



ANNUAL REPORT



2023

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"For the word of God is alive and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart".

Hebrews 4:12



LETTER FROM THE

SENIOR PASTOR



**JUSTIN
HUFFMAN**

I concluded last year’s annual report with this reminder: “We can expect great things from Him, because nothing is impossible for Him!” And our confidence in Christ for the year 2023 proved not to be in vain. What a blessed year for us as a church!

Our vision for the year came from Jesus’ words to his disciples in Matthew 5:13-14, “You are the salt of the earth” and “the light of the world.” If Christians do not speak and example Jesus Christ to the world certainly no one else will! There is no other light or salt to be found or to rely on as a backup plan. So our vision has been Being Salt and Light.

In support and pursuit of that vision, we have been studying through the book of Acts together, observing how the early church fulfilled both sides of Jesus’ Great Commission.

We have seen the Lord beautifully blessing our heartfelt desire to make and mature disciples. During the course of 2023, we have seen our average weekly attendance and participation continue to climb post-Covid. We were blessed to see over forty baptisms of those responding to the Christian gospel.

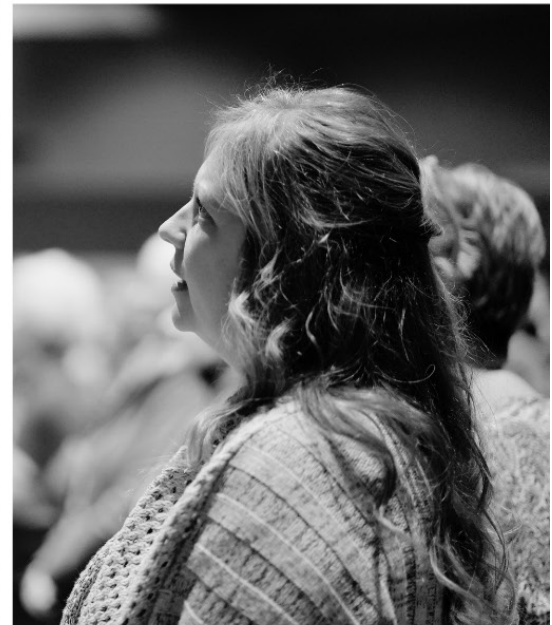
We have seen new Connection groups formed, supported a short-term missions trip to Montreal, offered a Stellar VBS, held a Global Missions Conference, hosted The Gospel Coalition national Women’s Conference, and conducted personal evangelism training. We have continued to support the Pregnancy Care Centre, provide Biblical counseling, and care for those in our midst who are hurting or feel helpless.

And—due to God’s gracious work through your personal invitations to family, friends, and co-works—we saw over 1900 people attend our Narnia Christmas production! Indeed, as you will see in this Annual Report, “Aslan is on the move” as Christ continues to build his church in and through Morningstar.

As you review our Annual Report, and as we all look together to the new year 2024, may we like Paul be able to say, “I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus” (Philippians 3:14). The goal and prize is nothing other than God’s calling in Christ Jesus. May we revel in it, and strive for the joy of it.

A handwritten signature in black ink, appearing to read 'Justin Huffman', with a long horizontal line extending to the right.

Justin Huffman



**“My lips praise you because your faithful
love is better than life itself!”
Psalm 63:3**



LETTER FROM THE

EXECUTIVE PASTOR



**DENNIS
CAMPBELL**

Friends, I must confess that looking back on all that God has accomplished at Morningstar in 2023 is not easy. Why? Well in part because there is so much that God has done, that we can give thanks for, and much more that God did that I am not aware of.

I have been reminded in recent days that God is always at work creating and recreating our lives and the lives of others both inside his church and in our communities. God did not cease creating on the sixth day, although he took a break on the seventh day to reflect and celebrate what he had done. This is one reason why we pause at the end of each year and look back and celebrate like God what he has done at Morningstar. Within the pages of this report, you will get a glimpse of what God has done in individual lives and our ministries; and like God we will celebrate together his faithfulness.

As the Executive Pastor, I have the humble privilege of seeing and being involved in much of the work of our church. Both up close and from afar. One of the up-close ways this happens is by sitting at several “tables” with other ministry leaders, listening to their hearts for the people and the work of God here at Morningstar. What a joyful and rewarding experience it has been. I not only get the privilege to share and give input but also learn from these dedicated servant leaders.

