



# ANNUAL REPORT 2018-2019

## Broadway-First Baptist Church

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Broadway-First Baptist Church  
A place to Belong, Believe, and Become

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# PASTOR'S REPORT

I would like to begin this report where we began our ministry year this past September. As a result of the conversation begun two years ago as part of the Church Health Assessment with Sam Breakey and in response to ongoing conversations with the leadership of BFBC, we introduced an emphasis for this past year we have been calling, *Back to the Basics*. It is an emphasis that is built on five core commitments:

1. A commitment to Jesus as the centre of our faith and life together.
2. A commitment to discipleship which is the act of personally following Jesus and growing in our faith, knowledge, and love for him.
3. A commitment to prayer as we personally and corporately seek God as we pray to him and for each other and the world around us.
4. A commitment to care as we share life and faith with each other.
5. A commitment to welcome others into this shared life in Christ.

These five core commitments frame our overall mission and vision. But we felt we needed to go further. We felt that we needed to commit to a number of specific, measurable actions that we believe are key for us to accomplish this larger mission and vision. The six key actions we committed to are:

1. A commitment to small groups
2. A commitment to cultivating a culture of personal and corporate prayer in our congregation.
3. A commitment to being intentional in how we demonstrate care for the members of our community.
4. A commitment to expanding our Sunday morning worship experience in ways that engage the whole of the Christian tradition we stand on as well as our culture as a whole.
5. A commitment to welcoming families by providing supervised Sunday school every week for nursery and early years-aged children.
6. A commitment to welcoming the emerging generation by planting a new worshipping community for young people in our neighbourhood.

For this report I will begin with a summary of how we have implemented these six key actions followed by a further summary on other highlights from the year that was.

We begin with our commitment to small groups. We have recognized that for our community to grow larger we need to begin by growing smaller. We have recognized the importance of home/community-based small groups to provide opportunities for personal connection and spiritual growth in a way that participation on Sunday mornings alone cannot. This past year saw six different small groups meeting at various times throughout the year with 35 different people taking part in them. Looking ahead to this upcoming year, we would like to continue to grow the number of small group opportunities available to our community as well as improve their promotion to newcomers and regular attenders who may be interested in getting connected to one.

This past year has also seen us taking steps to promote a culture of personal and corporate prayer in our congregation. To do this we have continued our pre-service prayer time as well as have given prayer greater attention in regular gathering times like our deacons' meetings and MOB/WCF gatherings. Likewise, in the fall we encouraged our congregation to commit to prayer walks for our neighbourhood and for the neighbourhoods people live in and have continued to encourage this through the spring as we have begun to pray as part of the Why Encounter. In addition to this, we have also had periods of time where we invited individuals to come forward after the service for prayer as they felt the need. This was well received by those who took advantage of it but has proven to be a challenging task to implement every week.

The third key action we have committed to is to be intentional in how we demonstrate care for the members of our community. We recognize how easy it is for individuals to find themselves disconnected from the congregation for a variety of reasons. Our commitment has been to provide better follow up with members of our community who find themselves becoming disconnected either

because of a life or health change or because of some other reason. To do this, the deacons have begun dedicating part of each monthly meeting to identifying individuals who may be in need of extra care at this time or at risk of becoming disconnected. This is then followed by making specific plans for how we will follow up with each person mentioned. This is still a work in progress, but we are encouraged by the first steps we have taken.

The fourth key action we have committed to is expanding our Sunday morning worship experience in a way that engages the whole of the Christian tradition we stand on as well as our culture we find ourselves living in. One of the ways that we have tried to do this has been to follow the lectionary reading schedule for our Sunday morning services. Likewise, through the creation of monthly bookmarks, we have been encouraging individuals to personally follow the reading schedule as a way to help put us all on the same page (literally) we use the readings to either prepare for what we are going to be thinking about each Sunday or as a way to reflect on what was focused on. Kent Gowler and Raymond Sokalski have also been instrumental in this area by regularly teaching and leading a number of new songs throughout the year.

The fifth key action we have committed to is welcoming families by providing supervised Sunday school every week for nursery and early years-aged children. We have accomplished this in the past year with only a few weeks where we were unable to provide adequate volunteers. As a result, we have added two new families with young children who attend most Sundays. Thank you to the adults and high school-aged volunteers who have made this possible.

The final key action we have committed to is welcoming the emerging generation by planting a new worshipping community for young people in our neighbourhood. For the past year Ang and I have been leading a small group made up of local area twenty-somethings who are exploring what planting a new community here might look like. There are nine people who have committed to meeting together each Sunday night to explore what following Jesus together looks like. Currently we are continuing to meet as a small group in each other's homes. In March-April, we met in the sanctuary to help us imagine what a larger worshipping community might look like. The faith and commitment of this group has been encouraging to see and leaves me hopeful for what the new year might bring.

Looking back, while we are encouraged by some of the progress we have made in implementing these six key actions, we recognize that there is much still to be done in these areas in the coming year and beyond. Looking ahead, we want to continue to build on what progress we have made as we continue to discern practical steps we can take in this ongoing work of personal and congregational renewal that we are a part of.

Looking back, we also recognize other moments from the life of our community that deserve to be highlighted. This past year saw us able to send 8 kids to camp at Manitoba Pioneer Camp (many of whom have been reminding me since September that they want to go back). We also continued our monthly "Soup-er Sunday" meals as a way to provide an easy connecting point for long time members and newcomers alike as well as numerous joint events between the MOB and WCF. Likewise, we hosted a successful women's conference in the fall and a coffee house this past spring as a way to open our doors to those both inside and outside our community. In addition to this, in October we hosted Joy Smith for a presentation on human trafficking as a way to both open our doors to our community as well as increase our awareness of a specific crisis that is affecting our city and beyond. This was well attended and well received by all who took part. This spring also saw us once again offer the community tax program which was utilized by approximately 175 people from across the city as well as participating in Doors Open Winnipeg. Thank you to the volunteers who contributed countless hours to make it possible for us to open our doors and serve our city in this way.

