NEW LIFE LIVE

Congregational Meeting

December 2, 2026

7PM

New Life Auditorium

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Letter from the Board Chair

Greetings New Life church family,

What is church? Three simple words, yet I find it a deep question. This summer I read the biography on Dietrich Bonhoeffer, a German theologian and pastor during the rise of Nazi Germany. I highly recommend it. This is a question that he was asking during that time. What is the purpose of a church community? Why does it or should it exist? The question has simply stuck with me since then, as I relate it to New Life Church and today's world.

This is the time of year that we as a church host one of our two society general meetings. So, on behalf of your Board of Elders (BOE) I am inviting you to attend our New Life Live meeting on December 2, 2026, at 7:00 PM. This meeting is our official Annual General Meeting as per the Society Act of BC in which we are required to review and approve the financial statements from the church's past fiscal year. We are so grateful to God for his faithfulness, that we ended up with an operating surplus for the year. We will also provide a brief update for the current fiscal year. Note that your continued financial support is necessary to keep the various ministries going at New Life Church. December is always an important month in our fiscal cycle, so please prayerfully consider what you can contribute as we approach the month of December and that we can stay on track with our budget that was approved in June.

But that is not all that will be on the agenda. The board wants to hear from you! We want to spend some time listening to members on their perspective of New Life Church, present and future. Maybe keep Bonhoeffer's question in mind as you share. This will be in the form of small groups gathered around tables where everyone will get the opportunity to speak and we listen. It is not to be a discussion or debate time, rather a time for us just to listen to each other. Two questions will be asked, and every member's perspective is valuable. A board member will facilitate each table, and we will take what we have heard back to the board table for further discussion.

We plan to adjourn by 8:30 but board members will also linger around afterwards for an informal chance to connect with you, particularly if you have any questions or words for us. Your BOE is excited about this church year. We covet your prayers as we seek to do God's will for New Life Church and to be His instruments in our mission to touch lives with the transforming love of Jesus. We aspire to be a community that lives the gospel every day of every week by experiencing God's love, sharing His love with everyone, taking action in our community and meeting people where they are. I, for one, am excited to be part of this community and to see what the future will bring.

I do admit that I am one of those people who really look forward to the Christmas season. Let us remember that our salvation is complete as Jesus began the journey to the cross that day of his birth and nothing would be able to stop that journey. Let us celebrate the arrival of our Messiah! Blessings to you all and I hope to see you on December 2.

Kevin deWolde
Chair, New Life Board of Elders

Ministry Report

Dear New Life Church Family,

This letter represents a moment to reflect with gratitude on what God has been doing this ministry year. It is a privilege to serve as your Lead Pastor, and I continue to be encouraged by the faith, generosity, and commitment that characterize our church family. Whether through serving, giving, praying, encouraging one another, or simply showing up week after week, you are part of God's work here.

One of the highlights of this year has been the continued development of our staff team. We have experienced several transitions and adjustments in roles, welcomed new staff members, and seen others step into expanded responsibilities. I am especially grateful for the flexibility, patience, and willingness of our staff to support one another through these changes.

Across the church, our ministries continue to provide meaningful opportunities for people of all ages to grow in faith and build relationships. From our children's and youth ministries to young adults, Life Groups, men's and women's ministries, and our seniors' fellowship, there are many places for people to connect and find community. It is encouraging to see volunteers faithfully invest their time and gifts in the lives of others. We are also encouraged by the continued growth of our congregation. Average worship attendance continues to grow since 2022. We want to continue becoming a church where people feel welcomed, connected, and invited to take meaningful steps in their faith.

New Life is involved in some wonderful partnerships with agencies and missionaries that you continue to support so well. The New Life Missions team transitioned our past partnership in Laure, Honduras to a new partnership with World Renew. This is a major food-security project that will bring advancement to impoverished rural communities in Honduras. We will be hearing more about it in the new year.

