



LOVE
GROW
SERVE
MULTIPLY

Annual Business Meeting

March 25, 2018

ANNUAL BUSINESS MEETING AGENDA

Sunday March 25, 2018

1. Welcome and Announcements
2. Opening Prayer
3. Call to Order and Adopt the Minutes 2016 AGM
4. Present the Annual Report 2017
5. Present the Financial Statement for 2017
6. Questions about the Financial Statement for 2017
7. Present the Financial Examiner's Report of 2017
8. Present Budget 2018
9. Questions about Budget 2018
10. Report from the Deacons
11. Report from the Elders
12. Revisit the Vision
13. A progress report from the Planning Team
14. Other Matters to report
 - a.
 - b.
13. Questions
14. Adjournment
15. Closing Prayer
16. Coffee Fellowship

Opening Statement Pastor Garth

Many people have been talking about Dr. Billy Graham since his passing on February 21, 2018, and appropriately so. His life was largely driven by the ministry of telling people about Jesus instead of talking about himself.

One of the blogs I visit (The Exchange with Ed Stetzer) carried a story recently about a hero maker by the name of Elner Edman. Elner was the brother of V. Raymond Edman, a past president of Wheaton College. Elner and Herman Fischer, who was on the Wheaton College Board of Trustees at the time, were on vacation golfing in Florida. There, they met Graham, who was then a student at the Florida Bible Institute, a then-unaccredited Bible college (today, it is Trinity College in the Tampa Area).

They listened to Billy preach, but they also went golfing and Billy served as their caddy, carrying their golf bags. They found themselves impressed with him and encouraged him to consider attending Wheaton College after finishing a degree at Florida Bible Institute. Graham had said that his mother had always wanted him to attend Wheaton, but that it was out of their financial reach.

So, having been impressed with him, both Edman and Fischer came back a couple days and Elner offered to pay the first year of his tuition at Wheaton. They both also agreed to work to get him a scholarship. Graham did end up attending Wheaton College, which became a key transition point to his global ministry.

There are all kinds of hero makers. In this case, Elner met his caddy, thought he had potential, encouraged him to go to Wheaton College, and helped pay his way to go to Wheaton College.

All of us can and should look for people to invest our time, efforts, and energy in. In short, let's be hero makers. There are many people who indeed are caddying or working some other odd job today who need us to come along side and help make them heroes.

May 2018 be filled with changed lives, new heroes, and hero-makers for the glory of God!

**The Gathering exists to bring glory to God
through lives changed by the Gospel of Jesus Christ.**

Our mission statement describes our heart. We exist to bring glory to God, and we long to do so. This is the chief aim and purpose of humanity and of all creation.

Garth Leno, *Senior Pastor*

The Gathering encourages life change as we Love, Grow, Serve and Multiply together

LOVE

Matthew 22: 37-40 is where Jesus said, "You shall **love** the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets."

Our weekend services help us to love God and love one another through simple worship, strong teaching and passionate prayer. We are grateful to God for the provision of three more elders this year and they

will assist our pastor-elders as they shepherd the flock and provide biblical leadership and gospel centred teaching.

We have celebrated together as families dedicated their children to the Lord (Joab Siebenmorgen, Gianluca Tedesco, Anna-Jules Rus) We have grieved together with families who have lost loved ones (Pickle, Rowe, Desserrault, Hulme, Legault, Owens, Costello, Manera, Bain, Tarte, Desjardin, Marissen, Lucas, Fraser, Cosgrave, Berg and Nitri). We have care for our family members through times of illness, loneliness, financial difficulty, unemployment, floods and any number of difficult life circumstances.

Our church family has shown love through their generous and faithful giving to the ministry of our local church, to missions in Canada and overseas, to the benevolence fund, to local organizations who meet the practical needs of people in our community.

We have wrapped our arms around the community as needs arise and provided practical help to organizations such as Windsor Youth Centre, Street Help, Downtown Mission, and the Windsor Life Centre. We were privilege to host a fundraiser for the Borland family, through the staff at Northwood Public School. We provided small gifts of hospitality and visits to all of our fire stations in Windsor. We hosted Oasis Worship Nights to the City throughout the year. We opened our facility to the community as we celebrate an Old Fashioned Christmas.

We reached out to the special needs community in February and offered Night to Shine followed by a seminar "Living with a Broken Dream" hosted for parents and caregivers of people with special needs.

We have loved our church planting partners in Sarnia, Goderich, Chatham and Nashville, through prayer, coaching, practical ministry help, visits, cards and financial support.

GROW

Ephesians 4:15 says, "We are to **grow** up in every way into him who is the head, into Christ...."

2017 has been a year of growth and much fruit in ministry as our people and network of churches entered into study and reflection together. We enjoy strong biblical teaching on Sunday morning in The Gathering Worship and Kids Gathering. Our youth and young adults meet weekly to study and grow together. We have many small groups for men and women. We added Wednesday Night Live in the fall and this provides another opportunity to grow.

Our staff has participated in several opportunities to grow such as Church Equip Conference, Plant Semi, Pastor Orientation & New Workers Training CNBC, NYC Pastor Ministry Trip, NAMB Coaching Clinic and quarterly staff planning days together.

Our small group leaders have participated in quarterly gathering where they study, learn and pray together. The MOPS team attending a training weekend, our men attended promise keepers and the women had opportunity to attend the ladies retreat at Bambi Lake.

We have offered elders training and development, partnership seminars, evangelism seminar and cross & the crescent workshop for people interested in reaching out to the Muslim community.

SERVE

In 1 Peter 4:10 the Apostle exhorts us, "As each has received a gift, use it to serve one another, as good stewards of God's varied grace."

