
| 5915 | Memorial Fund | 1,564 |
| SUBTOTAL--SPECIFIC DONATIONS | | 18,881 |

BUILDING FUND

BUILDING FUND REVENUE

| | |
|---|----------------|
| Building Fund - Regular Donations includes pledges | 144,944 |
| *Building Fund - Special Gifts & Estates | 26,039 |
| *Building Fund - Transfer from BF savings a/c | 5,057 |
| *Atlantic Baptist Foundation – one-time interest rebate | 48,904 |
| Building Fund - RBC Securities Gain | 168 |
| Building Fund Interest | 6,344 |
| Building Fundraising | 2,941 |
| Building Fund Memorials | 975 |
| TOTAL BUILDING FUND REVENUE | 235,372 |

BUILDING FUND EXPENSES

| | |
|-------------------------------------|----------------|
| Building Fund Expenses | |
| - Mortgage Principal | 126,824 |
| - Mortgage Interest | 74,517 |
| Building Fundraising Expense | |
| Building Fund Securities Expense | 120 |
| TOTAL BUILDING FUND EXPENSES | 201,461 |

| | |
|--------------------------------------|------------------|
| MORTGAGE BALANCE - Jan 1/20 | 1,981,556 |
| Less Monthly Mortgage Principal | 126,824 |
| *Less Lump sum Payments on Principal | 80,000 |
| MORTGAGE BALANCE Dec 31/20 | 1,774,732 |

* Items in revenue = total lump sum payments

Bridgewater Baptist Church

Balance Sheet as at Dec 31,2020

ASSET

GENERAL FUNDS

| | | |
|-------------------------------------|-----------|------------------|
| Lahave Credit Union General Account | 53,834.44 | |
| Memorial Fund | 303.41 | |
| Specific Donations | 9,402.60 | |
| Special Ministry Projects | 2,025.57 | |
| Benevolent Fund | 4,681.48 | |
| Building Fund | 8,517.76 | |
| | | |
| Total Lahave Credit Union Chequing | | 78,765.26 |
| Building Fund Savings Acct | | 100.69 |
| RBC Chequing | | 259.60 |
| RBC Direct Investing | | 719.16 |
| | | |
| TOTAL General Funds | | 79,844.71 |

CREDITS

| | | |
|--------------------------------------|---------------|---------------------|
| Endowment - Cash | | 69,860.09 |
| Church Savings Account ABF | | 159,341.17 |
| LaHave River Credit Union Share | | 642.30 |
| HST Rebates | | 1,857.54 |
| Petty Cash - Office | | 200.00 |
| Land | | 189,585.19 |
| Accum Amortization - Orig Buildings | -1,186,355.34 | |
| Building | 5,470,308.39 | |
| Equipment and Furniture | 478,319.51 | |
| Computer Equipment or Hardware | 10,037.84 | |
| Accum. Amort - Computer or Hardware | -9,827.31 | |
| Acc. Amort. of Furniture & Equipment | -336,236.23 | |
| Tractor | 4,200.00 | |
| Accum Amort - Tractor | -3,599.99 | |
| Smallwares | 7,706.53 | |
| Accum Amorization -Smallwares | -7,706.53 | |
| Signage | 39,674.49 | |
| Fencing | 3,343.57 | |
| Accum. Amort - Signage | -24,382.69 | |
| Accum. Amort - Fencing | -1,259.55 | |
| | | |
| TOTAL Credits | | 4,865,708.98 |

| | |
|------------------------------------|----------------------------|
| TOTAL ASSET | <u><u>4,945,553.69</u></u> |
| LIABILITY | |
| PAYROLL DEDUCTIONS | |
| Annuity Pensions | 642.28 |
| Wages Payable | <u>5,823.48</u> |
| TOTAL Payroll Deductions | <u>6,465.76</u> |
| OTHERS PAYABLE | |
| Accounts Payable | 385.55 |
| Accrued Liabilities | 12,123.39 |
| Atl. Baptist Foundation - Mortgage | 1,608,541.24 |
| LTD- Current Portion | 166,190.80 |
| Mortgage Interest Payable | <u>3,132.45</u> |
| TOTAL Other Payables | <u>1,790,373.43</u> |
| TOTAL LIABILITY | <u>1,796,839.19</u> |
| EQUITY | |
| FUND BALANCE | |
| Endowment Fund | 69,860.00 |
| Fund Balance Account | 24,039.97 |
| Net Income | -49,181.07 |
| Restricted Funds | 239,097.00 |
| Invested in Capital Assets | <u>2,864,898.60</u> |
| TOTAL FUND BALANCE | <u>3,148,714.50</u> |
| TOTAL EQUITY | <u>3,148,714.50</u> |
| LIABILITIES AND EQUITY | <u><u>4,945,553.69</u></u> |

Nominating Committee

Year 2020 sure has been a different year! One thing we are certain, we have **GOD'S LOVE!!!** We appreciate all who have agreed to volunteer their talents to the committees to ensure the Church will run efficiently. **The corresponding numbers indicate the years the person will have served by January 2022**, keeping in mind we are treating 2020 like it did not happen, therefore the years of service will remain the same. The Board of Deacons and the Board of Elders are included in this report, but these positions are nominated by the Pastors and the relevant Board.