From our Elder Board, Ministry Team, Admin Staff, and several of our ministries: Property Committee, Global Missions Team, Laffers Leadership Team, Care & Visitation Teams, I have come to know what God has been doing in our church the past year and its exciting stuff. However, this only represents a portion of what I have seen and discovered about what God is doing. Every week I meet with individuals in our church or community to talk about life issues and how God is at work working out his purposes for good. On Sunday mornings, I walk the foyer of our church greeting and praying with individuals and listening for what God is going in their lives. And after each service, I get to meet with several visitors in the Welcome Suite, to hear their stories of how God has brought them to Morningstar from near and distant places and how we can help them further connect to God and Morningstar.

I know I have only scratched the surface of the work done in our church in 2023, but all of it is known to God, to whom we give all the glory and praise.

A handwritten signature in black ink that reads "Dennis". The signature is stylized and cursive.

Dennis Campbell



LETTER FROM THE BOARD CHAIR



DEAN
BARRANT

Greetings Brothers and Sisters

It is by the grace and power of our God that we find ourselves reflecting on yet another past year that we have been able to keep our doors open and furthermore to even be blessed to continue to see good fruit manifested among us, the best example being 41 baptisms in 2023. We remain completely dependent and grateful to our Lord and Savior Jesus Christ who made the declaration that the "... gates of hell will not prevail... against His Church. We take great encouragement also from Revelation 4 and 5 that in spite of seeming chaos in the world, God remains on the throne. Further, as Snr Pastor Justin led us in the study of Esther about 2 years ago, God's will and plan for His people and the advancement of His Kingdom supersedes even the very well laid out plans of those who are adversarial and are at the height of power in the kingdoms of man influenced by spiritual wickedness in high places. Therefore, having been redeemed by Blood of the Lamb, "... let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith...

If ever you question the need for Morningstar to be used as an instrument by God for a time like this where peace of mind seem to be so hard to find, consider the following stats from Centre for Addiction and Mental Health (CAMH) & Ontario Shores Centre of Mental Health Sciences:

- 39% of Ontario high-school students indicate a moderate-to-serious level of psychological distress (symptoms of anxiety and depression).
- About 4,000 Canadians per year die by suicide - an average of almost 11 suicides a day. It affects people of all ages and backgrounds.
- More than half of suicides involve people aged 45 or older.
- In 2018, suicide was the leading cause of death for children aged 10 to 14.
- After accidents, suicide is the second leading cause of death for people aged 15 to 24.
- Suicide accounts for 24% of all deaths among 15 to 24 year olds and 16% among 25 to 44 year olds.
- The mortality rate due to suicide among men is four times the rate among women. Individuals between 15 and 44 years of age account for 73% of hospital admissions for attempted suicide.
- Women are hospitalized in general hospitals for attempted suicide at one and a half times the rate of men.

Brothers and sisters, the stakes could not be higher. We have work to do and God has chosen us, among other precious congregations in our region, for this generation for such a time as this. Of course we know that our works is not what saves us as it is by grace through faith in Christ alone, but we are still called to good works. Remember we are left here as salt and light to point the world to Jesus, the Gift of God for the deliverance that is summed up in Isaiah 9:1-7.

The Board of Elders would like to thank our Ministry Team and Church office staff who are on our front lines and often-times the first point of contact for those in our community and others in our membership. Our sincere appreciation at the same level is also extended to lay persons in our membership who serve in voluntary capacities, some also on the front lines, like in evangelism, and first point of contact like, greeters. Of course there are a myriad of others of you who serve in capacities that are visible and some are not. Beyond our thanks, here is encouragement from the Word of God; "Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ Colossians 3:23-24.

So to our members who are not yet actively supporting any of our various ministries, I challenge you to prayerfully read 1 Corinthians 12. There you will find that God has strategically placed you here for a time like this and the Holy Spirit has equipped you with gifting that He desires to be used here. So please contact Ministry leaders in this regard.

Sincere thanks for my fellow lay elders and our families for the support. Let us seek to pray more and be rooted in the frame of mind where we are unashamedly and completely dependent on our God for His direction and His enabling of our total obedience to His leading.