The Gathering has served consistently over the year in many ways. Our Deacons lead in serving as they provide practical help to the pastors/elders, allowing them the time to teach and shepherd the flock. Our church has rallied together to move our ministry to our new location on Columbus Drive. We have served shoulder to shoulder together on many work days and have been assisted by mission teams from First Baptist Church Mt. Juliet, Tennessee, and Grumlaw and Mile City, both part of the SEND Detroit Network.

We have served the community in various family focused events including Night to Shine, Easter Egg Hunt, Kids Safety Day at Talbot Trail, Surge Camp with the help of First Baptist Church Mt. Juliet, Free Park Event at Captain Wilson Park with the help of College Acres Baptist Church in North Carolina, and Old Fashioned Christmas.

Serving the community of Windsor/Essex the Gathering has collected food for the Windsor Youth Centre, provided encouragement and gifts of hospitality to our fire stations throughout the city, Pastor Garth and Patty have served at Fair Havens camp for a week this summer, our Oshawa Mission Team served with Pastor Jared, and Pastor Garth and Patty served the special needs community and their families and caregivers at a Christian Horizons seminar.

MULTIPLY

We love this passage here at The Gathering! Matthew 28: 18-20 And Jesus came and said to them, "All authority in heaven and on earth has been given to me. Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age."

We have been blessed this year with multiplication in our local church through new believers and water baptism: Isabelle Duong, Samantha Manera, Kaytee Raiger, Fred & Judy Raiger, John & Lisa Huynh were all baptized at The Gathering in 2017. Seventeen people to our knowledge have made professions of faith through the SURGE camp experience or weekly Sunday Morning worship service.

The Gathering thrives with a culture of multiplication and many men and women are engaged in discipleship, building the kingdom and strengthening our leaders. We encourage our disciple-makers to use the book *Spiritual Leadership* by J. Oswald Sanders as they seek to expand the kingdom through discipleship.

Our church has offered internship opportunities to Nathan Legault and Jamie Conteras this past year and they have grown tremendously through the experience.

We are part of a vibrant church planting network and Pastor Garth is committed to building into the new churches in our network. In April the network of churches met together and since then one more has been added. We now are actively involved in developing and providing support to The Bridge Gathering (Sarnia), Connect Goderich, and New Day Church (Nashville).

Partnership with other churches such as West Ridge (Georgia), College Acres Baptist Church (North Carolina), First Baptist Church Mt Juliet (Tennessee), Canadian National Baptist Convention affiliates, the North American Mission Board, SEND Detroit, and others, are critically important to us and we are blessed by the opportunities they provide for training, financial support, organizational support, prayer support and encouragement to our pastors.

Our Church continues to enter into discussion with individuals and churches interested in kingdom expansion and church planting. Pastor Phil has participated in a collegiate church planting conference called *Hitchhiker* conference, Pastor Garth and Patty continue to attend vision tours and conversations continue to take place with like minded church planters in Windsor/Essex and elsewhere.

The Gathering was blessed to send out their first missionary to East Asia with Teach Beyond, Jordan Legg has entered into a 6 month commitment with that organization and we were blessed to be actively involved in supporting him financially and with prayers.

Our vision continues to serve us well!

**The Gathering exists to bring glory to God
through lives changed by the Gospel of Jesus Christ.**

We are seeking to fulfill our mandate and our purpose by encouraging to love God and one another, grow in their faith and walk with God, serve the local church, community, and the world, and to multiply the number of disciples we make and the number of churches we plant.

Soli Deo Gloria. We live for the glory of God alone.

Deacon's Report: Bill Robert

Whereas the Elders at The Gathering “serve by leading”, the Deacons “lead by serving” as described in Acts 6:1-7. Presently we have 5 church partners serving as Deacons and Pastor Garth is engaged in discipleship sessions with potential new Deacon Candidates. Deacon Ministry meetings are held monthly and discuss a variety of practical church needs including: Facility needs of our building, both inside and outside; Health and Safety monitoring and actions; Reports on Finances (specifically how our expenses are relating to our budgeted expense forecast and expenses that have occurred on a monthly basis) with recommendation to the Elders where necessary; Benevolence requests that have been submitted and agreed upon help that our church may provide; Ensuring that Baptism and Communion Services are properly taken care of; and continued ministry to widows and shut-ins, including visits to those who are in need of care due to health concerns. Additionally, we meet to inform and discuss other areas of church need that may be directed by our Elders. On behalf of the Deacons, I wish to thank you, our church family, for your prayers, your selfless and generous help in our church, and ask you to please continue to pray for the fulfillment of the multitude of tasks that the Deacons and Deaconesses complete for the glorification of God.

Elder's Report:

Elders must be biblically qualified men, and 1 Timothy 3:1-7 describes what kind of person an elder must be. The men we affirmed on December 10 were invited to consider the ministry of elders because we saw the qualities described in 1 Timothy 3 evident in their lives.

In February 2017, Jamie Legault, Ron Reynolds, and Dan Shuttleworth joined Pastor Garth and Pastor Phil in the careful study of Biblical Eldership, reading the textbook and discussing our responses to some challenging questions. We eagerly participated in these study sessions and enjoyed many hours of guided conversation as we learned more about serving as elders in our church.

Our spouses were also asked to consider carefully and prayerfully the time commitment required and the impact it will have on work and family life. Furthermore, the church family was invited to evaluate the lives and conduct of the potential elders. This is the most thorough process of vetting elders that we have ever conducted, or heard about, because it is more important to us than it ever has been.

We took a long time to prepare and vet these elders because we want to get this right, and even more, we want to shape our church and structure our leadership teams according to the Bible.

So, Elders in The Gathering Church will function primarily as shepherd-elders, and as such:

We are not a committee of elders....

We are not a board of elders....

We are not a panel of experts....

We are not an extension of some denomination....

