

Financial Statements of

CALVARY TEMPLE WINNIPEG INC.

December 31, 2022

Independent Auditor's Report

To the Members of Calvary Temple Winnipeg Inc.

Opinion

We have audited the financial statements of Calvary Temple Winnipeg Inc. (the "Church"), which comprise the statement of financial position as at December 31, 2022, and the statements of operations and surplus for the General Fund, Building Fund and Missionary Fund, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies (collectively referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Church as at December 31, 2022, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards ("Canadian GAAS"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Church in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Church's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian GAAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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Chartered Professional Accountants
April 3, 2023
Winnipeg, Manitoba

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CALVARY TEMPLE WINNIPEG INC.
General Fund
Statement of Operations and Surplus
Year Ended December 31, 2022

	2022	2021
RECEIPTS		
Church tithes and offerings	\$ 2,325,601	\$ 2,367,611
Bequests	-	22,617
Media ministries	13,898	19,861
Designated offerings	3,960	8,123
CEWS subsidy	-	131,387
Fees, interest and other	475,909	209,687
	2,819,368	2,759,286
DISBURSEMENTS		
Advertising and promotion	656	850
Building expenses - see Schedule 1	436,458	413,883
Conference and travel	7,713	2,710
Donations and grants	20,357	26,568
Dues and subscriptions	31,789	18,772
Gifts and farewells	4,322	4,552
Hospitality	13,261	9,837
Media ministries	18,151	51,966
Mileage	15,007	6,215
Moving expenses	5,676	28,867
Other operating expenses - see Schedule 1	127,817	124,680
Program costs - see Schedule 1	292,179	117,679
Salaries and benefits - see Schedule 1	1,535,451	1,350,597
Scholarships and sponsorships	1,164	1,984
Sick and needy	37,729	51,138
Speakers, singers, musicians	35,162	31,907
Tithe	209,695	221,755
Transportation	47,830	12,986
	2,840,417	2,476,946
(DEFICIENCY) EXCESS OF RECEIPTS OVER DISBURSEMENTS BEFORE THE FOLLOWING	(21,049)	282,340
GAIN ON DISPOSAL OF FIXED ASSETS	-	2,175
DEPRECIATION	(91,243)	(137,715)
(DEFICIENCY) EXCESS OF RECEIPTS OVER DISBURSEMENTS	(112,292)	146,800
SURPLUS, BEGINNING OF YEAR	327,793	180,993
SURPLUS, END OF YEAR	\$ 215,502	\$ 327,793

CALVARY TEMPLE WINNIPEG INC.
Building Fund
Statement of Operations and Surplus
Year Ended December 31, 2022

	2022	2021
RECEIPTS		
Church offerings	\$ 93,628	\$ 49,552
Parking lot rentals and fees	15,011	49,231
	108,639	98,783
DISBURSEMENTS		
Interest on long-term debt	45,073	45,527
Property taxes	68,236	67,890
	113,309	113,417
DEFICIENCY OF RECEIPTS OVER DISBURSEMENTS BEFORE DEPRECIATION	(4,670)	(14,634)
DEPRECIATION		
Parking lots	34,626	34,598
Buildings and building improvements	169,974	162,835
	204,600	197,433
DEFICIENCY OF RECEIPTS OVER DISBURSEMENTS	(209,270)	(212,067)
SURPLUS, BEGINNING OF YEAR	7,161,909	7,373,976
SURPLUS, END OF YEAR	\$ 6,952,639	\$ 7,161,909

CALVARY TEMPLE WINNIPEG INC.
Missionary Fund
Statement of Operations and Surplus
Year Ended December 31, 2022

	2022	2021
RECEIPTS		
Designated	\$ 125,541	\$ 140,920
Undesignated	288,786	290,053
Bequests		
	414,327	430,973
DISBURSEMENTS		
Shared Funding - see Schedule 2	297,925	296,286
Family Business - see Schedule 2	24,500	19,948
Other Designations - see Schedule 2	86,278	94,563
	408,703	410,797
EXCESS OF RECEIPTS OVER DISBURSEMENTS	5,624	20,176
SURPLUS, BEGINNING OF YEAR	87,116	66,940
SURPLUS, END OF YEAR	\$ 92,740	\$ 87,116