This past year also saw us continue our partnership with Shalom Christian Outreach. It has been a year with many challenges for Shalom as they have continued their period of transition following Shadrack Mutabazi's move to Vancouver in the Fall of 2017. Since that time, we have worked with Shalom to help solidify their new leadership structure. In October Gregoire Twagiramukiza officially began to serve as their interim pastor on a part-time basis. While faithful and committed to the vision



for the congregation, it continues to struggle to regain its former traction with an average attendance of approximately 20. Myself and the CBWC leadership are continuing to work with the community to help it discern what its long term future will be. One other area of transition this past year has been our partnership with the Carey Institute. For the past number of years, we have been the host site for the Carey Institute – Winnipeg. After graduating a large percentage of their students in recent years, the program has been on hiatus for the past year in the hopes of relaunching again in the near future.

Looking back on this past year, there have been contributions by many individuals that deserve to be recognized here. There are two in particular that I feel need to be recognized here. First, I am deeply grateful for the addition this past May of Alice-Marie Dyck as our Administrative Assistant. Alice-Marie has been a tremendous addition bringing both a well of skills and a deep knowledge of the congregation to the position. If you have appreciated the monthly bookmarks, the new website, or the updated phone directory, these are just a few of the things we have to thank her for. Second, I am also deeply grateful for the addition the past summer of Richard Billings as our new Treasurer. Richard has become a regular presence in our building, logging countless hours at his newly claimed desk in the main office. In addition to the significant amount of work he has put into making sure our books “work,” he has also been a huge help in making sure our building “works” by being available to help vendors and contractors who stop in or to help with other tasks. We have all gained significantly from the contributions of these two individuals as they have greatly increased the effectiveness of our office.

On a personal note, this past year has been a challenging one for myself and my family. Hip surgery and two deaths in our family have taken their toll on us. Thank you to those who stepped up to fill the void when I was not able to serve in my regular role. Thank you for the many kind words and kind acts that we extended to us in those times as well.

In His service,

Joe Welty

# DEACONS REPORT

I remember the meeting very well. It was a dark night in November where we dealt with lots of business that was all about Broadway but nothing about Christ, spirituality or mission. As we were adjourning one of the Deacons made the observation that we had just completed a Business Meeting. I knew it was true. I recognized it as I was working on the agenda and then as the meeting unfolded we discussed and voted on things that needed to be voted on but did nothing to define or further our mission in Christ. The meeting felt like a waste of time, but it served the purpose of defining what we needed to do less.

It was at our next meeting in January that we seemed to find a direction and purpose in our time together. Between February and June, we started praying as a group, sharing personally, talking about community needs and small groups, defined a mission and started to consider Deacons as a Small Group that supported and encouraged one another.

I believed we had turned a corner. Two highlights are below.

## The Mission Defined

Why Encounter was proposed by Lynne Billings as a church mission. Why Encounter rotates through different cities in Canada every year with the goal of delivering books that present the good news of God and Jesus to every home in the city. But there is more to this mission than delivering books.

The aspects of Why Encounter that appealed to us were:

- 1) Prayer walks around the church focusing on the people of our neighborhood.
- 2) Inviting neighbors into our church to learn about what goes on at Broadway.
- 3) Working together on an outward looking mission that may attract people to join us on Sunday morning.

The seed money for this mission started with \$500 from the Women's conference which was then matched by the Men of Broadway. Any funds beyond this that are committed will come from fundraising.

## Deacons as a Small Group

The idea of Deacons as a Small Group was also brought forward. Because we have been praying at meetings more intentionally for each other and our church we talked about supporting and encouraging each other and to act as spiritual leaders. This may seem obvious for a Deacon but in my time at Broadway, Deacons have primarily filled the role of directors and keepers of the bylaws. This will always be an important part of what we do but not at the expense of our spiritual health.

In February we presented the 2019 budget to the congregation that shows a projected deficit of about \$23,000. This budget represents a status quo year and although this seemed like the right thing at the time we know that it can't be repeated in 2020. We will have to prepare for the next budget starting in the fall and make some difficult decisions that will keep our core values as a Christ centered church. Without any new sources of income, we are left with the only other option to reduce expenses. The decisions that will be made will not be done by the Deacons alone. We have to do this together as a church family. I look forward to the process but am concerned with how much time it is likely to consume.

Thanks very much to outgoing Deacon Orval Voakes. Orval has inspired many people to become Deacons over the years, myself included. He has focused on events that bring us together at the church for meals and entertainment. Orval has proposed some changes that he himself doesn't like but believes we need to make. He is a firm believer that we are in the process of rebuilding our mission that will continue for a long time into the future.

Thanks also to the continuing Deacons Lynne Billings, Ken Eisner, Kent Gowler, Bob Griffin and Carole Barber, Church Clerk Lloyd Talbot, Treasurer Richard Billings, Financial Secretary Bob Barber and trust fund managers Sheila Mitchell-Dueck and Paul Gittel.

Thanks also to everyone who has engaged in keeping our community going over the past year. There is so much being done on a weekly basis that it is hard to keep track of everything. We have been blessed by each other for one more year.

Let's do it again.

Sincerely  
Jon Hunt

# STEWARDSHIP COMMISSION REPORT

This commission held the camp fire talent night in April any we had many performers and a great array of talent, most from the Church. It was a great evening of fun and fellowship and we even had some children, thanks to Sandra Martin and family. Many thanks to all the performers and others who participated in any way. A special thanks to Leanne who did most of the leg work and a lot of the planning and to all others who helped in any way to make the event a pleasure that it was.

The next project this commission is undertaking is replacing the flooring between the pastor's office the stairs and the kitchen. I have an estimate of close to \$ 2,500 to remove and replace the flooring in that area. To do Friendship hall as well would cost about \$12,000.

This project is not a budget item and because I am a positive thinker I put myself out on a limb and said we can do this and made my recommendation that we proceed with this project.

I now am counting on this congregation to support this project.

Also this commission is in the process of finding people to finish

Friendship Hall with completely finishing the wallboard and painting . These projects are non-budget items, so your help is needed both financial and labor assistance.

Let us make Gods house a house to be proud of.

Respectfully submitted  
Orval Voakes



# PROPERTIES REPORT

The property portfolio includes overseeing repairs and maintenance of the building, working with Oscar and Tess - our custodial staff, stocking cleaning and maintenance supplies and working with our rental groups – Coach Programme & Lightning Fencing. Some of these jobs I just found out about when Lee Donnelly handed his files over to me.

Lee has officially stepped down as the property guy at Broadway. He has been at this job for over 30 years and his contribution to the building has been invaluable. He did everything so quietly that we didn't really know he was doing anything. He started stepping back about 5 years ago as he began to hand responsibilities over to me so it gives you an idea how much he did when it takes that long to hand it all over. We miss Joyce and Lee not being around for lots of reasons and the work they did was certainly one of them.