We are shepherding elders who feed the flock, lead the flock, protect the flock, and care for the practical needs of the flock of God under our care.

Our work has just begun, but we have begun considering how best to shepherd the flock of God under our care, and looking at some systems that will help us in that important work. We are praying through how we can make more disciples through the ministries of The Gathering, and multiply the number of churches in our sphere of influence. The elders are pondering how we can be a positive influence in Sarnia, Goderich, Nashville, and the Dominican Republic through selected church planters and mission representatives. By the time our Annual Meeting takes place, Pastor Garth will have led us through our first full-day retreat. We have just begun, and we are eager to join God where he is already at work in our church and in our community.

Humbly submitted,

The Elders Council:

Jamie Legault, Garth Leno, Ron Reynolds, Phil Siebenmorgen, Dan Shuttleworth

Revisit the Vision – Pastor Garth

When I talk to people in the neighborhood or in the supermarket about our church, they often ask the same question in a variety of ways: What is your church about? I tell them straight up: *The Gathering exists to bring glory to God through lives changed by the Gospel of Jesus Christ.*

It is important for people to know what we are about. It's important for our leaders and partners and others who attend to know what we are about.

Our vision, our passion is to bring glory to God Through lives changed by the Gospel. But *how* will we encourage this life change to take place? Once a person is converted by grace alone through faith alone in Christ alone, how do we encourage them in their walk with God?

Four key words guide the whole process: Love, Grow, Serve, and Multiply.

1. We must teach people the importance of LOVE

Mt 22:37-40

Jesus said, "You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets."

2. We must also encourage people to GROW

Eph 4:15-16

We are to grow up in every way into him who is the head, into Christ, from whom the whole body, joined and held together by every joint with which it is equipped, when each part is working properly, makes the body grow so that it builds itself up in love.

3. We must encourage people to SERVE

1 Pet 4:10 is a key verse for serving:

As each has received a gift, use it to serve one another, as good stewards of God's varied grace.

Our God is a sending God, and he is sending us on mission to serve him right where we live and work and go to school.

4. We also teach the need to MULTIPLY

Mt 28:18-20

And Jesus came and said to them, "All authority in heaven and on earth has been given to me. Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age."

- Make disciples who make disciples
- Reproduce small groups that reproduce
- Plant churches that plant churches

We are not happy with the idea of adding a few people here and there. We want to see the church and the kingdom multiply...locally and globally. Life change is the primary focus of our ministry and we will keep sharply focused on this calling to Glorify God.

Progress Report from the Planning Team: Patty Leno

Following the purchase of our new facility in May, our Property Search Committee, having completed their mandate to secure a new place of worship for the Gathering Church was dissolved. We thank them for their diligent work. A new Planning team was commissioned to assist the Pastors and Deacons manage the many aspects of transition and renovation and to shepherd the rezoning efforts for our church. Some of the work of the Planning Team to date has included:

- Submission of the rezoning and official plan amendment documents to the City of Windsor and working with our consultant Paul Bezaire to complete the process.
- Making application to MPAC for property tax exemption based on our charitable status
- Oversee repairs and maintenance
- Plan the various phases of renovation necessary to equip our space for worship and gospel centered ministry to adult/kids/youth ministry
- Manager the purchase and installation of materials and equipment
- Sell and dispose of unnecessary equipment and items that remained from the previous owner
- Shut down the refrigeration units
- Following the flood we experienced in the fall, work with the insurance provider and adjuster to manage the claim and oversee the repairs and replacement of items
- Assist with scheduling of facility and grounds work for our work days and when visiting mission teams attended The Gathering to help

Our current team is made up of the following individuals who serve in various aspects of the ministry: Garth & Patty Leno; Phil Siebenmorgen; Bill Robert; Barry Stillman; Pete & Cindy Gietz; Bill MacCharles

We have worked closely with the Deacons and Elders and communicate regularly with the church family to keep you updated.

In 2018, after the rezoning process is complete, we anticipate entering into the various phases of renovation as indicated in our planning documents. This will include some of the following: submission of building permits and oversight of construction, management of purchases and contract work and co-worker/mission team assistance. We anticipate a very busy year ahead with regard to the facility needs of our church and look forward to serving shoulder to shoulder with the church leadership and our church family. God has been very faithful to meeting the needs of our church and we are thankful for His provision and the opportunity to serve in this way.

ANNUAL BUSINESS MEETING MINUTES

Sunday April 2nd 2017, 6:00 PM

1. Opening Prayer – Bill Robert

2. Call to Order – Bill Robert

Moved by: Dan Shuttleworth

Seconded by: Fred Doughty

3. Present the Annual Report 2016

Pastor Garth's Opening Statement:

I will continue, to ask God to do the imaginable and the unimaginable in our midst. I plan to stick with the things I *can* imagine, and let God surprise us with the unimaginable.

I can imagine status-quo churches, once gospel-centered and Spirit-filled, being re-fired, renewed and refocused through your influence and your prayers and your giving here at The Gathering. According to the power that is at work within us, we should ask Jesus to breathe upon those dry bones and bring fresh life.

I can imagine the restoration of gospel joy, first love and true worship across the city, can't you?

I can imagine God bringing great glory to himself out of incredibly broken stories and disillusioned, cynical believers. Some of them are your neighbours, your family, your friends! He is the God who works in ALL things for the good of those who love Him. He is the God who says that things impossible for men are possible with Him. He is the God who says we have not because we ask not. *So we ask, Father. In the name of Jesus and for the expanding of your kingdom, we ask.*

I can imagine broken relationships being healed and restored; I can imagine gossip and slander giving way to prayer and encouragement; I can imagine many of our irresponsible brothers and sisters coming back home to our Abba Father; I can imagine an unprecedented number of people coming to Christ in the coming months in Amherstburg, Essex, Kingsville, Lakeshore, LaSalle, Leamington, Tecumseh – all over Windsor Essex.