Blessings, Love and Peace,

Dean



2023 BOARD OF ELDERS



Dean Barrant
Chairman



Dennis Bennet
Vice Chair



Wisdom Marks
Secretary



Trevor Russel



**Armando
Guanlao**



Mortimer Rayside



Nadeem Khokhar

MORNINGSTAR STAFF



Dennis Campbell
Executive Pastor



Justin Huffman
Lead Pastor



Rob Robinet
Pastor for Worship
& Technical Arts



Derek Chong
Discipleship Pastor

MINISTRY STAFF



David Goudie
Youth and Families Pastor



Kimberly Roy
Children's
Ministry Dir.



Kristine Salazar
Children's
Ministry Intern



Johnson Hsu
Director of Community
Engagement



Kendra Parlane
Administrative
Assistant



Anton Mather
Communications
Specialist



Zillah Deerr
Accountant



Anita Fingal
Administrative
Assistant

ADMINISTRATIVE STAFF



Michelle Wright
Administrative
Assistant



Kindra Bennett
Children's
Ministry Intern



Greg Lindsay
Custodian

CUSTODIAL STAFF



Ivan Vasquez
Custodian

2023 NEW MEMBERS

(including Associate Members – those under the age of 18)

JANUARY 2023

- Aleth Servino
- Bonnie (Nafeesa) Persaud
- Dan Servino
- Dane Servino
- Daniel Servino
- David Persaud
- Faith Servino
- Gabriel Juntilla
- Kristine Salazar
- Lone Tumala
- Lyka Andres
- Makumbi Yondela
- Malaika Hamilton-Taylor
- Mykale Duarte
- Nenita Tumala
- Paul Wismer
- Perlita Wismer
- Raul Servino
- Samuel Kouadio
- Shelly Popart
- Theresa Festo

JUNE 2023

- Anthony Peris
- Brenda Bo-Wenge
- Cecily Isaacs
- Dwayne Roach
- Esther Bodrogi
- Georgina Okene
- Hugh-Gene Baker
- Joshua Kalicharan
- Katrina Serrano
- Lara Spencer
- Maddie Robinet
- Marie Peris
- Marjorie Cole
- Mark Akula
- Odita Myers
- Randy Lutchman
- Sarah Peris
- Solomon Okene
- Tara Kelleher
- Victoria Lutchman
- Wanda Martil
- Zubin Cannivady

DECEMBER 2023

- December 2023
- Alex Jagpaul
- Armando Flores
- Desha Prescott
- Eds Flores
- Ian Forbes
- Jean Defant
- Joanna Phan
- Joseph Langdon
- Jyan Escuban
- Mirna Murcia
- Natasha Mwapagha
- Nazia Bhatt
- Nicole Tong
- Pamela Taylor
- Peter Ridgeway
- Ransom Huffman
- Renee Langdon
- Rohan Cannivady
- Rosaline Forbes
- Saviola Elliott
- Timothy Phan
- Yan (Joey) Zhu

ASSOCIATE MEMBERS

- Avery Huffman 15
- Ayrán Peter
- Jonathan Robinson 15
- Katrina Serrano 17
- Leah Roy 15
- Madeline Robinet 16
- Maiah Langdon 12
- Micah Langdon 15
- Ransom Huffman 15

2023 BAPTISM

MARCH 2023

- Avery Huffman
- Brenda Bo-Wenge
- Carl Campbell
- Dana Farmer
- Esther Bodrogi
- Hugh Gene Baker
- Joshua Kalicharan
- Katrina Serrano
- Laura Hsieh
- Maddie Robinet
- Marjorie Cole
- Mark Akula
- Mark Ridgeway
- Oditia Myers
- Ramunn Hanson
- Sandra Coward

JUNE 2023

- Tara Kelleher
- Alana Kelleher
- Maiah Langdon
- Micah Langdon
- Kerry Ann Pollard
- Suzanne Sweezey
- Leah Roy
- Sheryl Peris
- Rohan Cannivady
- Ruben Peter
- Jonathan Robinson
- Jaelyn Parlane

OCTOBER 2023

- Alex Jagpaul
- Armando Flores
- Bradley Cornelissen
- Desha Prescott
- Hajrah Saleem
- Ian Forbes
- Johnny Tzokas
- Natasha Mwapagha
- Nicholas Skoric
- Pamela Lugonzo Taylor
- Ranson Huffman
- Sabrina Skoric
- Simone Cornelissen



Morningstar
CHRISTIAN FELLOWSHIP

MORNINGSTAR WORSHIP MINISTRY



ROB ROBINET
WORSHIP PASTOR

"Leading People of all ages and backgrounds to glorify God and grow in their relationship with Jesus Christ through the Word of God, exemplified in our use of music, dance, visual and dramatic arts."