As I reflect on this ministry year, I am particularly mindful that church life is not simply about programs, attendance numbers, or ministry accomplishments. At its heart, the church is about people growing in their relationship with Jesus and learning to love and care for one another. I have been deeply encouraged by the way our congregation continues to show up for one another, especially those facing illness, grief, and difficult seasons of life. The quiet acts of kindness, visits, meals, prayers and words of encouragement represent some of the most important ministry happening in our church.

Finally, I want to express my heartfelt gratitude to our elders, deacons, staff, ministry leaders, committee members, and the many volunteers who faithfully serve New Life. Your willingness to give of yourselves, often without recognition, is a tremendous gift to this congregation. I am grateful for the wisdom and support of our leadership teams and for the many people who work together to make our church a place where people can worship, grow, serve, and belong.

As we look ahead to the remainder of this ministry year, my prayer is that we would continue to be a church grounded in Christ, generous in spirit, welcoming to others, and faithful to the calling God has placed before us. Thank you for the privilege of serving alongside you. I am grateful for what God has done, encouraged by what He is doing, and hopeful for what lies ahead.

Grace and peace,
Pastor Nathan

New Life Live Agenda

Wednesday, December 2, 2026 – 7:00 PM

I. **Opening**
- Devotions
- Worship
- Prayer

II. **Review Minutes of June 10, 2026 Meeting**
- **Motion:** To approve the New Life Live Meeting Minutes of June 10, 2026

III. **Presentation of Financial Statements for Fiscal Year 2026**
- **Motion:** To approve the Financial Statements for the Fiscal Year ending August 31, 2026

IV. **Financial Update for Fiscal Year 2027**

V. **Q & A**
- *Please submit questions you would like addressed at this meeting in advance to office@newlifecrc.ca.*

VI. **Communal Dialogue Time**

VII. **Adjourn**

New Life Live Minutes

Wednesday, June 10, 2026 – 7:00 PM

I. Opening Worship: Kevin deWolde

- Kevin opened with a greeting, reflection and land acknowledgement.
- Reading from Philippians 1 and reflection on the 40th anniversary celebration.
- Janessa led in worship: God of the City, Glorify they Name

II. Review Minutes of December 3, 2025 Meeting:

Motion: To approve the Minutes of December 3, 2025, New Life Live.

- Seconded. Approved.

III. Board Report: Review of Board Goals for 2025-2026: Kevin deWolde

- Reviewed 5 goals and progress towards them:
  - Conducted a 3-year review of Pastor Nathan
  - Reviewed policy of leaves of absences and pastoral care policy
  - Reviewed long term capital needs.
  - Governance training book study.

IV. Proposed Budget for Fiscal 2027: Bernie Huizing

- Reflection on Bernie's many years of service as treasurer.
- Reviewed the budget process: Bernie and Marguerite draft the budget with input from the personal team. The budget is then reviewed by the finance team and finalized to be presented to the congregation.
- Revenue Statement: Donations are up by $22,000. The current projection predicts and $11,000 surplus.
- Donations are trending up consistently over the last two years.
- Attendance is trending upward.

Motion: To approve the proposed budget for fiscal 2027 in the amount of $1,093,000.

- Seconded.

Questions & Discussion:

- Tony raised thanks for Bernie's service
- No Questions

V. Introduction of Board of Elder nominee: Kevin deWolde & Michelle Van Egmond

- Michelle asked Eden and Ron interview style questions: why did you reply yes to let your name stand for serving on the board, how have you been impacted by New Life, and what do we need to focus on as a church?

Motion: Affirm Ron Frans and Eden Dawit as board members for a three-year term.

- Seconded.

VI. Q & A – None submitted.

VII. Communal Prayer Time: Nathan Elgersma

- Nathan opened with a reflection on thankfulness for knowing the God that provides for us.

VIII. New Life Live concluded at 8:20PM. Meeting officially adjourned at midnight, June 16, 2025.

2026 Financial Statements

New Life Christian Reformed Church

35270 Delair Road, Abbotsford, BC V3G 2E2

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December 2, 2026

Dec. 2, 2026

The Financial Statements for the Fiscal Year ending August 31, 2026, were reviewed by two members of the congregation and were “deemed to be a fair representation of the financial position of New Life CRC”. They were approved by the Finance Team and the Board of Elders.