I can imagine the purchase of a building – some kind of a building – that gives us a permanent home, or at least permanent office space, but I'm not interested in a glitzy, expensive, flashy home. I can imagine Bill Robert designing another interior that blows the socks off of everyone who comes in the doors.

I can imagine using that building – whatever kind of building God gives us – as a home base to grow a healthy, vibrant, gospel-centered church – but one that continues to plant churches and raise up church planters and train up church planting interns and send out people on mission who share Christ everyday at the office, in the plant, and in the classroom. I can imagine that. Can you?

I can imagine The Gathering having an impact locally and globally for the name of Jesus Christ. Loving, growing, serving, and multiplying ...

I can imagine shattered trust being rebuilt; I can imagine hard hearts being softened and gentled by the gospel; I can imagine risking much for the honor of Jesus Christ rather than rusting away in some fishing boat, or wasting away on a golf course, or wilting away in Florida, or fading away in retirement. I can imagine putting it all on the line for the sake of the Gospel and the salvation of my family and my neighbors and my city and my nation. *Can you imagine that?*

ANNUAL BUSINESS MEETING MINUTES – Sunday April 2nd 2017

So these are a few things we can imagine. Lord Jesus, surprise us with the things we cannot even begin to imagine. Make beautiful things out of our lives, and make a beautiful thing out of our church and the churches we are privileged to plant in the years to come. Amen.

By His grace, and for His glory, Garth Leno

4. Financial Statements:

If you refer to the Statement of Revenues and Expenditures, you will notice that there has been a noticeable increase in our current assets, increasing \$209,260 over the previous year—a 46% increase! Thank you church for your faithfulness with tithes and offerings. This amount is significant in that it has direct relation to how much we may borrow for a new facility. You will also notice that our current liabilities are very low and were maintained from the previous year.

Aside from cash, you will also notice the headings of Restricted Funds and Designated Funds.

The Restricted Funds include:

- IMB Christmas Offering
- NAMB Easter Offering
- Growth Investment

These are funds that you the donor of the offering have specified for a specific restricted purpose. Restricted funds are meant to be used in a short period of time.

The Designated Funds include:

- Church Planting
- Benevolence
- Missions

These are offerings that have been designated to be set aside for a specific purpose. They are not necessarily to be used in their entirety immediately, and if not needed for the designated purpose, with approval, may be designated for another use.

As you look down to Expenditures, you will see The Gathering's commitment to multiplication.

Not only do we contribute through our Easter Offering in co-operation with the CNBC and SBC which is used for church planting and other ministries in North America and the IMB Christmas Offering that sends missionaries to spread the Gospel worldwide, but we also contribute to Co-operative Giving through CNBC to share Jesus in Canada, North America and around the world.

Most other expenditures are fairly self-explanatory, noting that in 2016 we have broken down Evangelism and Missions to better record expenses for the many church and local mission celebrations The Gathering hosts.

5. Q&A

None received

6. Financial Examiner's Report of 2016

It reads as follows: Read Report

In full disclosure, Nathan Leno is a partner in this firm, however, there is no conflict of interest, as he did not participate in the Examiner's Report of our documents.

7. The Gathering's 2017 Budget.

This past year, our various ministry areas had history to work with for planning budgets. I would like to thank everyone who was entrusted to purchase within their various areas of ministry. Purchases were made with concern to stay within allotted budgets, which in many areas is quite small. Thanks also to a great number of you who made purchases, both large and small without any wish or expectation of reimbursement. Special thanks to Lorie Hoehne for her dedication and hours upon hours of time to keep our accounting in order and to Cindy, whose organizational skills and diligence with budget preparation both expedites and simplifies the budget approval process.

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As mentioned, we had some budget history to draw upon and therefore many budget estimate requests were able to be informatively requested for the 2017 year.

Upon referring to the Statement of Revenues and Expenditures, you will notice a column for 2017 Budget. For clarification, I draw your attention to the IMB Christmas Offering and the NAMB Easter Offering budget figures of \$8,000. Each. The Gathering has made a commitment to these organizations for this amount and as the Lord blesses The Gathering's offerings, due to your generosity and faithful commitment to mission multiplication, the actual amount collected will be the amount sent-- As you can see from the 2016 offerings to these organizations (in the centre column). If the offerings fall short of \$8,000., the difference would be topped up from the General Fund.

As you look down through the expenditures, you will notice that the Personnel Budget has been increased for 2017. Although our 3 paid members of the team have received a modest cost of living adjustment, these budget amounts reflect the additional costs due to planned incrementally decreased grants from the US Baptist State Convention.

Church Plant Expenses—Looking down to Church Plant Expense, you will notice that 2017 has a budget of \$12,000. and is worthy of some explanation. This account serves as a parent account for each of our 2 church plants; 1 in Sarnia and 1 in Godrich. Each month we transfer \$1000. from our General Fund so that we may send Pastor Cecile and Pastor Rob cheques for \$250. each/month. This allows a remaining balance of \$500. each/month that is kept on hand to build for future church plants.

Next I would like to draw your attention to Mission Budget Ideas for 2017.

You have already noticed that we have several celebrations-The Gathering loves to Celebrate! We have several festivals and events planned for 2017.

These can all be considered part of a local missions initiative. You will notice we have budgeted a total of \$8000. for local missions.

Additionally, we have budgeted \$4,600. Entitled missions. This is entitled to be "seed money" for any mission trips from The Gathering. We have previously agreed that all team members should pay their own way, but the seed money might come in handy for helping with the project itself at the ministry venue. (purchasing materials, paying for curriculum etc.)