There were a few noteworthy things to do with the church building this year. We undertook some heating repairs. The condensation reservoir that holds the steam that has returned as water started leaking in late 2018. Since it is a made to order tank we have waited a long time and as of May 19, it has yet to be replaced. Similarly, the radiators in the church office and outside the gym that need new valves to operate properly are waiting for repair. Heat pipes on the west wall of Friendship Hall were leaking for a couple weeks. Thanks to some people at Coach who emptied the pails catching drips every day we kept the effects of the water spills to a minimum. Another leaking pipe in one of the crawl spaces was repaired at the same time.

The bathroom sink in the main floor men's washroom has been in need of replacement for some time. The wall behind the sink was damaged and the supports had come loose so a cabinet was installed. Some wall repairs and a fresh coat of paint will work wonders on that little space. This is something for the year ahead.

Room 4 located off Friendship Hall has been a storage room in my time at Broadway. As the years passed it turned into a junk room until April 2019 when about 25 people came together to fill a 30-yard garbage bin. That little room looks really good after dealing with things that have been bothering some of us for years. At the same time there was a crew working on tidying the stage in the gym and cleaning the kitchen. Having the city turn off the water an hour after starting work made things interesting. Having it back on in time for service on Sunday morning was good.

One great unfinished job is the drywall repairs on the west wall in Friendship Hall. This is a carryover from last year when the water damaged plaster was removed by a contractor. This work needs to be done and I have faith we will be completed in the coming year.

The relationship with our major tenant The Coach Programme is healthy. They are very cooperative in letting people into the building for us, informing us of needed repairs and being a contact for trades people. Unfortunately, there has been more damage caused by students this year than I remember in the past including a weekend break in. They have been quick to take responsibility for the damage and manage the repairs themselves. The principal has extended an apology to us all for this and I have accepted on your behalf.

Thanks to the people who do little things to keep the building in order. Especially thanks to Tess and Oscar for doing the cleaning. They do their work without us seeing it and as I write this I have to do a better job acknowledging their contribution to our community.

Sincerely  
Jon Hunt

# CHOIR REPORT

It is far too common a trend for many churches to trade their traditional choir for a more contemporary ensemble in their services. Whenever I mention to friends that I am not free on Wednesday evenings because I have to attend choir practice, they frequently express shock and amazement. "We haven't had a choir in our church for years!". I am so glad that is not the case at Broadway-First Baptist Church.

I recently read an article outlining nine reasons to keep the church choir alive. I'd like to share these with you:

1. Choirs support good congregational singing. They demonstrate that the voice of the congregation is primary, unlike "praise bands" where amplification puts up a barrier to singing so that many congregants choose not to sing at all.
2. The visual presence of a choir is an encouragement to the congregation and is a reminder that we are not alone in our worship, but that we are there to be part of a very special communion.
3. Choirs make a broad repertoire of music available for a worship service. With good arrangements, choirs can sing from any genre-from classical to contemporary/popular music-something that isn't possible for a "praise band" to do.
4. Choirs can offer more difficult and complex music that is possible for the greater congregation to sing because they have the benefit of outside rehearsal time.
5. Choirs help singers develop and improve their musical talents, providing a free musical education and helping to refine the abilities of amateur musicians who might not otherwise have the opportunity.
6. Participating in a choir ministry can be an avenue for introducing outsiders to the church and the Christian faith or can help keep people connected to the faith.
7. Participating in a church choir teaches Christians how to work together sacrificially for the common good of the group, as Christ sacrificed for His Kingdom.
8. A church choir is an open, welcoming, and diverse group. There is no predetermined "coolness" factor-a certain look, dress, personality, age-to prevent you from leading in corporate worship.
9. Choirs add creative artistry and beauty to a worship service. The profound poverty of artistry and imagination found in our culture's popular musical output is staggering, as is our willingness to fill our worship gatherings with Christianized versions of this stuff.

We need to stop and think about all we are giving up when we lose a choral presence in corporate worship. The decreased emphasis on choral music in church is costing us dearly in our ability to follow the New Testament's admonishment to sing and make melody in our hearts to the Lord.

(From: "Ponder Anew: Discussions about Worship for Thinking People")

## THE CHOIR OF BROADWAY-FIRST BAPTIST CHURCH

Sopranos: Joyce Donnelly, Beryl Gray, Amy Lowe, Sandra Nickerson

Altos: Lynda Dick, Virginia Hart, Susan Stevenson

Tenors: Lee Donnelly, Marlon Goolcharon, Bob Griffin

Basses: Bob Barber, Brent Lyons, Don Miller, Viv Rees, Lloyd Talbot

“Walk-ons”(who assist us with special anthems and at special occasions)

Tracy Dahl, Leanne Gowler, Margaret Mitchell, Sheila Mitchell-Dueck

Katherine Twaddle, Kent Gowler, David Mitchell-Dueck, Raymond Sokalski

**\*\*We are so very grateful for your assistance and support. Thank you very much!\*\***

Unfortunately, several of our members have suffered age-related illnesses and have been unable to sing for the last several months. Joyce and Lee, we miss you terribly. We hope and pray that God will restore you to good health and that you will be able to be with us in the near future.

As a choir, we decided to hire a music student from the Desautels Faculty of Music, University of Manitoba, to add support to our soprano section on a regular basis. We are so very lucky to have KASIA SWINTAK join us! Kasia sings with the U of M Musical Theatre Ensemble, Women's Chorus and Concert Choir. Besides her many other accomplishments, she was a Finalist in the Winnipeg Music Festival's 2019 Tudor Bowl.

The Choir sings regularly at every Sunday Service from September to June. Rehearsals are held every Wednesday from 7:45 – 9:15 PM and every Sunday beginning at 10:15 AM. If you are at all interested in joining us, please come. We'd love to have you!

On Advent 3, December 16, 2018 the Choir presented “A Service of Lessons and Carols”, a service of Bible readings interspersed with the singing of Christmas carols, hymns, and choir anthems.

On Good Friday, April 17, 2019 the Choir sang a medley of hymns highlighting Christ's Passion and Death at the CBWC Service at our Church.

On Easter Sunday, April 19, 2019 the Choir was joined by many members of our congregation in the loft as we concluded our service of celebration with a very rousing rendition of the “Hallelujah Chorus” from “Messiah”.