The members of New Life Christian Reformed Church approved these financial statements following their presentation at the congregational meeting of Dec. 2, 2026.

For the Board of Elders:

_____ Date: _____

Kevin DeWolde, Chair

_____ Date: _____

Erin Dykstra, Clerk

New Life Christian Reformed Church

Statement of Financial Position
As at August 31, 2026

	Note	2026	2025
ASSETS			
Current			
Cash	14	$ 121,538	$ 57,184
Short Term Investments	1	297,674	295,434
Accounts Receivable	2	20,146	23,601
Prepaid Expenses, Advances & Security Deposits	3	3,682	828
		443,040	**377,047**
Capital Assets			
Capital Assets - Opening Balance	13	5,674,377	5,621,642
Current Year Additions	4	17,631	52,735
Less: Accumulated Amortization	13	(3,742,040)	(3,622,160)
		1,949,968	**2,052,217**
TOTAL ASSETS		**2,393,008**	**2,429,264**
LIABILITIES AND FUND BALANCES			
Current Liabilities			
Payables	5	$ 69,025	48,081
Long Term Debt			
Mortgage	6	305,050	335,050
Total Liabilities		**374,075**	**383,131**
Fund Balances			
Net Assets	18	1,704,650	1,776,898
Internally Restricted Funds	19	167,838	112,235
Externally Restricted Funds	19	146,445	157,000
		2,018,933	**2,046,133**
TOTAL LIABILITIES AND FUND BALANCES		**2,393,008**	**2,429,264**

New Life Christian Reformed Church

Statement of Revenue and Expenditures

For the Fiscal Year Ending August 31, 2026

	Note	Budget 2026	Actual 2026	Actual 2025
Revenue				
Budget Collections		$ 953,000	$ 973,917	$ 941,041
Rental Income		80,000	86,015	82,044
Interest		4,000	5,807	7,910
Miscellaneous		11,000	12,105	13,532
		1,048,000	**1,077,844**	**1,044,527**
Designated Collections & Projects-Receipts	10	-	283,124	246,441
Total Revenue		**1,048,000**	**1,360,968**	**1,290,968**
Operating Expenditures				
Ministry Programs	7	57,000	53,387	46,512
Staffing	8	604,000	583,996	567,017
Facilities	9	148,000	140,533	120,661
Administration & Office Expenses	11	58,000	68,149	54,998
Interest		18,000	16,810	20,048
Loss/Gain on US Exchange		-	(18)	(24)
CRC General Ministry Shares	12	105,000	107,729	104,246
CRC Pension Ministry Shares		4,000	4,832	4,125
		994,000	**975,418**	**917,583**
Designated Collections & Projects-Paid Out	10	-	283,124	246,441
Total Operating Expenditures		**994,000**	**1,258,542**	**1,164,024**
Surplus (Deficit) from Current Operations		**54,000**	**102,426**	**126,944**
Budgeted Adjustments	15	(54,000)	(54,000)	(53,950)
Surplus (Deficit) After Budgeted Adjustments		**-**	**48,426**	**72,994**
Surplus Fund Transfers	16	-	(48,426)	(37,366)
Surplus (Deficit) After Fund Transfers		**-**	**-**	**35,628**
Non-Budgeted Adjustments	17	-	(119,880)	(163,248)
Net Surplus (Deficit)		**-**	**(119,880)**	**(127,620)**

Notes to Fiscal 2026 Financial Statements

1 Short Term Investments

	26 Actual	25 Actual
Funds in Term Deposit - 1.00% to 7.00% Cashed Feb 25, 2026	$ -	$ 4,375
Funds in Term Deposit - 0.60% Due Aug 16, 2027	52,984	51,777
Funds in Term Deposit - 2.17% Due May 25, 2027	244,690	239,282
	297,674	**295,434**

2 Accounts Receivable

	26 Actual	25 Actual
GST Rebate	$ 2,024	$ 2,662
Canada Summer Jobs	11,171	10,647
Youth Retreat Fees	1,188	-
Miscellaneous Accounts Receivable	5,763	10,292
	20,146	**23,601**

