

Annual Report

2014

Momentum and Transition



Diane McBeth looks back and leads us forward

2014 was a year of gathering momentum. Brenda and the staff ran great programs and our booth at CBOQ Assembly was a hub of activity. I think it was a turnaround time for us as an organization. Lime green LOVE DAY T-shirts went out by the dozens. A few months later, almost one out of every three CBOQ churches participated in LOVE DAY. We hope to build on that enthusiasm with year round programs in the future.

As most of you know, Brenda finished eight years of wonderful service in 2014, and I came into leadership on August 1. I am so thankful that Brenda gave us the gift of a smooth transition. She generously answers my questions and is still actively involved in our advocacy against human trafficking through Buying Sex is Not a Sport Pan Am 2015 (BSINAS) and her work as CBOQ's representative on the Canadian Council of Charities' human trafficking working group.

At the beginning of the year, BSINAS joined with other Christian organizations to advocate for the Nordic model in Canada's new prostitution legislation. In this model, criminal prosecution is directed at those who traffic and control women, as well as those who pay them. It includes provisions for police to offer assistance to sex trade workers who want to get out. Two safe houses are currently being built in Toronto.

2013-2015 Theme Verses

Romans 12:11-12 (NIRV)

Never let the fire in your heart go out. Keep it alive. Serve the Lord. When you hope, be joyful. When you suffer, be patient. When you pray, be faithful.



BSINAS has also sponsored many information forums and will host silent stand-ins during the Pan Am Games. There are 27 million people in modern-day slavery across the world (Kevin Bales, *Free The Slaves*) and Jesus specifically states that He came to set the captives free (Luke 4:18).

Vision for a Great Future

We are blessed with a fabulous staff and board. In fall 2014 we focused on discerning goals for the future and how we hope to reach them. This is what we have so far:

1. authentic experience of God

We want to do more than talk about God. We want to grow in intimacy with Him and develop our ability to recognize God's presence and hear His voice. We believe that transformation, emotional healing and deeper community are fruits of intimacy with God.

You will notice that the worship and many of the workshops we've planned for Women's Weekend Away 2015 will focus on this. Our new resources will too.

2. intimate connection with mission

CBWOQ has been strongest when our women have been up-close-and-personal with mission. To facilitate that we launched an exciting new initiative at the end of 2014: Anchor Causes. We hope it will become a resource network to help Baptist women connect with their communities and missions.

Let's Stay in Touch

E-LINK

Our monthly newsletter, the E-LINK is the first way (and a great one) to get the latest news on our events, resources and programs.

In the fall, we updated its format so that you can see the main subjects at a glance and click on links for more information. Some of you want to print the E-LINK (or don't feel comfortable with all that navigating of links). For you, we created a text-only version that's easy to read and print. You may request this version to be mailed to you – just contact the office.

In June, new anti-spam legislation came into effect. If you missed the e-mail to confirm you wanted the E-LINK, you stopped receiving it. Please sign up again. Contact the office if you want the text-only version mailed to you, or scroll to the bottom of any page on our website to type in your e-mail address for the version with links.

live magazine

We are so proud of our award-winning magazine. There are six issues a year, each with its own theme, filled with thoughtful articles on spiritual life and current issues, plus information on all the great things happening with CBWOQ. It's only \$C20/year and you can get it in print (magazine format) and online versions. If you know someone who has difficulty reading, give them a gift of the audio version of *live*. They will get a disc delivered to their home every other month.

Events

In 2014 there were retreats for Women Clergy and Pastors' Wives and a general retreat at Elim. If you haven't gone before, please consider

signing up for September 2015's Elim retreat. You'll find information in our March/April issue of *live* and on our website baptistwomen.com.

In April, the women of Kanata Baptist Church hosted our Women On A Mission one-day celebration. Fabulous worship and workshops cemented connections while welcoming the future. For many, it felt like a bit of history was made when the five latest, consecutive executive directors of CBWOQ (Elizabeth Demaray, Audrey Morikawa, Nancy Webb, Brenda Mann and I) posed for photos.

Over the year, we took part in numerous groups and regional events. Thank you to all our faithful volunteers. Others may not know how much time and effort you contribute, but we see it, and we truly appreciate it.

2014 also included cultural exchanges to Cuba and a First Nations community. Those two trips helped us sharpen our vision for short-term missions (STMs). Moving forward, our STMs will:

1. Give opportunities for personal connections to be made between participants and the local people they visit.
2. Give participants the chance to make significant ministry contributions.
3. Create appropriate occasions where participants may learn from local people.

Please consider joining the July 2015 mission to South Africa.

Making an Impact

Thank you so much for your generosity! Your gifts enable us to continue ministering to women. You also make it possible for us to expand the ministry. You will see from the following financial report that Baptist Women resourced a tremendous variety of ministries.

We continued to support Oasis heavily and gave substantially to CBM on your behalf for their work with the poor around the world. We were also able to give grants to new initiatives for disabled children and troubled teens. When ministries are new and less well-known they really need support from organizations like ours. In fact, several weeks ago, Anne Woolger from Matthew House, Toronto, told me that the Matthew House movement began because of the financial support of CBWOQ.