With the end of 2023 we pause and reflect on what God has done. I have highlighted a few of the things that stand out to me from 2023. We have been blessed with a wonderful team here at Morningstar who make it a joy to work and serve with as we accomplish the tasks that were set before us. I also want to specially thank my wife Jenny and family for supporting and helping me in this ministry. Nothing could be accomplished without you releasing me to serve in this way.

Thanks

Rob Robinet

WORSHIP SERVICES

“Let the Word of Christ dwell in you richly, teaching and admonishing one another in all wisdom, singing psalms and hymns and spiritual song, with thankfulness in your hearts to God. Colossians 3:16

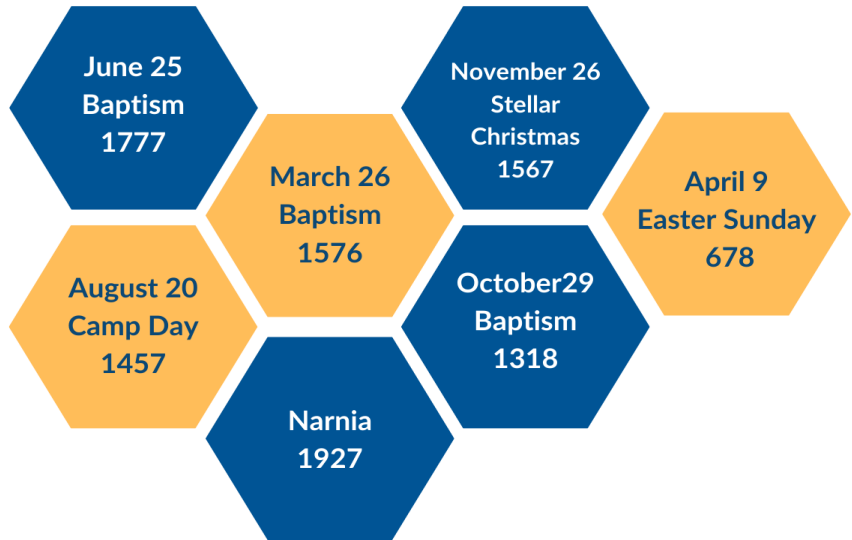
The Word of God is first and foremost in our Sunday services. All of our services are crafted and shaped by the Word. There is something sweet about each time we gather to read, sing, pray, teach and examine the Word together in order to become more like Christ. I am very thankful to our worship leaders and teams along with our Pastors and Elders who lead us each week and continually point us to Christ.

Each week we had an average of 614 people online and 500 people in our auditorium worshipping together. That is a Total of 60160 people/views this past year. Praise the Lord!!

TECH TEAM

A special thanks to Jason Martin, Todd Roy and their teams for faithfully serving throughout all of 2023. This group of Sound, Lighting, projection & livestream teams have been working tirelessly supporting our Sunday services, special events, weddings, funerals and outside bookings. There are not many events held in our building that do not require some form of tech support. It is wonderful to see them thrive and grow with our new equipment. Without their hard work the message of the Gospel that we proclaim each week would not have been shared in 33 different countries across the world. Praise the Lord!

TOP 5 ATTENDED SERVICES IN-PERSON AND ONLINE





SPECIAL EVENTS

We had a total of 4 special events during 2023. In June Heaven bound taught us about "Redeeming Grace" while we were reminded in July that "Our Weapon is our Melody" and in August we escaped the busyness of the City for "Songs from the loft - Grace like Rain" where we were again reminded through song, scripture and testimony of the redeeming grace of our Loving Lord".

EVENINGS OF PRAYER

As a church we gather 3 times to lift the church up in corporate prayer as well as a dedicated week of prayer in January. Thank you to all who took part in these powerful times where in faith we sought the Lord on behalf of Morningstar.