3 Prepaid Expenses

	26 Actual	25 Actual
Computer Firewall	$ 2,647	$ -
Prepaid Ministry Expenses	1,035	828
	3,682	**828**

4 Capital Acquisitions

	26 Budget	26 Actual	25 Actual
Furniture & Fixtures	$ -	$ 10,317	$ 2,186
Computer Equipment	-	5,593	10,263
Music, Sound & Multimedia Equipment	-	1,721	40,286
	-	**17,631**	**52,735**

Funding for Capital Acquisitions

	26 Actual	25 Actual
Current Operations	$ 2,946	$ 35,627
Donations	-	2,900
Internal and Restricted Funds	14,685	14,208
	17,631	**52,735**

5 Payables

	26 Actual	25 Actual
Ministry Shares	$ 16,445	$ 15,225
Designated Offerings	6,703	4,405
Credit Card Payables	13,423	6,140
Payroll Liabilities	13,790	12,931
Facility Rental Deposits	5,250	6,610
Planning Centre Payable	10,080	-
Accounts Payables & Accruals	3,334	2,770
	69,025	**48,081**

Notes to Fiscal 2026 Financial Statements

6 Long Term Debt

Mortgage

The mortgage on church property is held by the CRC RRSP Community Fund. The interest rate is determined quarterly and interest paid monthly. For the fourth quarter of fiscal year 2026 the rate for the mortgage is 5.2%. There is no fixed principal repayment requirement. The payments listed here for 2026 are from the operating budget and from the debt reduction fund.

	26 Actual	25 Actual
Mortgage Opening Balance	$ 335,050	$ 362,000
Less: Payments from Budget	(27,000)	(26,950)
Less Payments from Debt Reduction Fund	(3,000)	-
Mortgage as at August 31st	**305,050**	**335,050**

7 Ministry Program Expenses

	26 Budget	26 Actual	25 Actual
Worship, Multi-Media & the Arts	$ 22,000	$ 20,002	$ 19,705
Community	10,850	9,574	8,613
Children's Ministries	8,150	7,473	6,957
Youth / Young Adults Ministries	7,800	7,206	6,268
Serve	2,400	1,679	1,443
Other Ministry Expenses	5,800	7,453	3,526
	57,000	**53,387**	**46,512**

8 Staffing Expenses

	26 Budget	26 Actual	25 Actual
Staff Salaries	$ 518,899	$ 500,520	$ 490,292
Benefits and Other Expenses	85,101	83,476	76,725
	604,000	**583,996**	**567,017**

Remuneration of at least $75,000 (per BC Societies Act): 2 staff members were paid a total of $187,005.

9 Facility Expenses

	26 Budget	26 Actual	25 Actual
Insurance	$ 53,000	$ 54,063	$ 50,313
Utilities	29,000	23,464	22,752
Garbage	5,400	5,558	4,927
Custodial	6,000	6,536	6,103
Maintenance Contracts	26,000	17,634	17,231
Repair and Maintenance	18,800	27,850	11,781
Landscaping Contract	7,200	4,358	6,142
Facilities Rental Expenses	1,000	1,070	1,412
Miscellaneous	1,600	-	-
	148,000	**140,533**	**120,661**