Many thanks to Susan Stevenson for her tireless efforts in keeping track of our music library, for producing music “at a moment's notice”, and most importantly, always “Being there”. We'd be lost without her!

Lastly, I would like to express my sincere thanks and appreciation to the members of the Choir for their good humour, their faithful attendance and dedication, their continued support, and their prayers. It is truly a pleasure to spend time with you as we work together to serve the Lord in this place. May God bless you richly!

Erwin Kitsch  
Organist/Music Director

# HANDBELL CHOIR REPORT

## Highlights from to April 16, 2018 to May 19, 2019

Since last year's report the bells have been played during 11 Sunday morning services. Eight services featured the full choir. For one service we played both the Offertory and the Postlude and at another service we played Kevin McChesney's "Make Me an Instrument of Thy Peace" which included the reading of the prayer of St. Francis of Assisi by one of our ringers, Raymond Sokalski. Two of the services featured smaller bell groups and one featured a bell solo by Susan Stevenson, ably accompanied by Erwin Kitsch. The full choir also played two selections for the Christmas Eve service.

As usual, bell ringing was not just restricted to Sunday services. This year we were privileged to be invited to perform with Rochester Ringers Community Choir (RR) and RingOut! Quartet in the 'Ring in the Holidays' concert in mid Dec. The concert was held in our sanctuary and drew a large, appreciative audience. Our choir played 6 pieces on our own and joined in three massed ringing pieces, including one, 'O Holy Night' arranged for a double handbell choir. It was a very busy night for a couple of us who also play in Rochester Ringers and RingOut!, however, the audience response was worth all the hard work.

Our choir belongs to the Manitoba Guild of English Handbell Ringers (MBGEHR). Among other things this gives us access to music from the guild library and networking opportunities which help with finding subs, borrowing equipment and solving bell related problems. The MBGEHR 2018 Fall Workshop and AGM was held Oct. 13<sup>th</sup> at Faith Lutheran Church and our clinician was Monica S. McGowan of Custer, SD. Monica has been the session coordinator for handbell at IMC for over 15 years and is well known and respected by the handbell community both north and south of the border. Being members of MBGEHR also affords us the opportunity to participate in the annual Spring Ring. This year the concert was held at our church. Our choir rang 'Meditation on 'Tis So Sweet to Trust in Jesus (arr. Sandra Eithun) and 'Classical Easter (arr. Michael Helman) and joined with the 5 other choirs present in the massed ringing of 2 Canadian folk songs 'Vive la Canadienne' and 'Un Canadien Errant', both of which were arranged for handbells by Craig Cassils, a well-known Winnipeg musician, composer and arranger.

This year a number of us subbed with Good Neighbours handbell choir and played with them for concerts for residents at Irene Baron Eden Centre, Donwood South, and St. James Kiwanis Terrace as well as at the Bronx Park Community Club for their Christmas tea. Two of our ringers also play regularly with the handbell choir at St. Andrew's River Heights United and I subbed with them for a couple of their rehearsals. Morna-June and I continued to be one half of the RingOut! Quartet (the other two ringers being Patsy Andrews-Vert and Jewel Casselman). Last May we played concerts at Riverwood Square, The Waverley, West Park Manor (home of Eileen Pound) and St. Norbert PCH. In December we played a number of pre-concert pieces for Women of Note and accompanied their massed choir for the premiere performance of 'This Endris Night', a piece written by Sarah Quartel and commissioned by the choir to celebrate their 25<sup>th</sup> anniversary. RingOut! Also played a concert for the Retired Women Teachers Association of Manitoba at their Christmas luncheon, performed in the 'Ring in the Holidays' concert, played for the students at Lakewood Elementary School during an assembly, played for the Lieutenant Governor's New Year Levee at the Manitoba Legislature and performed in the MBGEHR Spring Ring concert.

Four members of the B-FBC handbell choir also played with Rochester Ringers Community Choir this year and one additional member subbed with RR at numerous rehearsals. This choir was originally formed in 2014 as a demonstration choir, under the direction of Stuart Sladden, for Ringing Link, the national Canadian handbell conference held that year in Winnipeg. It was revived again this past fall (2018) as an 'advanced level community choir' with Stuart as director. RR performed with our choir at the 'Ring in the Holidays' in Dec., performed at the MBGEHR Spring Ring and performed with the Joie de Vivre choir at two concerts in early May.

## Note of Thanks

This year, we were again able to use the 4<sup>th</sup> and 5<sup>th</sup> octaves of chimes. We also borrowed a number of 4<sup>th</sup> octave bells from Morna-June Morrow to use where the bell sound was more musically appropriate than that of the corresponding chime. A big thank you to M-J for sharing her bells with us.

As is the case with most volunteer choirs there are many times when a ringer is unavailable either for practice or on some occasions, for performance. Whatever the reason, unlike a vocal choir where one or two missing voices may not be critical, this is not the case for a handbell choir. Playing with one or two ringers short is much like playing a piano that is missing a couple of keys or a string instrument missing one or two strings. The music will not flow properly. On these occasions, we rely on a group of special people – our substitutes or ‘subs’ as they are affectionately known. We give thanks to and for this year’s group - Nancy Cameron, Klaus Froese, Marlon Goolcharan, Carolyn Lutes, Dana Male, Stefania Rondinone, and Tracey Wright.

I would also be remiss if I failed to acknowledge all those who have given of their time and talents to ring with me this year – thank you to Bob Barber, Marianne Dagenais, Jenny Jeffers, Karin Klassen, Amy Lowe, Sandra Mann, Morna-June Morrow, Ann Pound-Holl, Viola Prowse, Raymond Sokalski and Peggi Talbot for allowing me the privilege of leading you in all our musical undertakings.

I know I say this every year, however, it is true and bears repeating - on behalf of the members of the handbell choir I want to express our thanks to all who have supported us this past year, whether it be with a word of encouragement or your presence in the pews on a Sunday morning or at a special ringing event. It means more than you realize to have our hours of practice acknowledged and appreciated.

And last but not least, thank you to Erwin Kitsch for his ongoing support, his encouragement of our participation in Sunday morning services as well as inviting us to play for special services throughout the year.

To God for His gift of music we give thanks always. With one accord, let our praises ring forth.

Respectfully submitted  
Susan Stevenson  
Handbell choir director

P.S. for those of you who are wondering – yes, I did attend handbell camp at IMC last year and am registered for the upcoming session in early July as well.