Finally, thank you for your faithful prayers. God's presence is our most precious possession and all true fruit for the kingdom comes through Him. May each one of you be surrounded by Him, filled with Him, and protected by Him every day.

Diane McBeth
Executive Director

"May you have the power to understand, as all God's people should, how wide, how long, how high, and how deep his love is."
Ephesians 3:18 NLT

Photo:
Five CBWOQ executive directors at Women On A Mission Day, April 2014
L to R: Elizabeth Demaray, Audrey Morikawa, Nancy Webb, Brenda Mann
and Diane McBeth (Photo credit: Renee James)

Financial Statements for the Year Ended December 31, 2014

STATEMENT OF OPERATIONS

OPERATING FUND

	Budget \$	Actual \$
REVENUE		
Associations, Circles, Groups	226,360	240,192
Designated Funds	-	9,457
Undesignated Legacies	60,000	34,536
Convention Income & Offering	5,900	4,074
Investment Income (Loss)	38,000	21,096
Other Donations	42,500	55,626
Short-term Missions/Special Projects	15,000	11,989
Sale of Materials & Other Income	1,000	648
LIVE Subscriptions, Ads & Other	52,000	47,486
TOTAL REVENUE	440,760	425,105

EXPENSES

Administration, per schedule	76,996	70,665
Designated Expenditures	-	9,457
Informed, per schedule	95,431	108,284
Leadership Development, per sched	2,100	811
Mission & Ministry, per schedule	323,186	332,082
TOTAL EXPENSES	497,713	521,299

EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES

(56,953) (96,194)

STATEMENT OF FINANCIAL POSITION

	Operating Fund \$	Designated Fund \$	Undesignated Fund \$	Special Projects Fund \$	Endowment Fund \$	Total 2014 \$	Total 2013 \$
CURRENT ASSETS							
Cash	227,287	-	-	-	-	227,287	241,060
Marketable Securities	170,153	160,432	267,264	44,631	148,554	791,034	924,060
Accounts Receivable	99,091	-	-	-	-	99,091	36,697
Prepaid Expenses	18,084	-	-	-	-	18,084	16,313
Life Insurance, CSV	20,804	-	-	-	-	20,804	20,268
	535,419	160,432	267,264	44,631	148,554	1,156,300	1,238,398
CURRENT LIABILITIES							
Accounts Payable	34,528	-	-	-	-	34,528	36,560
FUND BALANCES							
as per statement							
Unrestricted	500,891	-	-	-	-	500,891	529,787
Externally Restricted	-	160,432	-	-	148,554	308,986	311,715
Internally Restricted	-	-	267,264	44,631	-	311,895	360,335
	500,891	160,432	267,264	44,631	148,554	1,121,772	1,201,837
	\$535,419	\$160,432	\$267,264	\$44,631	\$148,554	\$1,156,300	\$1,238,397

STATEMENT OF OPERATIONS

RESTRICTED FUNDS

	Total 2014 \$	Total 2013 \$
REVENUE		
Christmas & Emergency	3,771	3,682
Other	31,839	5,966
	35,610	9,648
EXPENSES		
International Ministries	-	-
Canadian Baptist Ministries	-	4,681
Designated Canadian Ministries	17,982	24,350
Christmas & Emergency	1,500	5,825
	19,482	34,856
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES	16,128	(25,208)

STATEMENT OF OPERATING FUND

Net Operating Fund 12/31/2014 per Financial Statement	(96,194.00)
Transfer 1/5th Undesignated Legacies per CBWOQ Policy	101,834.00
Less Actual Undesignated Reported in Net Operating Fund	(34,535.79)
Net Operating Fund for Budget Purposes	(28,895.79)

THE BOTTOM LINE

The Statement of Operations shows a deficit of \$96,194 as only the designated and undesignated legacies received in the current year are recorded as revenue. It is CBWOQ policy to use only 1/5 of the undesignated legacies per year. When the 1/5th transfer of all undesignated legacies is taken into account CBWOQ in fact ended 2014 with an operating deficit of \$28,896 (see Statement of Operating Fund).

EXPENSES: MISSION & MINISTRY

	Actual \$	Budget \$
Canadian Baptist Ministries	150,000	150,000
International Scholarship	2,500	2,500
STM's & New Growth Activities	33,871	35,750
CBOQ Local Mission Grants	6,000	6,000
Union of French Baptist Churches	4,000	4,000
Oasis Dufferin Community Centre	25,200	25,200
Friendship House, Brantford	2,400	2,400
Matthew House, Toronto	5,000	5,000
Matthew House, Windsor	5,000	5,000
Matthew House, Ottawa	5,000	5,000
Matthew House, Fort Erie	5,000	5,000
Canadian Baptist Women's Committee	600	600
BWA Casil Fund	400	400
Legacy for Ministry	7,252	7,250
Ministry Salaries & Expenses	79,859	69,086
	332,082	323,186