CALVARY TEMPLE WINNIPEG INC.**Statement of Financial Position**

December 31, 2022

	2022	2021
ASSETS		
CURRENT		
Cash	\$ 67,177	\$ 563,255
Cash restricted (Note 3)	677	16,775
Short-term investments (Note 5)	7,929	7,897
Accounts receivable	85,439	55,468
Prepaid expenses	850	2,900
	162,072	646,295
FIXED ASSETS (Note 6)	8,274,604	8,343,066
	\$ 8,436,676	\$ 8,989,361
LIABILITIES		
CURRENT		
Accounts payable and accrued liabilities	\$ 216,113	\$ 278,112
Government remittances payable	10,696	9,615
Current portion of capital lease obligation (Note 7)	15,370	14,255
Current portion of long-term debt (Note 8)	85,572	85,572
	327,751	387,554
CAPITAL LEASE OBLIGATION (Note 7)	1,342	16,712
LONG-TERM DEBT (Note 8)	846,702	1,008,277
	1,175,795	1,412,543
SURPLUS		
GENERAL	215,502	327,793
BUILDING	6,952,639	7,161,909
MISSIONARY	92,740	87,116
	7,260,881	7,576,818
	\$ 8,436,676	\$ 8,989,361

..... Director

..... Director

CALVARY TEMPLE WINNIPEG INC.**Statement of Cash Flows**

Year Ended December 31, 2022

	<u>2022</u>	<u>2021</u>
OPERATING ACTIVITIES		
Excess (deficiency) of receipts over disbursements		
General fund	\$ (112,292)	\$ 146,800
Building fund	(209,270)	(212,067)
Missionary fund	5,624	20,176
Items not affecting cash		
Depreciation - general fund	91,243	137,715
Depreciation - building fund	204,600	197,433
	<u>(20,095)</u>	290,057
Changes in non-cash operating working capital items		
Accounts receivable	(29,971)	46,727
Prepaid expenses	2,050	-
Accounts payable and accrued liabilities	(61,999)	65,919
Government remittances payable	1,081	1,420
	<u>(108,934)</u>	404,123
FINANCING ACTIVITIES		
Proceeds from bank loan	-	20,000
Repayment of capital lease obligations	(14,255)	(13,692)
Repayment of long-term debt	(161,575)	(85,573)
	<u>(175,830)</u>	(79,265)
INVESTING ACTIVITIES		
Short-term investments, net	(32)	(86)
Acquisition of fixed assets	(227,381)	(284,770)
	<u>(227,413)</u>	(284,856)
NET (DECREASE) INCREASE IN CASH POSITION	(512,177)	40,002
CASH POSITION, BEGINNING OF YEAR	580,030	540,028
CASH POSITION, END OF YEAR	\$ 67,854	\$ 580,030

Cash position, End of year is comprised of:

Cash	\$ 67,177	\$ 563,255
Cash restricted	677	16,775
	<u>\$ 67,854</u>	<u>\$ 580,030</u>

CALVARY TEMPLE WINNIPEG INC.
Notes to the Financial Statements
December 31, 2022

1. PURPOSE OF THE ORGANIZATION

The Church is incorporated under the Corporations Act of Manitoba as Calvary Temple Winnipeg Inc. The Church is a registered charity under the Income Tax Act and is therefore exempt from income taxes.

The Church's purposes are to maintain a place of worship, to evangelize locally and abroad, and to establish other departments as needed for the furtherance of the work of the Lord.

All property of the Church is held under the trusteeship of the members of the Official Board acting as Trustees for the Members of the Church.

2. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations and reflect the following significant accounting policies:

a) Fund accounting

Calvary Temple Winnipeg Inc. follows the restricted fund method of accounting for contributions.

The General Fund accounts for the Church's program delivery and administrative activities.

The Building Fund reports restricted resources related to the expansion of the church and camp buildings and the operation of the parking lot.

The Missionary Fund reports restricted resources related to various missionary activities.

b) Revenue recognition

Receipts related to church tithes and offerings and bequests are recognized in the appropriate fund upon receipt of the offering. Investment income on short-term investments is recognized as revenue in the General Fund when earned. The Church recognizes parking lot rentals and fees in the Building Fund when persuasive evidence of an arrangement exists, service has been provided, the price is fixed or determinable and collection is reasonably assured.

c) Contributed services

A large number of people have volunteered significant amounts of their time to Calvary Temple Winnipeg Inc. No objective basis is available to measure the value of this significant contribution and no amount has been reflected in these financial statements for these services.