We have already spoken of the Easter and Christmas Offerings, as well as Co-operative Giving and Church Planting. We want you to know that we as a church are serious about spreading the Gospel through mission giving and therefore have budgeted a total of \$52,600 for 2017 Mission Giving.

8. Q&A

None Received

9. A progress report from the Property Search Committee

We began meeting as a team in May of 2016 and our first task was to cry out to the Lord in prayer, asking him to lead and guide us, to teach us what we needed to learn and to give us cooperative humble attitudes as we worked together. God answers prayer.

Initially we poured over the survey results from our last AGM. We assessed and categorized the results, prioritizing the data to be dealt with and in what order. We then met several times with the Pastors and Directors to ensure we completely understood the vision of our church and it's most urgent priorities. We all were in agreement that whatever solution the Lord had for us, it had to be one that would allow us to be true to the Great Commission and be a church that multiplies. We needed to ensure that the facility

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we acquire does not restrict our ability to minister to the lost, the hurting, the marginalized in our city nor saddle us with debt that would not allow us to continue to plant churches and equip leaders to serve.

We as a team of leaders have experienced a shift in our thinking with respect to needs for space. At one time we were limited in our thinking and under the assumption that a facility would need to meet all of our fellowship and special event needs. The Lord has gently guided us to think differently. Since successfully hosting SURGE and Night to Shine ministry outside of our walls, and seeing the fruit in bringing the church to our target audience, we have relaxed the space requirements significantly and learned the significance of partnership with local schools, other like minded organizations, etc. We have also learned much from our Pastor and partners about the need to “ask and you shall receive” with respect to ministry needs. We also understand that whatever facility we acquire, the goal is not to grow it to a very large number in one location, but rather to use it as a hub for planting other congregations in the area that can minister to neighbourhoods.

What our team has focused on this year

- Survey the congregation
- Meet with Pastors and Directors about vision
- Conducted an attendance audit
- Took a demographic Sample
- Completed a mapping project
- Contacted our partners (SBC, NAMB, Toronto Church Planters, CNBC and others)
- Investigate capital campaign projects
- Read all we could about multiplication
- Understand the addition vs multiplication view
- Several site tours and inquiries about various options (build, purchase, lease, portable)
- Secured a realtor & presented 1 purchase offer

It has become apparent that the needs and preferences as identified in the initial survey will be difficult to accommodate in this market so we have explored many non-traditional options throughout the past year.

Financial Picture

Total Occupancy Budget for 2017 @ 1821 Provincial Rd. Site
\$91,719.00 / 12 = \$7,643.25 monthly

Mortgage Options WFCU	Mortgage Options RBC
<ul style="list-style-type: none">• Mortgage amount 1,000,000• 15 year amortization• Monthly payments• 4.450%-6 months• Mortgage Payment \$7,603.66• Total interest \$368,648.46	<ul style="list-style-type: none">• Mortgage amount \$800,000• 10 year amortization• Monthly payments• 4.8% interest• Mortgage Payments annually 80,000 plus interest

Dan Shuttleworth and Lorie Hoehne have been working with two financial institutions to pre-qualify our church for financing. This process has now been complete and we are positioned well to move quickly on any potential properties that suit our needs and fall within our financial needs.

Population Density & Facility Requirements

We have been working with our church software program to assess the reach of our church and have created some visuals for you which are posted on either side of the worship space.

- Regular Attendees, Partners & Visitors
- Neighbourhood Fellowships
- Night to Shine participants and volunteers

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Traditional Model for Facility:

Worship Centre: 8000 sq ft <ul style="list-style-type: none">• (12-24 sq ft per person)• Plat form area: min depth 10'• Distance to 1st row 7-10'• Main aisle 4-5 ft wide• Side aisle 30" min Lobby area: 1360 sq ft Café & Fellowship: 5,280 sq ft	Kitchen Facilities: 1,320 sq ft Classrooms (dependent - #s of participants) <ul style="list-style-type: none">• Nursery & Toddler• Sk – Gr 2 & Gr 3-5• Youth Room• Adult bible study room Office Space & Board Room sufficient for current/future staffing
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It is evident that the traditional model for church facility is not going to fit well with our desire to make multiplication a priority.

Some of our challenges:

- A sellers market exists whereby multiple offers are generally presented, often over the list price and the timing of these is very soon after new listings appear –
- Zoning continues to be an issue with the commercial properties we have viewed
- Adequate parking within the city limits for our growing church is difficult to secure
- The initial scope of our search – within a 5 mile radius of our current location has not produced significant results so we are looking outside that area

What we are excited about:

- God has been in the midst of the process, leading us and helping us to align our vision with His vision
- Our church family has been very supportive and open to the leading of the Spirit regarding facility
- Our Pastors and Directors have made themselves available countless times, at crazy hours of morning or evening to move the work of our team forward
- Our partners at SBC, CNBC, Toronto Church Planter, NAMB have been wonderful in helping us with resources and information
- Many people have given sacrificially to our GIF since the AGM last year and been true to their commitment to do so
- Many people have volunteered their time and talents and are waiting in the wings to help as the needs arise
- We have received lots of tips and information from our church family and others regarding potential properties to check out
- We are confident that God has the perfect place for us and we trust Him and His plan for our church

10. Questions we answered regarding:

Zoning
Lease expiry
Demographics
Leasing here
Financial ability to carry the debt of 2 locations for a short term

11. Other Matters – Bill Robert opened the floor for other comments/questions

A question was received regarding staffing and summer interns – at this time we have nothing to report with respect to addition of staff however we will keep the congregation informed if we

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have opportunity to hire interns or summer students, pending funding, etc. Nothing has been finalized at this point.