Notes to Fiscal 2026 Financial Statements

10 Special Designated Collections

	26 Actual	25 Actual
Abbotsford Community Services-Food Bank	$ 2,325	$ 2,495
Advokate Life & Education Services Society	2,195	691
Bethesda	3,100	1,377
Cadets & GEMS (Dynamic Youth Ministries)	1,238	858
Cascade Christian Counselling	1,300	1,120
CRC Ministry to Seafarers	1,190	687
CRC Reframe Ministries	-	100
CRC Resonate Global Missions (Home and World Mission)	1,029	1,747
CRC-World Renew (All projects)	18,459	18,473
Cyrus Centre Ministries	1,000	1,500
FH Canada (Food for the Hungry)	-	50
Esperanza Ministries	2,070	3,951
Great Commission Foundation (Gathering Markit)	190	1,600
Ground Zero Ministries	-	135
Hope for Korah	8,190	10,496
Joshua House Recovery Ministries	7,967	7,150
Kings University, The	125	125
Life Recovery	2,610	2,175
New Life-Debt Reduction	1,800	1,800
New Life-Missionaries	50,185	44,898
New Life-Missions	39,210	51,838
New Life-Music Ministry Capital Fund	1,000	2,900
Telecare	1,305	1,120
Youth Unlimited (Abbotsford)	2,616	1,928
New Life Funds (Benevolent, mission trips, ministries)	50,972	42,941
Other, and collected but not yet paid out	(1)	3,349
	200,075	**205,504**

Special Flow Through Projects

	26 Actual	25 Actual
Youth Mission Trip (Fundraisers, etc)	$ 29,290	$ -
Youth Ministry	17,349	10,932
GEMS Ministry	30,324	22,635
Cadets Ministry	6,086	7,370
	83,049	**40,937**

Total Designated Collections & Projects	**283,124**	**246,441**

Notes to Fiscal 2026 Financial Statements

11 Administration & Office Expenses

	26 Budget	26 Actual	25 Actual
Administration Expenses	$ 5,000	$ 6,311	$ 4,711
Bank Charges	1,000	949	948
IT Managed Services & Support	23,000	22,386	24,259
Paper Supplies	1,600	1,965	1,102
Photocopier-Maintenance	3,500	3,959	2,822
Telephone	4,900	4,939	4,854
Other Expenses	19,000	27,640	16,302
	58,000	**68,149**	**54,998**

12 CRC General Ministry Shares

	26 Budget	26 Actual	25 Actual
CRC Denominational Ministry Shares	$ 73,000	$ 77,032	$ 74,915
CRC Classical Ministry Shares	28,000	27,448	26,202
Diaconal Ministries Canada	4,000	3,249	3,129
	105,000	**107,729**	**104,246**

Note: This is 10.0% of Revenue in '26 and 10.0% in '25.

13 Schedule of Capital Assets

Capital assets purchased are stated at cost less accumulated amortization. Capital assets contributed are recorded at the fair value as of the date of receipt. Amortization is provided at various rates on a declining balance basis. The amortization rates are as shown in the table below.

Asset class (amortization rate)	Opening Cost	Additions	Closing Cost	Accumulated Amortization	Book Value
Land (not amortized)	$ 172,019	$ -	$ 172,019	$ -	$ 172,019
Buildings (5%)	1,468,249	-	1,468,249	(1,196,745)	271,504
Building & Grounds Exp'n (5%)	3,171,953	-	3,171,953	(1,848,661)	1,323,292
Grounds (5%)	6,724	-	6,724	(5,196)	1,528
Furniture & Fixtures (15%)	409,375	10,317	419,692	(326,288)	93,404
Music & Sound (15%)	372,260	1,721	373,981	(302,365)	71,616
Computers (33%)	60,785	5,593	66,378	(54,665)	11,713
Security System (15%)	13,012	-	13,012	(8,120)	4,892
	5,674,377	**17,631**	**5,692,008**	**(3,742,040)**	**1,949,968**

14 Line of Credit

New Life Christian Reformed Church has an operational line of credit for a total of up to $40,000. The interest rate is dictated by the bank and as of August 31, 2026 is 4.70% (Prime + 2%)

Notes to Fiscal 2026 Financial Statements

15 Budgeted Adjustments

	26 Budget	26 Actual	25 Actual
Mortgage Principal Payments	$ 27,000	$ 27,000	$ 26,950
Transfer to Facility Upgrade Fund	15,000	15,000	21,000
Transfer to Computer Resource Fund	6,000	6,000	6,000
Transfer to Worship Ministry Capital Fund	6,000	6,000	-
	54,000	**54,000**	**53,950**