CALVARY TEMPLE WINNIPEG INC.
Notes to the Financial Statements
December 31, 2022

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

d) Fixed assets

Fixed assets have been recorded at cost. Depreciation, which is based on the cost less the residual value over the useful life of the asset, is computed using straight-line depreciation over the following periods:

Building structures and improvements	50 years
Major building components	25 years
Rental property - parking lots	50 years
Furniture and fixtures	10 years
Sound and television equipment	10 years
Computer equipment	3 years
Vehicles	10 years

In the year of acquisition, fixed assets are depreciated at one-half the annual rate of depreciation.

e) Financial instruments

Financial assets and financial liabilities are initially recognized at fair value when the Church becomes a party to the contractual provisions of the financial instrument. Subsequently, all financial instruments are measured at amortized cost.

Transaction costs related to financial instruments measured at fair value are expensed as incurred. Transaction costs related to the other financial instruments are added to the carrying value of the asset or netted against the carrying value of the liability and are then recognized over the expected life of the instrument using the effective interest method. Any premium or discount related to an instrument measured at amortized cost is amortized over the expected life of the item using the effective interest method and recognized in net earnings as interest income or expense.

With respect to financial assets measured at cost or amortized cost, the Church recognizes in net earnings an impairment loss, if any, when it determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows. When the extent of impairment of a previously written-down asset decreases and the decrease can be related to an event occurring after the impairment was recognized, the previously recognized impairment loss shall be reversed in net earnings in the period the reversal occurs.

CALVARY TEMPLE WINNIPEG INC.
Notes to the Financial Statements
December 31, 2022

2. SIGNIFICANT ACCOUNTING POLICIES (continued)

f) Pension plan

The Church accrues its obligations under the defined benefit pension plan as the employees render the services necessary to earn the pension benefits. More specifically, the Church accounts for its defined benefit pension plans using the immediate recognition approach. Under the immediate recognition approach, the Church determines the accrued benefit obligation based on an actuarial valuation report prepared for funding purposes. The Church recognizes the net amount of the accrued benefit obligation and the fair value of plan assets in the statement of financial position. Actuarial gains and losses are included in the cost of the plan for the year.

g) Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of receipts and disbursements during the reporting period. Significant estimates include the estimated useful life of fixed assets and the carrying value of the accrued benefit obligation. Actual results could differ from these estimates.

h) Government assistance

Government assistance related to reimbursement of current expenses is recognized as income when it is received or receivable if the amount to be received can be reasonably estimated and there is reasonable assurance that the Church has complied with all conditions of the assistance. The Church has elected to show government assistance received related to the Canada Employment Wage Subsidy as revenue.

3. CASH RESTRICTED

During the year the Church received donations that were designated to debt reduction. These donations have been restricted until such time as a lump sum payment can be made.

4. CREDIT FACILITIES

The Church has arranged for the following credit facilities with the Canadian Imperial Bank of Commerce ("CIBC"): an operating line of credit to a maximum of \$250,000 bearing interest at prime plus .50%, non-revolving demand instalment loans to a maximum of \$1,695,906 bearing interest at the rates listed in Note 8 and corporate VISA cards with a limit of \$50,000. These facilities are secured by a general security agreement providing a first charge over all present and future assets of the Church, present and future collateral mortgage for \$2,500,000 giving CIBC a first charge over 400 & 440 Hargrave Street, Winnipeg and assignment of insurance over 400 & 440 Hargrave Street, Winnipeg. At December 31, 2022, the Church had availed itself of \$Nil (2021 - \$Nil) of the operating line of credit. At December 31, 2022, the outstanding balance of the VISA cards was \$47,386 (2021 - \$12,227). The instalment loans are described in Note 8.

CALVARY TEMPLE WINNIPEG INC.
Notes to the Financial Statements
December 31, 2022

5. SHORT-TERM INVESTMENTS

	<u>2022</u>	<u>2021</u>
Dr. J. Eustace Purdie Scholarship	\$ 1,507	\$ 1,501
Christian Service Brigade Scholarship Fund	2,603	2,593
Undesignated	3,819	3,803
	<u>\$ 7,929</u>	<u>\$ 7,897</u>

The short-term investments consist of guaranteed investment certificates. The Dr. J. Eustace Purdie Scholarship provides two annual scholarships to ministerial students attending the Horizon College & Seminary in Saskatoon, Saskatchewan. The Christian Service Brigade Scholarship Fund was established to provide high school graduates with tuition assistance for post-secondary Christian education.