12. Adjournment – Bill Robert

Motion to adjourn @ 7:18

Moved: Bill MacCharles

Seconded: Jamie Legault

13. Closing Prayer – Pastor Phil

14. Coffee Fellowship

THE GATHERING WINDSOR INCORPORATED

FINANCIAL STATEMENTS

(Prepared Without Audit)

DECEMBER 31, 2017

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THE GATHERING WINDSOR INCORPORATED

STATEMENT OF FINANCIAL POSITION

(Prepared Without Audit)

	Year Ended December 31	
	<u>2017</u>	<u>2016</u>
ASSETS		
CURRENT ASSETS		
Cash	\$ 206,537	\$ 384,533
Cash - restricted	27,328	263,240
Accounts receivable	35,342	4,362
HST receivable	20,955	6,420
Prepaid expenses and deposits	<u>44,498</u>	<u>32,735</u>
	334,660	691,290
BUILDING, EQUIPMENT AND LEASEHOLDS--NOTE C		
Land - 2401 Columbus Avenue	250,000	-
Building - 2401 Columbus Avenue	798,889	-
Furniture and equipment	39,872	39,175
Leasehold improvements	<u>22,872</u>	<u>22,872</u>
	1,111,633	62,047
Less accumulated amortization	<u>46,415</u>	<u>23,264</u>
	<u>1,065,218</u>	<u>38,783</u>
	<u>\$ 1,399,878</u>	<u>\$ 730,073</u>
LIABILITIES AND ACCUMULATED NET ASSETS		
CURRENT LIABILITIES		
Accounts payable and accrued liabilities	\$ 27,529	\$ 12,472
Government remittances payable	2,850	3,226
Deferred contributions--Note D	17,713	-
Current portion of mortgage payable--Note E	<u>37,505</u>	<u>-</u>
	85,597	15,698
MORTGAGE PAYABLE--NOTE E	366,153	-
ACCUMULATED NET ASSETS		
Equity in building, equipment and leaseholds	661,560	38,783
Restricted--Note H	27,328	263,240
Unrestricted	<u>259,240</u>	<u>412,352</u>
	<u>948,128</u>	<u>714,375</u>
	<u>\$ 1,399,878</u>	<u>\$ 730,073</u>

COMMITMENTS--NOTE J

APPROVED BY THE BOARD

_____ Director

_____ Director

See notes to financial statements

THE GATHERING WINDSOR INCORPORATED

STATEMENT OF ACCUMULATED NET ASSETS

(Prepared Without Audit)

YEAR ENDED DECEMBER 31, 2017

	<u>Invested in Building and Equipment</u>	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total 2017</u>	<u>Total 2016</u>
Balance at beginning of year	\$ 38,783	\$ 263,240	\$ 412,352	\$ 714,375	\$ 512,640
Excess (deficiency) of revenues over expenditures	(26,150)	149,912	109,991	233,753	201,735
Net additions to capital assets	1,052,585	(385,824)	(666,761)	-	-
Increase in long-term debt	<u>(403,658)</u>	<u>-</u>	<u>403,658</u>	<u>-</u>	<u>-</u>
Balance at end of year	<u>\$ 661,560</u>	<u>\$ 27,328</u>	<u>\$ 259,240</u>	<u>\$ 948,128</u>	<u>\$ 714,375</u>

See notes to financial statements

THE GATHERING WINDSOR INCORPORATED

STATEMENT OF OPERATIONS

(Prepared Without Audit)

	Year Ended December 31	
	<u>2017</u>	<u>2016</u>
Revenues		
Contributions	\$ 470,565	\$ 454,624
Missions	24,916	1,355
Benevolence	6,006	6,802
Church planting	27,065	5,831
Growth Investment Fund	124,300	11,097
Easter offering	15,263	13,058
Christmas offering	11,673	10,018
Rental income	5,450	-
Interest and other income	<u>5,252</u>	<u>6,221</u>
	690,490	509,006
Expenditures		
Advertising and promotion	1,042	1,054
Benevolence	9,549	1,947
Church planting	487	382
Donations	19,915	10,865
Donations - Easter offering	15,263	13,058
Donations - Christmas offering	11,673	10,018
Guest speakers	-	1,641
Interest and bank charges	6,608	3,264
Interest on long-term debt	7,592	-
Ministry	28,659	13,331
Mission giving	22,339	10,374
Office supplies and miscellaneous	10,406	9,413
Occupancy cost	143,550	77,626
Professional fees	8,187	3,350
Gain on disposal of equipment	(3,019)	-
Travel	3,150	2,990
Wages and benefits--Note I	145,186	137,110
Amortization	<u>26,150</u>	<u>10,848</u>
	456,737	307,271
EXCESS OF REVENUES OVER EXPENDITURES	<u>\$ 233,753</u>	<u>\$ 201,735</u>

See notes to financial statements

THE GATHERING WINDSOR INCORPORATED

STATEMENT OF CASH FLOWS

(Prepared Without Audit)

	Year Ended December 31	
	<u>2017</u>	<u>2016</u>
CASH FLOWS PROVIDED BY (USED FOR):		
OPERATING ACTIVITIES		
Excess of revenues over expenditures	\$ 233,753	\$ 201,735
Charges to income not affecting cash		
Amortization	26,150	10,848
Gain on disposal of equipment	(3,019)	-
Changes in non-cash components of working capital		
Accounts receivable	(30,980)	(4,362)
HST receivable	(14,535)	7,410
Prepaid expenses and deposits	(11,763)	30,240
Accounts payable and accrued liabilities	15,057	1,786
Government remittances payable	(376)	1,721
Deferred contributions	17,713	-
	<u>232,000</u>	<u>249,378</u>
FINANCING ACTIVITIES		
Increase in mortgage payable, net of repayments	403,658	-
INVESTMENT ACTIVITIES		
Proceeds on disposal of equipment	3,019	-
Additions to building, equipment and leaseholds	<u>(1,052,585)</u>	<u>(2,089)</u>
	<u>(1,049,566)</u>	<u>(2,089)</u>
INCREASE (DECREASE) IN CASH	(413,908)	247,289
Cash at beginning of year	<u>647,773</u>	<u>400,484</u>
CASH AT END OF YEAR	<u>\$ 233,865</u>	<u>\$ 647,773</u>
Represented by:		
Cash	\$ 206,537	\$ 384,533
Cash - restricted	<u>27,328</u>	<u>263,240</u>
	<u>\$ 233,865</u>	<u>\$ 647,773</u>