NEW YEARS EVE

Our young adults got the final word in again in 2023 as Heaven Bound

and Pastor David led us through a special time of worship, scripture, sharing and praying. It truly was the best way to end 2023.

SCHOOL OF MUSIC

Our School of Music teachers encourage the students to play skillfully, to use their God-given creativity and develop a "new song" to the Lord. I am grateful for our piano teachers. Both are involved in the worship ministries of their own church, and they enjoy sharing their love of music with their students.

The year-end recital continues to be a highlight of the year as the students showcase their progress. It is encouraging to note that a number of students have been with the School of Music for several years. We currently seek a Christian guitar teacher, which is requested and would greatly expand the schools content.

Please be in prayer for the students and teachers of our "School of Music" ministry.

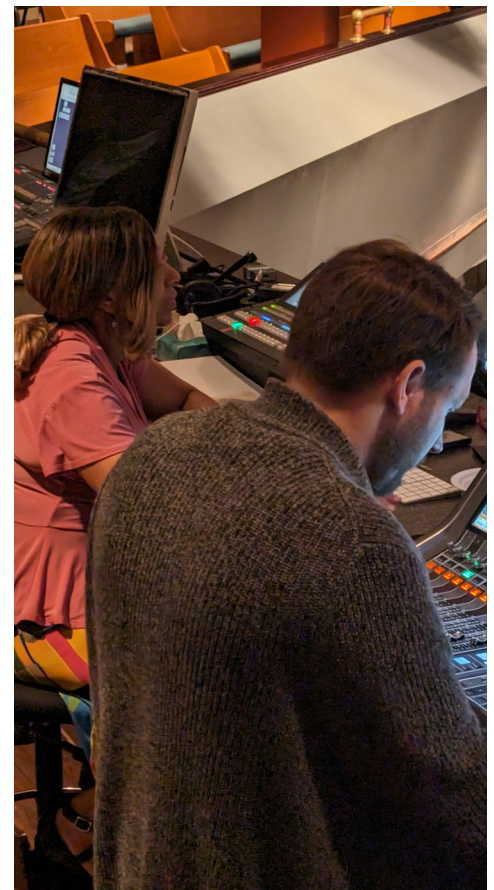
Judy McKinnon

CHRISTMAS AT MORNINGSTAR

Christmas at Morningstar was as the song says "the most wonderful time of the Year" We began our advent season with "A Stellar Christmas" featuring many of our children helping to tell the Christmas Story. Our Advent theme was "Through the Wardrobe...Advent in Narnia" which tied in perfectly to our Christmas Production. Pastor Justin opened the wardrobe and showed us Jesus using the bible and the story of "The Lion, The Witch and the Wardrobe". Narnia - The Musical was an incredible hit where over 1927 people were drawn into the magical land of Narnia and presented with the Gospel.

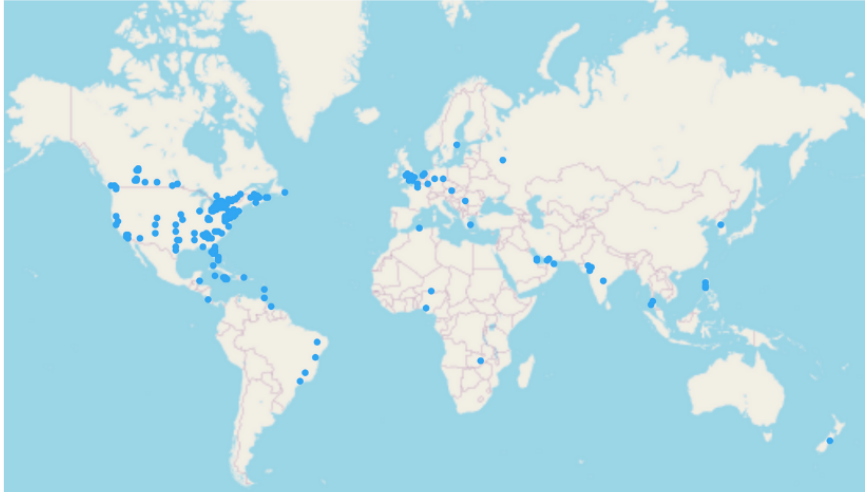
Thanks so much to our Directors Karmin & David along with all the cast, crew, orchestra and the entire congregation for getting behind this outstanding Christmas Outreach event and inviting so many friends, family and neighbours to hear and see the real story behind Narnia. So many of you sacrificed so much this Christmas season but know that it was worth it!