6. FIXED ASSETS

	<u>2022</u>			<u>2021</u>
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Land	\$ 3,227,227	-	\$ 3,227,227	\$ 3,227,227
Buildings	4,417,603	2,231,872	2,185,731	2,274,083
Building improvements	2,114,615	698,173	1,416,442	1,349,929
Rental property - parking lots	1,729,890	818,727	911,163	945,789
Furniture and fixtures	599,166	361,436	237,730	274,747
Sound and television equipment	497,764	369,213	128,551	67,711
Computer equipment	32,819	28,026	4,793	10,277
Vehicles	235,217	116,581	118,636	142,157
Asset under capital lease	68,153	23,822	44,331	51,146
	<u>\$ 12,922,454</u>	<u>\$ 4,647,850</u>	<u>\$ 8,274,604</u>	<u>\$ 8,343,066</u>

7. CAPITAL LEASE OBLIGATION

	<u>2022</u>	<u>2021</u>
Total minimum lease payments	\$ 17,449	\$ 33,555
Less amount representing interest at 7.75%	(737)	(2,588)
	<u>16,712</u>	<u>30,967</u>
Current portion of capital lease obligation	15,370	14,255
	<u>\$ 1,342</u>	<u>\$ 16,712</u>

Future minimum lease payments including interest under the capital lease in each of the next following years are as follows:

2023	\$ 16,107
2024	1,342

CALVARY TEMPLE WINNIPEG INC.
Notes to the Financial Statements
December 31, 2022

8. LONG-TERM DEBT

	<u>2022</u>	<u>2021</u>
CIBC, demand loan, interest at 4.418%, maturing April 2023, repayable in monthly payments of \$5,102 plus interest	\$ 729,594	\$ 790,818
CIBC, demand loan, bears interest at prime plus 1.0%, maturing December 2034, repayable in monthly payments of \$2,029 plus interest	142,680	243,031
CIBC, CEBA loan interest free, \$40,000 is repayable by December 31, 2023. If the \$40,000 cannot be repaid by December 31, 2023, the full \$60,000 can be converted into a 3-year term loan bearing interest at 5%	<u>60,000</u>	<u>60,000</u>
	932,274	1,093,849
Current portion of long-term debt	<u>85,572</u>	85,572
	\$ 846,702	\$ 1,008,277

The demand loan due in April 2023 is currently being renegotiated for renewal with CIBC. Prior to this loan renewal being finalized, the scheduled principal payments required in each of the next five years are as follows:

2023	\$ 813,942
2024	24,348
2025	24,348
2026	24,348
2027	24,348

9. PENSION PLAN

The Pentecostal Assemblies of Canada maintains a multiple-employer defined benefit pension plan on behalf of the Church for the benefit of the Church's employees. The plan is subject to an actuarial valuation every three years and a summary of the plan's financial position is communicated to the participating organizations at that time.

During the year, the Church was advised that based on the current financial position of the plan, that no special payments will be required by plan contributors for the next three years.

For the year ended December 31, 2022, matching contributions of \$53,994 (2021 - \$47,319) were made to the plan plus \$Nil (2021 - \$Nil) in special payments for total of \$53,994 (2021 - \$47,319).

10. FINANCIAL INSTRUMENTS

Interest rate risk

Interest rate risk refers to the adverse consequences of interest rate changes in the Church's cash flows, financial position and revenue. The risk arises from differences in the timing and amount of cash flows related to the Church's short-term investments. The Church is exposed to interest rate risk related to changes in market interest rates on the line of credit (see Note 4) and the variable interest rate on one of the demand loans (see Note 8). The Church does not use derivative instruments to reduce exposure to interest risk.