# WOMEN'S CHRISTIAN FELLOWSHIP REPORT

The Women's Christian Fellowship (WCF) did not meet in June of 2018 because of members being away.

Our numbers have been decreasing for the past few years due to health issues and so it was decided to try meeting with the men on a Saturday morning to see how that worked out.

We have had 6 meetings since September 2018 with the men taking the lead for one meeting and the WCF the next. Each meeting consisted of a meal (either breakfast or lunch) and a speaker.

Our speakers included Mark Doerksen, our Regional Minister, a speaker from "Love Lives Here" - a inner city ministry serving street people, Kyla DeRoo from the Foodgrains Bank, Tessa Lempky and her husband speaking on "Surrendering Joy" and Michelle Periera from Habitat for Humanity. The men also provided their annual Valentine Breakfast for the ladies of the church in February.

The ladies will be meeting after church in early June to discuss how they would like to proceed in the fall. There were an average of 6 ladies present at each meeting.

Because we had a substantial bank balance from last year we were able to fulfill our mission commitment of \$200.00/month to the CBWC until the end of June. As well, we made contributions to Bethlehem Chapel, Ukrainian Evangelical Baptist Church, Faith Evangelical, "One Stitch at a Time" project in Bolivia, Andre Sibomana, our partner in mission and donated to a project from the CBM Christmas Catalogue.

Submitted on behalf of the WCF  
Lynda Dick  
Secretary/Treasurer

# **MEN OF BROADWAY REPORT**

This report not available at the time of publication.

# SPECIAL REPORTS

## Shalom/Broadway Women's Conference

'Living in the Joy of Forgiveness' was our theme for the third Women's Conference held at Broadway-First Baptist Church on October 28. Fifty-one women registered for the one-day event and even more showed up on the day along with 10 kids. We were a very diverse and multicultural group that gathered together. We had translators for the 15 + African women present. Faith Holwyn from Toronto really connected with the women during the 4 sessions that she led. After she presented, in a short skit, a story from the bible, the women were asked how they felt, and they had time to share in small groups their reaction to situations. As one participant said, "The stories and messages were simple but powerful and meaningful to our Christian lives."

There was time to visit and renew old friendships during lunch and supper provided by the kitchen team; Richard, Ethan, Bob and Brent, who showed up as extra, which we thankfully needed to feed the hungry mob! It was SO great to see our African women hugging others whom they hadn't they seen for a while.

We were blessed to hear three young African children led by Ladouce sing for us and with us. They even taught us a song in their language. We also enjoyed singing some action songs with Marjorie Fraser and listening to Hilary Lyons play the organ during our meditations on each of Faith's four messages.

Near the end of the conference, there was a special moment during which a prayer shawl made by the women in Portage First Baptist Church was presented to Faith. Jacqueline and Peggi prayed over Faith and her ministry. She has written "Groups of Hope" a curriculum used to build trust with each other and to rediscover the reality of God walking with us through difficult times. This ministry has been translated into different languages. We are excited that our African sisters and others who signed up are hoping to use it in the future. It was a wonderful day.

Thanks to two grants from North American Baptist Women and from CBWC, the conference this year and last year was at no cost to the participants. Thanks also to the childcare support team of Nelly, Rachel, Bulla and Quinn.

Submitted by  
Peggi Talbot

## CBWC Champions Report

Last Fall the Canadian Baptist Ministries offered an opportunity for our Baptist churches to join the CBM Champions. Broadway-First Baptist joined this group that is made up of individuals who are connectors between the church and CBM. They ensure that CBM is producing relevant and useful media to support the church's mission engagement.

Our Partner in Mission, Andre Sibomana from Rwanda has kept in touch with us regularly with updates posted on the Local and Global Initiatives Board in Friendship Hall. He has received our monthly *Connections* newsletter and really feels he has connected to us. We have gotten to know him through his Christmas video that was shown during one of our Souper Sundays. He will be in Canada for a short time and hopefully will be coming through Winnipeg in the fall.

Another connector to the Overseas Mission aspect of our church is the CBM Prayerline Ministry that is also posted weekly on the board. There are three prayer requests each week on current world issues and from our Global Field Workers around the world. This is another opportunity for us to pray for the work that Canadian Baptist Ministries is doing around the world "Embracing a Broken World through Word and Deed"

Peggi Talbot  
Broadway-First CBM Champion

## Doors Open Winnipeg

Saturday, May 25, 2019 was a busy day as we were one of the 100 buildings available for touring in the annual "Doors Open Winnipeg" event. The Sanctuary was cleaned and tidied on the day before, as well as a selection of blueprints of our two buildings set out for display in the Chapel.

Our building was open from 11:00 AM – 5:00 PM. Tours were offered throughout the day as small groups arrived, or the opportunity to use a pamphlet that we provided for a self-guided tour. Our organist, Erwin Kitsch, played two short organ concerts at 11:15 AM and 12:15 PM.

Here are some of the remarks made on a "Comment sheet" that we provided:  
"Lovely church", "Wonderful architecture and fantastic tour guide!", "Beautiful, wonderful tour and organ playing", "Amazing church!", "Beautiful woodwork throughout!", "Great tour at a great old church."

Many thanks to our volunteers, Bob and Carole Barber, Susan Stevenson, Raymond Sokalski, Alice-Marie Dyck, who helped both with the tidying and with the tours, as well as Erwin Kitsch for the organ concerts.

Hopefully we will be able to participate in Doors Open Winnipeg next year. Consider volunteering, as it is a wonderful opportunity to learn and talk to others about the history of this church.

Respectfully submitted  
Alice-Marie Dyck

## Membership Report 2018 - 2019

Active Members as of May 20, 2019 89

### 1. New Members

a. By Baptism	0	
b. By Transfer	0	
c. By Experience	0	89

### 2. Removals

a. Active to Inactive	0	
b. Transferred Out	0	
c. By Death	1	-1

88

Active Members as of May 20, 2019 88

Detail

### New Members

Nil

### Deaths

Arthur Freiter



# NOMINATING COMMITTEE REPORT

## BROADWAY-FIRST BAPTIST CHURCH NOMINATING COMMITTEE REPORT PROPOSED SLATE OF OFFICERS AND DEACONS/DIRECTORS FOR THE CHURCH YEAR 2019-2020

### OFFICERS

TERM	POSITION	NAME	START(ED)	END
1 year	Chair of Board	Jon Hunt	2017	2020
1 Year	Treasurer	Richard Billings	2018	2020
1 Year	Financial Secretary	Bob Barber	2013	2020
1 Year	Church Clerk	Lloyd Talbot	2016	2020
2 Years	Trust Fund Manager	Sheila Mitchell-Dueck	2017	2020
2 Year	Trust Fund Manager	Roberta York	2018	2020

DEACONS/DIRECTORS	YEAR TO END
Ken Bisner	2020
Bob Griffin	2020
Lynne Billings	2021
Carole Barber	2021
Barbara Lyons	2022

Further nominations may be made by any member of the Church. The nomination must carry the signatures of two (2) other members, have the consent of the nominee and be submitted in writing to the Church Clerk at least one (1) week prior to the Annual Meeting.