Christmas Eve once again was my favourite service of the year. It was a joy to celebrate Christmas with the expanded worship team and the entire congregation both online and in person.

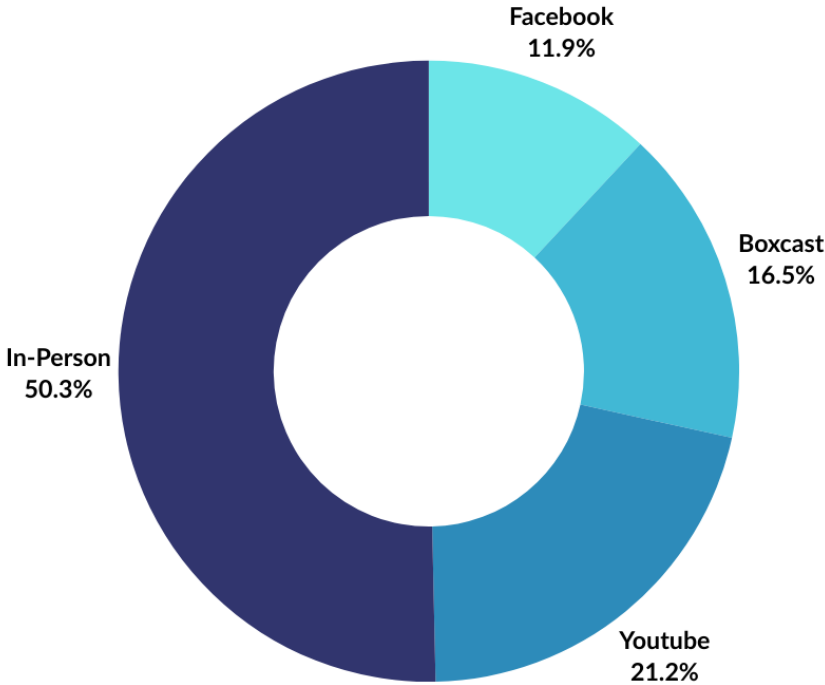


TOP COUNTRIES - ONLINE VIEWS

- Canada
- United States
- India
- United Kingdom
- Jamaica
- Brazil
- Philippines
- Zambia
- Trinidad and Tobago
- Guyana



- Facebook- 7865
- Boxcast - 10875
- Youtube - 13973
- In- Person - 33173



MORNINGSTAR

CHILDREN'S MINISTRY



KIMBERLY ROY
DIRECTOR OF CHILDREN'S
MINISTRY

Morningstar Kids has maintained its pattern of growth and renewal in 2023 as we continued to welcome new and returning families to Sunday School, special events, and Kids Camp.

The faithful service of our team of volunteers is a blessing to both children and their families – while some members of our team have been led to consider other ministry opportunities, God has brought forth new volunteers with a passion for children and an enthusiasm for serving the youngest members of our church family.

Kristine Salazar and Kendra Bennett continue to provide consistent, energetic support for all our endeavours, and this summer Morningstar Kids welcomed Mukumbi Yondela to our team of interns. This dedicated group of servant-hearted young women ensures that our activities reach the greatest number of children and families possible, while providing Christ-centered leadership to our team

Week in and week out, our faithful team is ready to jump in and serve in any capacity needed, making children's ministry possible. Please continue to pray for the children we have the opportunity to reach, their families, and our whole Morningstar Kids team as they seek to serve the Lord as He has called them

Kimberly Roy

Kimberly Roy

SUNDAY MORNINGS

The Gospel Project continues to serve as the backbone of our Sunday mornings, as we work through the Bible chronologically, showing how all Scripture points us to Jesus. This method allows children to see how the Bible fits together to tell one big story: God's plan to rescue and redeem sinners through faith in Jesus Christ. The Sunday School lessons are further reinforced through weekly emails to parents, encouraging them to continue the conversation at home with discussion questions and family activities.