THE GATHERING WINDSOR INCORPORATED

NOTES TO FINANCIAL STATEMENTS

(Prepared Without Audit)

DECEMBER 31, 2017

A. GENERAL

The Gathering Windsor Incorporated is a not-for-profit religious organization whose mission is to:

- (1) preach and advance the teachings of Christian faith;
- (2) establish, maintain and support a house of worship;
- (3) support and maintain missions and missionaries; and
- (4) establish and maintain a religious school.

The Church is incorporated without share capital in the Province of Ontario and is a registered charity under the Income Tax Act.

B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING: These financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations.

REVENUE RECOGNITION: The Church follows the deferral method of accounting for contributions. Under the deferral method, amounts received in the year for expenses to be incurred in the following year are recorded as deferred revenue.

Unrestricted contributions are recognized as revenue when they are received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Contributions to the various initiatives which have been internally designated as restricted are recognized as revenue in the year in which the related expenses are incurred.

USE OF ACCOUNTING ESTIMATES: The preparation of financial statements requires management and the Board of Directors to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

CONTRIBUTED SERVICES: The operation of the Church relies upon the many hours of service provided by its members. Because of the difficulties of determining their fair value, contributed services are not recognized in these financial statements. Directors are not remunerated for their services.

FINANCIAL INSTRUMENTS: The Church's financial instruments consist of cash, HST receivable, prepaid expenses and deposits, accounts payable and accruals and government remittances payable. The Church initially measures its financial assets and financial liabilities at fair value. The Church subsequently measures all of its financial assets and financial liabilities at amortized cost.

BUILDING, EQUIPMENT AND LEASEHOLDS: Building, equipment and leaseholds are recorded at cost. Amortization is calculated by using the following methods and annual rates:

Building	4 %	declining balance
Leasehold improvements	20 %	straight-line
Furniture and equipment	20 %	declining balance

THE GATHERING WINDSOR INCORPORATED

NOTES TO FINANCIAL STATEMENTS (Continued)

(Prepared Without Audit)

DECEMBER 31, 2017

C. BUILDING, EQUIPMENT AND LEASEHOLDS

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>2017 Net</u>	<u>2016 Net</u>
Land	\$ 250,000	\$ -	\$ 250,000	\$ -
Building	798,889	15,978	782,911	-
Furniture and equipment	39,872	15,631	24,241	26,142
Leasehold improvements	<u>22,872</u>	<u>14,806</u>	<u>8,066</u>	<u>12,641</u>
	<u>\$ 1,111,633</u>	<u>\$ 46,415</u>	<u>\$ 1,065,218</u>	<u>\$ 38,783</u>

D. DEFERRED CONTRIBUTIONS

Deferred contributions represent externally restricted funding received from the North American Mission Board for specific purposes.

	<u>2017</u>	<u>2016</u>
Deferred contributions, beginning of year	\$ -	\$ -
Add amounts received for current and future purposes	22,000	-
Less amounts recognized as revenue in the year	<u>(4,287)</u>	<u>-</u>
Deferred contributions, end of year	<u>\$ 17,713</u>	<u>\$ -</u>

E. MORTGAGE PAYABLE

3.15% mortgage payable to the Royal Bank of Canada (RBC) in monthly installments of principal and interest of \$4,134, maturing May 29, 2022, secured by a first charge over the Columbus Avenue property and a general security agreement

	<u>2017</u>	<u>2016</u>
	\$ 403,658	\$ -
Less current portion	<u>37,505</u>	<u>-</u>
	<u>\$ 366,153</u>	<u>\$ -</u>

Minimum principal payments in each of the next five years are approximately:

2018	\$ 37,505
2019	38,695
2020	39,915
2021	41,200
2022 and thereafter	246,343

THE GATHERING WINDSOR INCORPORATED

NOTES TO FINANCIAL STATEMENTS (Continued)

(Prepared Without Audit)

DECEMBER 31, 2017

F. FINANCIAL INSTRUMENTS

The Church is exposed to various risks through its financial instruments.

CREDIT RISK: The Church is exposed to credit risk in the event of non-performance by counterparties in connection with its HST receivable. It is the Board of Directors' opinion that the Church is not exposed to significant credit risk.

LIQUIDITY RISK: Liquidity risk is the risk of being unable to meet cash requirements or to fund obligations as they become due. Accounts payable and accrued liabilities are generally paid within 30 days. It is the Board of Directors' opinion that the Church is not exposed to significant liquidity risk.

INTEREST RATE RISK: The Church has interest-bearing debts in the form of a fixed-rate mortgage payable. The Church does not enter into interest swap contracts to hedge against exposure to increases in interest rates and the Board of Directors' does not consider this a significant risk at this time.

G. RELATED PARTY TRANSACTIONS

Directors were reimbursed \$3,380 (2016 - \$1,572) for expenditures paid by these individuals on behalf of the Church.