16 Surplus Fund Transfers

	26 Actual	25 Actual
Transfer to Facility Upgrade Fund	$ 38,426	$ 27,366
Transfer to Computer Resource Fund	5,000	5,000
Transfer to Worship Ministry Capital Fund	5,000	5,000
	48,426	**37,366**

17 Non-Budgeted Adjustments

	26 Actual	25 Actual
Amortization (see note 13)	*$ (119,880)*	*$ (127,620)*
Capital Expenditures (from Operating Surplus)	-	(35,628)
	(119,880)	***(163,248)***

18 Net Assets

	26 Budget	26 Actual	25 Actual
Opening	**$ -**	**$ 1,776,898**	**$ 1,824,833**
Changes from Operations	**-**	**(119,880)**	**(127,620)**
Current Operations	-	2,947	35,627
Internal and Restricted Funds	-	14,685	14,208
Donations	-	-	2,900
	-	**17,632**	**52,735**
Mortgage Payments			
Operating Budget	-	27,000	26,950
Debt Reduction Fund	-	3,000	-
	-	**30,000**	**26,950**
Closing	**-**	**1,704,650**	**1,776,898**

Notes to Fiscal 2026 Financial Statements

19 Internal and Restricted Funds

	26 Opening	Receipts	Expenditures	26 Closing
Internally Restricted Funds				
Computer Resource Fund	$ 20,294	$ 11,000	$ (7,322)	$ 23,972
General Capital Fund	1,855	-	-	1,855
Worship Ministry Capital Fund	5,000	11,000	(1,721)	14,279
Facility Upgrade Fund	85,086	54,426	(11,780)	127,732
Total Internal Funds	**112,235**	**76,426**	**(20,823)**	**167,838**

Internal Funds may be redirected as determined by the Board of New Life Church

Externally Restricted Funds				
Benevolent Fund	10,185	43,289	(41,308)	12,166
Debt Reduction Fund	2,713	1,800	(3,000)	1,513
Esperanza Missions Fund	6,191	4,641	(5,013)	5,819
Honduras Coffee Fund	9,425	1,156	(2,028)	8,553
Honduras Missions Fund	16,694	900	(1,776)	15,818
Leadership Conference Fund	3,486	2,426	(4,503)	1,409
Facility Upgrade Fund - Restricted	-	4,410	-	4,410
New Life Cadets Fund	5,983	6,086	(3,694)	8,375
New Life GEMS Fund	2,650	30,324	(29,656)	3,318
Women's Ministry Fund	-	4,579	(3,029)	1,550
New Life Mens' Ministry Fund	1,102	6,056	(7,158)	-
New Life Mission Trip Fund	35,174	29,290	(33,846)	30,618
New Life Missions Fund	25,051	39,210	(41,964)	22,297
New Life Switchlife Fund	1,063	17,349	(11,252)	7,160
Outstanding Tokens	696	2,350	(2,663)	383
Refugee Assistance Fund	36,587	-	(13,531)	23,056
Total Restricted Funds	**157,000**	**193,866**	**(204,421)**	**146,445**

Restricted Funds are to be used for their explicitly stated purpose, subject to Board Policy D-20 "Handling of Designated Gifts" - "Spending of funds is confined to programs and projects approved by the Board of New Life Church. Each restricted contribution designated towards such an approved program or project will be used as designated with the understanding that when the need for such a program or project has been met, or cannot be completed for any reason determined by the Board of New Life Church, the remaining restricted contributions will be used where needed most."

Total Internal and Restricted Funds	**$269,235**	**$270,292**	**($225,244)**	**$314,283**

Source of Funds	***26 Actual***	***25 Actual***
Designated Contributions	**$ 99,614**	**$ 99,324**
Fundraising (GEMS, Cadets, Youth Missions, Young Adults)	**45,500**	**14,975**
Ministry Program Fees (GEMS, Cadets, Youth Missions)	**38,901**	**15,829**
Operational Budget*	**83,926**	**73,716**
Miscellaneous Receipts	**2,351**	**2,904**
	270,292	**206,748**

**** GEMS, Cadets, Switchlife, Facility Upgrade, Computer Resource and Worship Ministry Capital Funds***