During the summer, we paused The Gospel Project to work through 12 weeks of the Fruit of the Spirit; children (and their teachers) were challenged to see how following Christ would bear fruit in ways that could be seen by their friends and family. Each Sunday, our nursery team welcomes babies and toddlers to

play, explore, read, and sing together in a warm, welcoming environment. The team's loving dedication to providing exceptional care during each service blesses both the children in their charge and their families.

VOLUNTEER TRAINING AND APPRECIATION

Our team of dedicated volunteers makes Sunday School, special events, and Kids Camp possible; their commitment to faithful service is a testament to their love of God. Each year, our team undergoes the training required to ensure the safety of the children in our care and provide gospel-centered activities. In July, Kids Camp staff received the necessary training to help make Stellar VBS an engaging, inclusive experience for all campers, and all volunteers renewed their Plan to Protect certification.

9 new babies were welcomed into our church family

3 children were dedicated this fall

57 children on average attend on Sunday mornings

27 volunteers on average serve each week





Our team is incredible, and to show our gratitude for their efforts, we hosted an appreciation breakfast in June – it was a wonderful time of fellowship, praise, and thanks.

ABILITIES JR

Angela Grylls

Abilities Jr continues to be thankful for God's wonderful blessings and provision as we served throughout 2023!

This past year, we have continued to welcome new families who requested 1:1 support for their child/teen to participate as fully as possible in Children's and Youth Ministry. We continue to walk alongside, support, advocate with and pray for families within our ministry.

In 2023, we have celebrated with proud hearts as we witnessed

children and young people we support (or have supported in the past) show continued spiritual maturity:

- developing skills necessary to be a helpful and caring friend;
- learning to share the Gospel and taking on service roles within the church (mentoring younger children in their classes, some of whom have similar needs);
- graduating from being a camper to Assistant Crew Leader at Stellar VBS; and
- serving in other church ministries.

We have also celebrated with young people and their families as they achieved milestones in their day-



HIGHLIGHTS

147 children attended Stellar in August

38 children accepted Christ as their Saviour

90 + staff served faithfully during the week

250 people were fed each day by the incredible kitchen staff

to-day lives, including graduations and facing life transitions with confidence. It is a privilege to be included in these family celebrations! We are so thankful for the nurturing care and dedicated service from our volunteers who joyfully serve for as long as God has called them to do so and we continue to pray for God's provision as we seek to provide one-on-one support for the children in our care. Lastly, thank you to our church leaders, Sunday teachers, Fusion leaders, children, teens, and our entire church family for loving children and teens with varying needs, so that all can learn the simple – but profound – truths of Jesus' gospel.

Angela Grylls

STELLAR KIDS CAMP... AND CHRISTMAS!

Children, parents, and volunteers

Kids Camp was once again the highlight of the summer, attended by 147 children from our church and the neighbouring community. All week long, children learned that they can SHINE JESUS' LIGHT, no matter what the circumstances:

1. When life feels dark;
2. When people don't get along;
3. When good things happen;
4. When people are sad; and
5. When people need help.

Over 90 staff helped imprint these Bible points on the hearts of campers through engaging drama and songs, surprising experiments, games, interactive Bible stories, and real-life examples of other children shining Jesus' light. Each day, campers were encouraged to seek out ways in which they could see evidence of God's work around them, helping them to make meaningful connections between Scripture and their own lives. The enthusiastic and faithful service

of our staff helped to provide an incredible camp experience that won't soon be forgotten, and we are grateful to our church family for their support and continued prayer for camp, the children, and staff. This year, we were thrilled to extend the camp experience with Stellar Christmas, our Sunday morning interactive retelling of the Christmas story as seen by members of the starry host. As a kick-off to the Advent season, the children danced and sang along to their favourite VBS tunes and familiar carols, encouraging our church family to join us in celebrating Jesus' birth. What an incredible way to help SHINE JESUS' LIGHT!

YOUTH & YOUNG ADULTS MINISTRY



DAVID GOUDIE
FAMILY PASTOR

FUSION YOUTH

Fusion is Morningstar's Youth Group for students in grades 7-12, which meets every Friday during the school year from 7:00-10:00. Each night is filled with a bustle of activity; a place where our kids are safe to be kids, and safe to grow into maturity too. We play games, lead our young people in worship, study the scriptures, and go deeper in small groups. With a strong group of volunteers, we've been supporting the families of our church and community in discipling our youth through the challenges of our world and of growing up.