Bob Griffin  
Chair, on behalf of the Nominating Committee

Carole Barber, Lynda Dick, Bob Griffin, Susan Stevenson, Jon Hunt (ex officio) and Joe Welty (ex officio)

# MINUTES OF THE ANNUAL MEETING HELD MAY 17, 2018

## 1. Call the meeting to order

- After a light meal, Deacons Board Chairman Jon Hunt called the meeting to order at 7:08 pm and opened with prayer.

### 1.a. confirmation of quorum

- quorum was confirmed by Church Clerk Lloyd Talbot. 43 were in attendance.

### 1.b. adoption of the agenda (by motion)

**Moved** by Bob Barber; **Seconded** by Roberta York. **Carried.**

## 2. Remembrances of members who have passed away this past year.

- a moment of silence was observed in memory of members who passed away since the last AGM. Their names are listed in the 2017-18 Annual Report.

## 3. Approval of minutes of previous meetings (individually, by motion)

### 3.a. Minutes of May 22, 2017 AGM

**Moved** by Beryl Gray; **Seconded** by Sandra Nickerson. **Carried.**

### 3.b. Minutes of February 22, 2018 Budget Meeting

**Moved** by Richard Billings; **Seconded** by Roberta York. **Carried.**

## 4. Commissions reports - except Nominating Committee (as a block, by motion)

- Sylvia Nickerson was added to those who passed on in 2017.

**Moved** by Carole Barber; **Seconded** by Sandra Nickerson. **Carried.**

## 5. Report of the Nominating Committee

### 5 a. presentation of the report

- the report was presented by Bob Griffin. He thanked the Nominating Committee for their service.

### 5 b. Bob Griffin added Kent Gowler as a proposed Deacon

**Moved** by Bob Griffin; **Seconded** by Liz Marr. **Carried.**

5.c. Motion to approve appointment of officers and deacons

**Moved** by Bob Griffin; **Seconded** by Viv Rees. **Carried.**

6. Presentation of the Audited Financial Statements and motion to accept

**Moved** by Richard Billings; **Seconded** by Bob Barber. **Carried.**

6 a. discussion on appointment of the Auditor for 2017

- the question of the need for a full audit vs a financial review was raised, given the \$7000.00 cost. It was proposed to have a financial review conducted.

**Moved** by Roberta York; **Seconded** by Bob Barber. **Carried.**

7. Discussion on the status of the Church Planting Initiative, and opportunity for comments and questions

- Pastor Joe Welty outlined the follow up to the Breakey report;
- he pointed to the need for more than incremental change;
- the Deacons supported the idea of community church planting;
- for now, there is no established church partner;
- currently Joe is working with a dozen younger people plus 6 children as a small group in his home;
- there may be a summer hiatus, with September follow up;
- he is seeking God's guidance, with the group determining the general culture, direction and timing;
- there will be an eventual move to a strategy and plan;
- prayer is needed for the larger congregation;
- singing can be used as prayer.

8. Discussion on church office support

- Pastor Joe reported that Console is leaving, and that Alice-Marie Dyck has started providing Administrative support;
- it was acknowledged that Joe's community planting efforts have been significant and that he has had to shoulder an administrative load;
- Alice-Marie's contributions as Church Treasurer need to be acknowledged.

**Moved** by Peggi Talbot; **Seconded** by Virginia Hart. **Carried.**

9. Spring building repairs & clean up

- the Men of Broadway have committed funds for Friendship Hall repair;
- person power is needed to accomplish the task.

10. Any other new business and final comments

- Lynne Billings outlined plans to have former MP Joy Smith address a gathering about human trafficking on October 26;
- a steering committee and it will be open to the public and schools;
- Lynne hopes to involve neighbourhood and CBWC churches;
- thanks to the departing Deacons were expressed
- no other business was raised.

11. motion of ADJOURNMENT

**Moved** by Susan Stevenson

- the Congregation was dismissed at 7:55 pm.

Minutes prepared by Lloyd Talbot, Church Clerk

# MINUTES OF THE ANNUAL FINANCIAL MEETING HELD FEBRUARY 24, 2019

## 1. Call to order

Jon Hunt, Chair of Deacons, called the meeting to order at 12:20 pm. The acting church clerk, Bob Barber, noted that a quorum was present.

## 2. Sympathy and appreciation

Jon advised the meeting that the woman who had lived next door to the church on Walnut St. had passed away and that a sympathy card addressed to the family was being circulated for people to sign.

He expressed his thanks to Alan McCracken for setting up the chairs for the meeting, to Richard Billings for the projector display, and to Dr. Hank Dixon for preaching during February while Joe Welty was recovering from surgery.

## 3. Presentation of the Budget

Jon expressed the thanks of the church to Richard Billings for becoming the church treasurer in 2018, succeeding Alice-Marie Dyck.

Jon reported that the Finance Committee had reviewed the proposed budget in January, with the Board of Deacons reviewing it in their February meeting in the form provided to the congregation in preparation for this meeting and distributed as required at the meeting.

He noted that the deficit for 2018 was somewhat larger than had been budgeted for the year. He commented that, despite the loss of some key people during the year, we had maintained a level of giving that closely approached the amount budgeted for the year.

Estimates for expenses were based on actual experience and on expected changes.

The estimate for envelope contributions was set at about k\$5 higher than 2018 actual receipts. Jon commented on the way that this was a reasonable possibility.

In the general discussion, the desirability of sending out letters to the congregation about special offerings at Easter, Thanksgiving and Christmas was raised. It was noted that there are regular reports on finances through Connections.

