

West Highland Baptist Church
Quarterly Business Meeting
September 18, 2022

Attendance: 100 Members

Kurt Davis opened in prayer.

1. Kurt Davis, the moderator, called the meeting to order.

2. Approval of agenda - Kurt Davis

MOTION to approve agenda was made by Chris Kovacs and seconded by Brian Cooke. Carried.

3. Approval of Minutes from June 26, 2022 Annual General Meeting - Kurt Davis

MOTION to approve minutes from June 26, 2022 Annual General Meeting was made by Patti Benallick and seconded by Veronica Misener. Carried.

4. 2022 Financial Update - Ed Brink

Highlights from the General Fund for first seven month of this year:

- We are well below the budget, please pray for the general fund
- We are focused on paying down the mortgage
- Every one of our missions/missionaries are being paid
- Alpha & missions trips have not taken place as of the end of the July and that is why we are below budget in the Outreach Division
- Insurance is higher this year
- Covid supplies have dropped this year
- \$100,000.00 was moved from a gift to the memorial fund and transferred to the general fund to be applied to the mortgage fund in July

Balance sheet for the end of July:

Cash and Investments: \$8,885,041.00

Mortgage Facility at the end of July \$1,096,722.00. (it is a floating rate; 4.65% August, 4.15% July and 1.75% in January). We are making lump sum payments every month. Interest rate will continue to go up. Goal to get under \$900,000 by the end of September

PLEASE SEE ATTACHED REPORT

Question: With the increase of attendance and a deficit in cash; how do we continue to pay the bills?
We have had a Surplus in the past years and that cash is available.

If you don't spend it, you lose it - we don't work that way. When doing the next budget we will look at the actuals and we ask our ministry leaders and they will ask what they feel is on their heart to do.

Interest rates for the mortgage facility, please talk about what that means? A stamping fee 1.25% and a banker's acceptance fee (the variable rate has moved). We can move to a fixed rate at any time. The facility that we have gives us flexibility. We can make lump sum payments on our mortgage every month. We value that flexibility to make the payments as we are blessed with the money coming in.

MOTION to approval 2022 financial update was made by Ed Brink and seconded by Tom Flack. Carried.

5. Missions Team Ministry Highlight Report - Chris Kovacs

Highlights from report

Why do we do missions? Jesus told us to in the Great Commission. Matt. 28:19-20
Currently we support 26 missionaries in 9 different countries, 7 agencies, and 2 church plants. 51% international and 49% in Canada. In Canada 15% in Hamilton, and 35% of the rest of the Canada.
What does the mission team do: we vet potential missionaries to discern their suitability for West Highland support. Act as liaison between missionaries / agencies and the church.
Communication with the church; soups on missionary updates, platform announcements, and newsletters

6. Mortgage Elimination Committee Report - Cal Voortman and Ken Hajas

Ken Hajas: We created a mortgage facility 5 years ago at 7 million. And now we are at a million. We need to get the job done on the last 900,000. There is so much more we can do with the church funds after the mortgage is paid off.

Cal Voortman: The charter members are still so involved in the church and we are very fortunate. Looking back to 2015 on and on.... 7.3 million, by the time construction was done it was 3.8 million and now it is down to 900,000. By the end of the year we hope to have the mortgage paid off. Interest rates are climbing in December most likely. March interest rate was \$2000 in July it was \$4000. Monthly payment is \$15000 a month or \$180,000 a year. We are excited to see where God is going to go after the mortgage is paid off.

We are headed to thanksgiving, God has blessed us more than we can imagine. Ask God where you fit in this. Make it personal, make it a faith promise. We stepped out in faith 7 years ago. We know that times are tough.

Mortgage committee has put together a prayer guide.
October 2 and October 9 - Special offerings for the mortgage.
November 6 - a seminar on estate planning and how to give to the church.
We are looking forward to get this mortgage paid down by the end of the year.

Questions: What is the vision for the mortgage payment of \$15000.00 after the mortgage is paid off?
The ministry staff and elders will be looking into that with prayer.

7. Elders Team Report - Phil Seagrove

Online portal: access documents, minutes from business meetings, and elder minutes (westhighland.org/documents). When the new website comes up it will be easier to access.

Elders team meet once a month. A book study - qualifications of an elder. We also pray for the congregation.

Highlights: summer camps / Canada summer jobs: 7 weeks of camp / three set of students College and High School - both paid positions and LIT's volunteer. Back in April, the funding had not come in still expecting the funding will come through. We made the decision to hire the students knowing that

it would cost \$25,000 of unbudgeted money. Canada summer jobs money did not come in. Said we were eligible but funding had run out.

Policy and Procedures; Administration, Outreach, etc.....
Some of these documents will be put on the portal.

Book Study on gambling
July, Tom Budge took on the role of secretary.
September book study -
As **an** elder, we are a representative of the owner of the church. The owner is Christ and we are the representative's

MOTION to approval The Elder's Report as given by Phil Seagrove was made by Phil Seagrove and seconded by Patti Benallick. Carried.

Question: are you going to put it in the budget for summer interns and will you apply for Canada Summer Jobs? Yes, we will put it in the budget and also apply for Canada Summer Jobs.

Money for summer jobs - we were able to apply some of the surplus from the unfilled positions to the interns.

Please pray for your elders.

8. Lead Pastor's Report - John Mahaffey

Highlights from the report:

Car Show for Father's Day - feeding the car owners. Over 1000 people came through the car show.

Expansion of the small groups is underway. We are hoping to have 30-35 community groups this fall.

Pastor John is writing a paper called: Disciple making at its core.

October 11 - Ministry team planning meeting

November 11 & 12 Elders and Ministry teams planning weekend in Wainfleet

In the summer we had 9 College students, 25 High school students, and 34 LIT, and 60 volunteers from the church who worked hard at the summer camps. 510 kids who came over 7 weeks of camp. 48 people gave **their** life to Christ this summer.

We welcomed 23 new members to our congregation.

4 new **TREC** classes this fall called Equip Classes on Thursday nights.

Alpha starts Sept. 29

First steps **Sept.** 29

Sept. 25 a concert of prayer with the Hamilton Pastors Gospel Fellowship. 6 other churches will be attending.

Michael Haykin is writing a book on the history of the church **which** will be available during the anniversary weekend.

Stephen Ministries have 5 new trainees

Oct. 2 will be the start of passing the offering plate again

9. Adjournment - Kurt Davis

MOTION to adjourn the meeting was made by Andrew Smith and seconded by Bettina Cochrane.
Carried.

Pastor John closed in prayer.