H. INTERNALLY RESTRICTED FUNDS

The Board of Directors have internally restricted a portion of cash and accumulated net assets. These internally restricted amounts are designated for missions, benevolence and church planting, as well as the 'Growth Investment Fund', which will be used for building operations, building improvements, equipment purchases and the remaining lease payments. These funds are not available for other purposes without the approval of the Board of Directors.

I. SALARY SUBSIDIES

The Baptist State Convention of Michigan, Canadian National Baptist Church and North American Mission Board have contributed funding to help offset the cost of wages and benefits. The amount received during the year was \$61,845 (2016 - \$36,394).

J. COMMITMENTS

The Church entered into a 60 month lease for its premises commencing December 31, 2014 and ending November 30, 2019. The rent is \$61,000 per year, payable in bi-annual installments of \$30,500 plus HST due each July 1 and January 1.

K. COMPARATIVE FIGURES

Certain comparative figures have been restated to conform with the current year's presentation.

THE GATHERING WINDSOR INCORPORATED
STATEMENT OF OPERATIONS - For the Year Ended December 31

	2016	2017	2018 Budget
Income			
General Funds	494,506	537,314	529,677
Restricted Funds Offering			
FUND IMB Christmas Offering	10,018	11,673	10,000
FUND NAMB Easter Offering	13,058	15,263	15,000
FUND GIF Growth Investment	11,097	124,300	0
	<u>34,173</u>	<u>151,235</u>	<u>25,000</u>
Designated Funds Offering			
FUND Church Planting	270	1,000	0
FUND SARNIA Church Plant	5,561	9,962	0
FUND GODERICH Church Plant	0	16,103	0
Benevolence Offerings	6,802	6,006	4,000
Missions	1,355	24,916	25,000
	<u>13,988</u>	<u>57,988</u>	<u>29,000</u>
Interest and Other Revenues	<u>6,220</u>	<u>10,702</u>	<u>800</u>
	<u>548,887</u>	<u>757,239</u>	<u>584,477</u>
Expense			
Charitable Donations-Registered			
CNBC Canadian National Baptist	9,750	12,115	12,000
IMB International Missions	10,018	11,673	10,000
NAMB North American Missions	13,058	15,263	15,000
Other Charitable Donations	1,115	7,800	5,000
	<u>33,941</u>	<u>46,851</u>	<u>42,000</u>
Total 6000 - Personnel Expense	<u>176,993</u>	<u>211,936</u>	<u>180,054</u>
Occupancy Costs			
Custodial Supplies	689	4,156	7,500
Insurance - General Liability	2,522	4,359	5,000
Outside Services	875	12,495	23,950
Lease Expense	61,000	65,685	67,000
Property Taxes	0	12,401	18,000
Mortgage Interest	0	7,592	12,000
Repairs and Maintenance	837	3,026	6,500
Rentals and Small Tools	258	902	2,000
Utilities	8,655	18,472	28,250
Phase 0 - Renovations	0	8,225	0
Phase 1 - Renovations	0	6,719	75,000
	<u>74,834</u>	<u>144,031</u>	<u>245,200</u>
Occupancy Costs	<u>74,834</u>	<u>144,031</u>	<u>245,200</u>
Supplies and Office Expenses	5,608	6,569	5,640
IT / Internet / Security	1,567	3,534	1,360
Professional and Other Fees	6,528	15,331	13,800
Ministry Expenses			
Adult Ministry	508	2,886	1,000
Benevolence Fund Expenditures	1,947	9,549	4,000
Church Plant Expenses	382	487	12,000
Evangelism & Missions			
Birthday Celebration	1,292	1,698	1,500
BBQ Baptism	434	0	0
Fall Launch	790	0	0
Harvest Festival	290	0	500
Easter Egg Hunt	0	363	500
Honouring our Firefighters	0	138	500
Missions Teams Expenses	0	91	500
Canvassing Community	0	31	500
Old Fashioned Christmas	0	193	250
Evangelism - SURGE Camps	6,674	3,148	2,000
Sarnia Missions Outreach	503	1,240	0
Night to Shine	0	8,195	0
Service Projects	0	28	0
Local Outreach	390	595	1,750

THE GATHERING WINDSOR INCORPORATED
STATEMENT OF OPERATIONS - For the Year Ended December 31

	2016	2017	2018 Budget
Mission Trip Expenses	0	6,618	1,000
Evangelism & Missions	10,374	22,339	9,000
Honourariums / Guest Speakers	2,165	314	1,000
Kid's Ministry	1,087	1,715	2,200
Small Group Bible Study Supply	372	1,231	800
MOPS	-317	1,001	700
Young Adults	292	358	500
Young Married Couples	0	0	500
Youth	1,374	5,559	3,000
<u>Other Support Ministries</u>			
Advertising, Promo & Printing	1,054	1,042	800
Appreciation and Thank Yous	2,014	3,052	1,000
Atmosphere and Decor	775	1,021	1,200
Baby Baskets	51	132	150
Leadership Development	1,625	1,326	2,000
Care Ministry	0	165	300
Health & Safety	22	257	200
Hospitality and Servery	2,641	3,774	2,500
Meals	846	2,481	750
Ministry Operating Supplies	-146	1,117	1,000
Technical Services	2,238	243	1,000
Travel and Vehicle Expenses	1,768	3,150	1,200
Welcome Ministry	560	947	1,200
Worship Arts - Music Ministry	2,326	1,322	1,280
Other Support Ministries	15,773	20,029	14,580
Total Ministry Expenses	33,957	65,469	49,280
Total Expense	333,427	493,721	537,334
Other Expense			
Exchange Gain or Loss	85	-476	0
Depreciation and Amortization	10,848	26,150	30,000
HST Adjustment - Unrecoverable	2,792	7,111	12,143
Asset Purchases - General	0	-3,019	5,000
Total Other Expense	13,726	29,766	47,143
Net Income	201,734	233,752	0