RESTRICTED FUNDS DECEMBER 31, 2014 -- ENDOWMENT and DESIGNATED FUNDS

ENDOWMENT FUNDS							UNDESIGNATED FUNDS				
	Balance	Receipts	Used	Transfer	Balance		Original	Balance	Receipts	Used	Balance
	Dec 31/13	2014	2014	2014	Dec 31/14		Value	Dec 31/13	2014	2014	Dec 31/14
Altrua-Vining Mission Circle	64,900.00				64,900.00	Andrew Naomi Estate	1,000.00	400.00		200.00	200.00
Anonymous	45,632.90				45,632.90	Ankenman Ruth Estate	5,000.00	3,000.00		1,000.00	2,000.00
Baskerville Agnes	3,050.83				3,050.83	Bouck Beverley June Estate	159,027.01	4,773.92		2,386.96	2,386.95
Campbell Sarah Ethel	1,000.00				1,000.00	Dunn Helene Maude Estate	52,500.00	1,093.80		364.60	729.20
Campbell Mary Laurena	2,000.00				2,000.00	Dunn (LV) Helene Maude Estate	21,000.00	438.00		146.00	292.00
Craig Laura Memorial	1,000.00				1,000.00	Fawthrop Isobel Estate	150,000.00	120,000.00		30,000.00	90,000.00
Cook Mildred	1,000.00				1,000.00	Fawthrop Olive June Estate	31,819.53	-	31,819.53	6,363.91	25,455.62
Harrington Muriel Scholarship	18,133.92				18,133.92	Friesen Lillian Estate	2,353.52	-	2,353.52	470.70	1,882.82
Kerr M C & L M	2,000.00				2,000.00	Garvey Gertrude	11,935.86	9,258.50	362.74	2,387.17	7,234.07
Matthews Maud Scholarship	3,936.48				3,936.48	Gordon Loula Estate	2,000.00	1,200.00		400.00	800.00
Ivy Pannell Trust	400.00				400.00	Griffin Marjory Estate	52,000.00	32,046.65		14,511.66	17,534.99
Robertson Bible Class	1,500.00				1,500.00	Harrison Gladys	152,098.03	121,678.42		30,419.61	91,258.81
Swackhammer Hazel	3,000.00				3,000.00	Hughes Margaret Owen Estate	36,477.34	245.58		122.79	122.79
Webster Mary	1,000.00				1,000.00	Miller Elizabeth Cregeen Estate	5,000.00	2,000.00		1,000.00	1,000.00
TOTAL ENDOWMENT FUNDS	148,554.13	-	-	-	148,554.13	Patrick Ruth Estate	9,307.81	711.47		711.47	-
						Philpott Dorothy Estate	5,000.00	1,000.00		1,000.00	-
						Pickering Annie Estate	1,000.00	400.00		200.00	200.00
						Shanks Margaret Estate	19,200.00	13,727.47		4,391.87	9,335.60
						Stuart Elizabeth Stevens	21,640.13	17,312.10		4,328.03	12,984.07
						Sykes Edith (Insurance Policy)	10,033.06	7,805.35		3,939.52	3,865.83
						TOTAL UNDESIGNATED FUNDS	748,392.29	337,081.36	34,535.79	104,334.39	267,272.85
AMOUNTS CONTRIBUTED BY ASSOCIATION						DESIGNATED FUNDS					
		2014 Total \$	2013 Total \$			Balance	Receipts	Used	Transfer	Balance	
						Dec 31/13	2014	2014	2014	Dec 31/14	
Amherstburg		299.00	322.00			Berdan Olive Clarke				37,430.90	
Canada Central		5,240.88	4,996.00			Hoag Ethel May	2,754.46			2,754.46	
Elgin		1,720.00	4,846.00			Hope Hazel, Estate	45,062.94	5,000.00		40,062.94	
Georgian Bay		19,550.98	15,129.24			International Scholarship Fund	1,760.00			1,760.00	
Guelph		25,683.00	27,965.00			Paskall Winnifred May	14,500.00			14,500.00	
Middlesex-Lambton-Huron		20,695.15	22,183.85			Queen St BW-Foreign Missions	50,750.00			50,750.00	
Niagara-Hamilton		32,680.50	32,954.95			Queen St BW-Home Missions	5,208.08			5,208.08	
Norfolk		10,661.95	12,978.65			Riggs Clara	3,000.00			3,000.00	
Northern		15,429.00	15,171.18			Riggs Clara Scholarship	1,010.00			1,010.00	
Northwestern		2,625.00	2,600.50			TOTAL DESIGNATED FUNDS	161,476.38	-	5,000.00	-	156,476.38
Ottawa		18,310.93	21,580.00			XTMAS & EMERGENCY FUND	1,683.15	3,770.50	1,500.00	-	3,953.65
Owen Sound		3,092.81	4,510.90								
Oxford-Brant		20,359.90	21,147.77								
Quebec		1,151.00	283.00								
Toronto		28,381.22	28,593.85								
Trent Valley		32,202.61	30,673.10								
Western		5,503.66	11,610.33								
TOTAL		243,587.59	257,546.32								