Deacons are drawing attention to the fact that we have a structural deficit. However, we are not a fundraising group; we must look at what our mission can be. Our deacons are looking at a way forward and will be presenting concrete plans in the near future.

### **Motion:**

It was moved by Orval Voakes, seconded by Bob Griffin, that the proposed budget be adopted as distributed. **Carried.**



#### **4. Comments by the Chair**

4.1 The chair reported that there had been some damage to the building that had been done by a boy in the Coach program. The school principal had apologized for the event and had come with the boy and other to make repairs well beyond that actual damage from this occurrence. A good working relationship with the Coach program is currently in place.

4.2 The chair noted that the budget, as passed, did not provide for support of lay representatives to the CBWC gatherings.

#### **5. Adjournment**

It was moved by Susan Stevenson that the meeting adjourn.

# FINANCIAL REPORT



**MCLENEHAN AND ASSOCIATES**  
CHARTERED PROFESSIONAL ACCOUNTANTS  
CORPORATION

**BROADWAY-FIRST BAPTIST CHURCH INC.**

**Financial Statements**

**Year Ended December 31, 2018**



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## INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

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To the Members of Broadway-First Baptist Church Inc.

We have reviewed the accompanying financial statements of Broadway-First Baptist Church Inc. which comprise the statement of financial position as at December 31, 2018 and the statements of revenues and expenditures, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

### *Management's Responsibility 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.

### *Practitioner's Responsibility for the Financial Statements*

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

### *Conclusion*

Based on our review, nothing has come to our attention that causes us to believe that these financial statements do not present fairly, in all material respects, the financial position of Broadway-First Baptist Church Inc. as at December 31, 2018, 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.

Winnipeg, Manitoba  
April 17, 2019

  
CHARTERED PROFESSIONAL ACCOUNTANTS

**BROADWAY-FIRST BAPTIST CHURCH INC.****Statement of Financial Position****December 31, 2018**

	2018	2017
<b>ASSETS</b>		
<b>CURRENT</b>		
Cash	\$ 31,780	\$ 32,342
Accounts receivable	3,234	12,047
	35,014	44,389
<b>FIXED ASSETS (Note 3)</b>	<b>269,502</b>	<b>279,591</b>
<b>TRUST FUND ASSETS (Note 4)</b>	<b>94,881</b>	<b>113,225</b>
	<b>\$ 399,397</b>	<b>\$ 437,205</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>CURRENT</b>		
Line of credit (Note 5)	\$ 70,802	\$ 76,676
Accounts payable and accrued liabilities	8,326	4,220
Designated trust accounts	18,805	15,529
Deferred income	-	5,544
	97,933	101,969
<b>TRUST FUND CAPITAL (Note 4)</b>	<b>94,881</b>	<b>113,225</b>
	<b>192,814</b>	<b>215,194</b>
<b>NET ASSETS</b>		
General fund	(62,919)	(57,580)
Invested in fixed assets	269,502	279,591
	206,583	222,011
	<b>\$ 399,397</b>	<b>\$ 437,205</b>

**ON BEHALF OF THE BOARD**\_\_\_\_\_  
*Director*\_\_\_\_\_  
*Director*

See notes to financial statements

McLenahan 2



**BROADWAY-FIRST BAPTIST CHURCH INC.****Statement of Revenues and Expenditures****Year Ended December 31, 2018**

	2018	2017
<b>REVENUE (Note 7)</b>		
General offerings	\$ 138,823	\$ 163,932
Other revenues	51,420	83,017
Designated gifts	185	1,376
	<b>190,428</b>	<b>248,325</b>
<b>EXPENSES</b>		
Advertising and promotion	39	151
Amortization	11,607	12,363
Caretaking	13,650	13,650
Christian education	129	776
Deacons board	512	2,887
Designated gifts	2,400	4,728
Honoraria - music and pulpit	445	1,060
Hospitality	1,244	2,487
Insurance and taxes	9,274	11,495
Interest and bank charges	446	388
Interest on long term debt	3,725	4,258
Mission and outreach	79	25
Missions	8,915	9,800
Music salaries	17,428	19,765
Office	15,589	11,562
Office salaries	5,985	13,033
Organ and piano maintenance	80	387
Pastoral expenses	74,686	97,668
Postage and stationary	998	1,009
Repairs and maintenance	7,762	23,367
Security wages	2,912	2,714
Supplies	273	473
Telephone	2,565	2,256
Travel	400	1,563
Utilities	24,366	19,858
Women's retreat	-	3,732
Worship and music	347	823
	<b>205,856</b>	<b>262,278</b>
<b>DEFICIENCY OF REVENUE OVER EXPENSES</b>	<b>\$ (15,428)</b>	<b>\$ (13,953)</b>

**BROADWAY-FIRST BAPTIST CHURCH INC.****Statement of Changes in Net Assets****Year Ended December 31, 2018**

	General Fund	Invested in Fixed Assets	2018	2017
<b>NET ASSETS - BEGINNING OF YEAR</b>	\$ (57,580)	\$ 279,591	\$ 222,011	\$ 235,964
Deficiency of revenue over expenses	(15,428)	-	(15,428)	(13,953)
Additions to fixed assets	(1,518)	1,518	-	-
Amortization of fixed assets	11,607	(11,607)	-	-
<b>NET ASSETS - END OF YEAR</b>	\$ (62,919)	\$ 269,502	\$ 206,583	\$ 222,011

**BROADWAY-FIRST BAPTIST CHURCH INC.****Statement of Cash Flows****Year Ended December 31, 2018**

	2018	2017
<b>OPERATING ACTIVITIES</b>		
Deficiency of revenue over expenses	\$ (15,428)	\$ (13,953)
Item not affecting cash:		
Amortization of fixed assets	11,607	12,363
	(3,821)	(1,590)
Changes in non-cash working capital:		
Accounts receivable	8,814	(8,390)
Accounts payable and accrued liabilities	4,105	(4,654)
Deferred income	(5,544)	(7,648)
Prepaid expenses	-	2,221
Designated trust accounts	3,276	1,011
	10,651	(17,460)
Cash flow from (used by) operating activities	6,830	(19,050)
<b>INVESTING ACTIVITY</b>		
Additions to fixed assets	(1,518)	-
<b>FINANCING ACTIVITIES</b>		
Line of credit	(5,874)	(5,343)
Trust Fund Assets	18,343	15,021
Trust Fund Capital	(18,343)	(15,021)
Cash flow used by financing activities	(5,874)	(5,343)
<b>DECREASE IN CASH FLOW</b>	(562)	(24,393)
<b>CASH - BEGINNING OF YEAR</b>	32,342	56,735
<b>CASH - END OF YEAR</b>	\$ 31,780	\$ 32,342

# BROADWAY-FIRST BAPTIST CHURCH INC.

## Notes to Financial Statements

Year Ended December 31, 2018

(Unaudited)

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### 1. PURPOSE OF THE ORGANIZATION

Broadway First-Baptist Church Inc. (the "Church") was incorporated by Articles of Incorporation dated January 27, 1999, without share capital under provisions of The Corporations Act of Manitoba. The purpose of the Church is to maintain a Christian Church of the Baptist denomination within the Baptist Union of Western 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 (ASNFPO).