Board of Deacons

Kathy Archibald (3) Chair
David Haughn (4) Vice-Chair
Jeff VanderWal (3) Secretary
Jim Harper (5)
Mary Naugler (5)
Cynthia Wilson (4)
Lynn Martin (2)
Reginald Archibald (2)
Aaron Kenny (Ex-officio)
Erica Kenny (Ex-officio)

Board of Elders

Tim Snyder (Chair/Moderator)
Gordon Fevens (Vice-Chair)
Jacquie Milliken (Secretary)
Kathy Archibald (Deacon)
David Rafuse (Finance)
Susan Pettigrew (Trustee)
Terry Naugler
Trina Mitchell
Aaron Kenny (Ex-officio)
Erica Kenny (Ex-officio)

Board of Finance

David Rafuse (3) Chair
Terry Naugler (2) Vice-Chair
Cheryl Allen (5) Secretary
Irene Conrad-MacKay (6)
Marie Langille (2)
Gerald Penny (1)
Aaron Kenny (Ex-officio)
Erica Kenny (Ex-officio)

Board of Trustees

Susan Pettigrew (5) Chair
Eric Pettigrew (5) Vice-Chair
Bob Todd (6) Secretary
Paul Casey (6)
Austin Stiles (4)
Terry Naugler (4)
Paul Rand (3)
Jerry Read (2)
Bill Allen (2)
Ben Boutilier (1)
Aaron Kenny (Ex-officio)
Erica Kenny (Ex-officio)

Christian Education Committee

Trina Mitchell (6) Chair
Alison Low (2) Vice-Chair
Charlene Rhodenizer (3) Secretary
Marilyn Sarty (4)
Reg Archibald (3)
Marilyn Archibald (3)
Heidi Mead (2)
Vesta Sorette (2)
Shelby Morgan (1)
Emily Fraser (1)
Erica Kenny (ex-officio)

Ushers Committee

Jane Whynot (6) Chair
Bryan Riddle (6)
Don Lantz (1)

Nominating Committee

Barb Conrad (7) Chair
Val Doré (9)
Sharon Snyder (9)
Sandy Casey (7)
Twyla Deschamp (7)
Cheryl Allen (6)

Tellers

Sandra Lowe (9) Chair
Cheryl Allen (7)
Carolyn Chase (6)
Sharon Snyder (5)
Tim Snyder (5)
Valerie DeLong (5)
Charlene Rhodenizer (5)
Cathy Rhodenizer (5)
Irene Conrad-MacKay (5)
Marilyn Sarty (4)
Marianne Dakin (3)
Barbara Stevens (2)
Paulette Gendron (spare) (13)
Jane Whynot (spare) (7)
David Haughn (spare) (5)
Anne Haughn (spare) (5)
Barb Conrad (spare) (5)
Janice Rand (spare) (2)
Margaret - Anne Whynot (spare) (2)
Blanche Nickerson-Allaine (spare) (2)
Phoebe McLean (spare) (2)
Carol Dagley (spare) (2)
Linda Demond (spare) (2)

Finance Review Committee

Barb Conrad (9) Chair
Nancy Riddle (6)

Church Decoration Committee

Jackie Eisener (8) Chair
Jean Williams (3)
Susan Pettigrew (1)

Kitchen Committee

Marlene Conrad (Contact Person)
Wendy Read
Linda Matheson
Sue D'Arcy
Linda Demond
Anne Holmes
Ella Marie Cassibo
Jane Whynot
Nora Nauss
Susan Pettigrew
Heather Jeffers
Jackie Eisener

Lunenburg-Queens Baptist Association Council

Jackie Milliken (1)

Gordon Fevens (1)

Inter-Church Council

Sharon Snyder (1) Chair

Bridgewater Inter-Church Food Bank Representatives

Ruby Wilson-Todd (7) Chair

Barb Conrad (4)

Respectfully submitted,

Barb Conrad, Chair of the Nominating Committee