CALVARY TEMPLE WINNIPEG INC.
Schedule of Disbursements - General Fund
Year Ended December 31, 2022

Schedule 1

	2022	2021
BUILDING EXPENSES		
Heat, light, water	\$ 177,277	\$ 149,684
Insurance	68,049	65,736
Repairs and maintenance	191,132	198,463
	\$ 436,458	\$ 413,883
OTHER OPERATING EXPENSES		
Audit, accounting and legal	\$ 15,825	\$ 10,512
Computer	44,457	41,177
Equipment contracts, repairs and maintenance	244	1,374
Interest and bank charges	27,912	24,562
Postage and supplies	5,965	8,098
Printing and stationery	6,198	5,421
Telephone and facsimile	27,216	33,536
	\$ 127,817	\$ 124,680
PROGRAM COSTS		
Administration	\$ 45,485	\$ 18,710
Events and hospitality	39,863	1,876
Library	4,241	4,229
Music and sound	55,243	17,141
Television editing	836	15,029
Total adult ministries	19,305	7,171
Total children's ministries	113,268	47,993
Youth ministries	13,938	5,530
	\$ 292,179	\$ 117,679
SALARIES AND BENEFITS		
Pastors' salaries	\$ 583,170	\$ 518,293
Church salaries	597,669	551,240
Contracts	113,376	82,277
C.P.P. and E.I.	75,310	59,695
Group benefits	111,932	91,773
Pension plan (Note 9)	53,994	47,319
	\$ 1,535,451	\$ 1,350,597

CALVARY TEMPLE WINNIPEG INC.
Schedule of Disbursements - Missionary Fund
Year Ended December 31, 2022

Schedule 2

	2022	2021
Shared Funding (Other)		
Rowley, Ian & Tiffany - Phnom P	\$ 24,000	\$ 18,220
Mozambique Bible College	18,000	24,000
Tambov, Russia	15,400	16,800
Morgante, Anna - Mission Canada	13,870	6,100
Courey, David - Belgium	12,500	12,000
Hildebrandt, Jarren & Cindi - Thailand	12,075	9,000
Junghams, Tammy	12,000	12,000
ERDO - General	12,000	12,000
Phil Aud - University Campus Ministries	12,000	14,015
Greg Wood, Children's Camps International	10,750	9,300
R. Rempel - Equipping Christian Workers	10,200	8,400
Emmanuel, Christo - India	9,000	12,320
Pipke, Bill & Shirley - MB Missionaries	9,000	9,000
Postal, Jeremy & Candace - Mission Canada	9,000	9,000
Random Access Network - S & M	9,000	6,000
Square One World Media - Ebadi, Shoaib	6,500	6,171
Heyer, Aimee - Angola	6,240	6,300
de Jong, Calvary - Mission Canada	6,215	6,000
Kohls, Paul & Lynn - Nairobi	6,050	9,000
Melo, Jorge - Azores Islands, Portugal	6,000	-
Feser, Jeremy & Christine - Tanzania	6,000	7,000
Pankov, Alexey & Tonia - Russia	6,000	6,000
Kerr, John	6,000	6,000
Danny Mackay - Equipping Christian Workers	6,000	6,000
Timothy & Laura Block - NCEM	6,000	6,000
John & Laural Archer - MRDS	6,000	6,000
Alfred Flett Ministries	6,000	6,000
Avant Ministries - Gary Cymbaluk	6,000	6,000
Random Access Network - B & N	6,000	-
Random Access Network - J	6,000	6,000
Hailu, Melat - YFC Winnipeg	6,000	5,000
Union Gospel Mission	3,095	3,020
Bridges for Peace	3,030	3,440
Sheehan, Jeanette - Village of Hope, Tanzania	3,000	-
Share Word Global	3,000	3,000
Dewit, Peter - France	-	12,200
Neubaurer, Lance - Mission Canada RRC	-	9,000
	\$ 297,925	\$ 296,286

CALVARY TEMPLE WINNIPEG INC.
Schedule of Disbursements - Missionary Fund
Year Ended December 31, 2022

Schedule 2

	2022	2021
Family Business		
Africa mission trips	\$ -	\$ 4,590
African Cdn Foundation for C & E Dev - Orphanage	140	2,250
Alfred Flett Ministries	1,800	1,800
Cuba	3,854	9,508
Other family business	18,706	1,800
	\$ 24,500	\$ 19,948
Other Designations		
ERDO - PAOC	\$ 28,380	\$ 55,433
PAOC - Cambodia - Project 130	47,540	28,877
INYP/Loads of Love/BCA Zambia Chckn Brn	6,560	-
Other	3,798	10,253
	\$ 86,278	\$ 94,563