#### 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 expenses 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.

#### Financial instruments

The Church's financial instruments are comprised of cash and cash equivalents, mutual funds, accounts receivable, accounts payable and employees' remuneration and deductions payable and mortgage payable.

Financial assets and liabilities are initially recognized at their fair value.

The Church subsequently measures all financial assets and financial liabilities at amortized cost. Amortized cost is the amount initially recognized less any principal payments.

Financial assets measured at amortized cost are tested for impairment when there are indicators. Previously recognized impairment losses are reversed to the extent of the improvement provided the asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in excess of revenue over expenses.

#### Revenue recognition

The Church recognizes donations as received and other revenue such as rentals and other income when earned.

#### Fixed assets

Fixed assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a declining balance basis at the following rates and methods:

Buildings	2.5%	declining balance method
Equipment	10%	declining balance method
Computer equipment	25%	declining balance method

In the year of acquisition, amortization is taken at one-half of the above rates.

(continues)

**BROADWAY-FIRST BAPTIST CHURCH INC.****Notes to Financial Statements****Year Ended December 31, 2018***(Unaudited)***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** *(continued)*General Church policy

The Church's financial statements, with the exception of the Trust Fund, have been prepared using accrual basis accounting. The Trust Fund reflects interest income earned on interest bearing investments and other income earned on mutual funds investments when received in conjunction with long standing policy. The value of the Trust Fund is maintained at less than its original investment due to transfer of capital for maintenance of building and the Church operations as approved by the Church. As a policy all trust fund income has been paid to the Church. The actual funds may show a higher balance but the equivalent amount is set up as due to the Church and paid from cash resources. Any additional capital payouts from the Trust are to be approved by the Church at properly constituted meetings. The investment allocation of the Trust funds is reviewed and re-balanced as required to keep funds balanced between cash equivalent investments and mutual funds.

Fund accounting

Broadway-First Baptist Church Inc. follows the deferral method of accounting for contributions.

The General Fund is used to record the operating revenue and expenses of the Church.

The Invested in Fixed Assets Fund reports the assets, liabilities, revenues and expenses related to the Church's fixed assets.

Contributed services

Volunteers contribute a significant amount of their time each year. Because of the difficulty in determining their fair value, contributed services are not recognized in the financial statements.

**3. FIXED ASSETS**

	Cost	Accumulated amortization	2018 Net book value	2017 Net book value
Land	\$ 5,500	\$ -	\$ 5,500	\$ 5,500
Buildings	274,868	77,575	197,293	201,319
Equipment	240,822	176,011	64,811	72,012
Computer equipment	2,676	778	1,898	760
	<b>\$ 523,866</b>	<b>\$ 254,364</b>	<b>\$ 269,502</b>	<b>\$ 279,591</b>

**BROADWAY-FIRST BAPTIST CHURCH INC.****Notes to Financial Statements****Year Ended December 31, 2018***(Unaudited)***4. TRUST FUND**

	2018	2017
<b><u>Trust Fund Assets</u></b>		
Cash	\$ 1,542	\$ 1,100
Mutual Funds	93,585	112,401
Funds payable to Church	(246)	(276)
	<b>94,881</b>	<b>113,225</b>
<b><u>Trust Fund Capital</u></b>		
Opening balance	113,225	128,246
Capital gains (losses) on Mutual Funds	(5,877)	2,115
GIC interest	-	-
Mutual Fund distributions	2,533	4,189
Transfer (to) from Church	(15,000)	(21,325)
Closing balance	<b>94,881</b>	<b>113,225</b>

**5. LINE OF CREDIT**

The Church has a line of credit with the CBWC Foundation to a maximum of \$150,000 which bears interest at 5.45% (4.95% in 2017).

**6. FINANCIAL INSTRUMENTS**

The Church 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 Church's risk exposure and concentration as of December 31, 2018.

***(a) Liquidity risk***

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Church's exposure to liquidity risk results from its dependence on the receipt of donations and grants and collections of accounts receivable and obligations or raising funds to meet commitments and sustain operations.

***(b) 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. In seeking to minimize the risks from interest rate fluctuations, the company manages exposure through its normal operating and financing activities. The company is exposed to interest rate risk primarily through its line of credit and credit facilities.

**BROADWAY-FIRST BAPTIST CHURCH INC.****Notes to Financial Statements****Year Ended December 31, 2018***(Unaudited)***7. REVENUE**

	2018	2017
<b><u>General offerings</u></b>		
General offerings	\$ 117,238	\$ 122,893
Shalom Christian Fellowship	10,628	15,835
Easter, Thanksgiving and Christmas offerings	3,540	3,455
Open offerings	2,411	849
Missions - WCF	2,000	2,600
Missions - General	1,645	1,452
Church Planting Grant	-	15,000
Maintenance and Renovations	-	1,100
Other	1,361	748
	<b>138,823</b>	<b>163,932</b>
<b><u>Other revenue</u></b>		
Rentals	33,137	30,747
Trust Fund - special transfer	15,000	33,192
Tarr Estate	2,400	11,406
Trust Fund income	883	1,325
Bequests - General	-	1,130
Fundraising - General	-	1,485
BFBC/Shalom Womens Conference	-	3,732
	<b>51,420</b>	<b>83,017</b>
<b><u>Designated gifts</u></b>		
Womens Christian Fellowship	185	50
Men of Broadway - Direct	-	360
Canadian Baptist Ministries	-	25
El Shaddai Clothesline Project	-	941
	<b>185</b>	<b>1,376</b>
<b>Grand total</b>	<b>\$ 190,428</b>	<b>\$ 248,325</b>