This past year we had the opportunity to attend Snow Camp at the Ontario Camp of the Deaf with several other churches. We've been celebrating the memories that were made, strengthened relationships because of that time, and the deepened investment the youth have in our ministry. An amazing fruit following Snow Camp has been many of the youth stepping up to be a part of leading worship on Friday nights, working together to pick songs, plan, and practice.

We have been consistent in teaching the Word of God, striving to meet the diverse needs across the six-year span our ministry covers, the varying abilities we welcome, and the many backgrounds people join us from. We studied God's universal reign in the book of Daniel, how to honour him with our technology and social media, how to effectively understand and share the Gospel, and an Apologetics series with several topics to equip our youth to defend their faith.

In many ways "Youth Pastor" is the most daunting role I could find myself in, yet is also a dream job – I get to be an integral part of the next generation's growth in faith and maturity, while having fun along the way. I get to know them, create memories for them, play alongside them, and to advocate on behalf of them. We have seen so much growth over the years, but our kids need their

church family. They need your urgent prayers. They need your attention, your heart, your time. If you pray for God's Kingdom to come, or desire to be a part of what God is doing, Youth Ministry is where you get to see glimpses of it all: it is evangelism, discipleship, worship, social work, community building, and sacrificial service.

I want to thank the amazing leadership team for answering that call. This wouldn't be possible without you giving of yourselves every week, and each bringing your unique gifts and perspectives to make Fusion what it is. We also thank all the parents, the first authorities and disciple-makers, for your support and partnership in raising up the youth. Finally, all those who have been praying for this ministry, nothing is more valuable than you continuing to cover us in prayer. May God be glorified in all we do.



YOUNG ADULTS

I would welcome you to the Young Adults of Morningstar, but its likely that they have already welcomed you. The Young Adults are an active and vibrant part of our Church body, and they comprise a significant amount of our volunteers across different ministries. Community is highly valued in our group, as most spend extra time at church to fellowship and prioritize opportunities to gather beyond their other life or ministry commitments. Our group formally meets on Sunday evenings from 6:00-9:00 pm, but you could expect to see young adults together any day of the week. We consistently worship, study the word, and pray – but have also enjoyed paint nights, karaoke, city-wide games, picnics, and more.

We strive to prioritize the pillars that would uphold any mature Christian gathering: Teaching, Fellowship, Service, Worship, and Outreach. We studied the book of Daniel in depth together, and explored the topic of Maturity as many continue to navigate the challenges of adulthood in our world today. I know anyone who comes to the church or our meetings will be welcomed well – and if they're open and willing, they will get connected and grow in the grace our group works hard to cultivate. We had a record number of Young Adults attend the Retreat in November, requiring a waiting list not long after registration began. In partnership with the outreach interns, the Young Adults developed a Volleyball

Outreach ministry that has drawn in many who were not otherwise connected and has also given some accessible teaching opportunities to those wanting to grow their gift of understanding and communicating God's word.

The Young Adults delight to be a part of the broader church as well, make no mistake. Invite them out, sit down with someone and share your stories, hear their questions, pray for their needs. They love any opportunity to connect, and you'll find yourself just as blessed. Pray that God would continue to give growth to this group, both in its reach and in the depth for those involved, and pray also for strong and healthy habits to be built as the pressures of life become more and more real in this stage of their lives.

Fusion Youth

75+ students attended Fusion over this past year.

35 students attended the Snow Camp in January.

20+ international students from Colombia were hosted during their homestay in October.

6 students graduated in June.





MORNINGSTAR

DISCIPLESHIP MINISTRY



DEREK CHONG
DISCIPLESHIP
PASTOR

Praise God for the fruitful disciples whom he has been raising up in 2023! As you can see from the graph, he has doubled over the past few years the harvest of newly baptized disciples at Morningstar!

If you hear the stories, this work is entirely the Lord's harvest! Some have been led to church for baptism after being saved from other religions. Hajrah came from a Muslim background, and Alex from a Hindu family. Armando was called by the Spirit to come to one of our prayer meetings and came to Christ, finding relief also from a long-term condition! Some have come to our Baptism class wondering

about "Allah" or the deity of the Son of God. But they have all turned to Jesus as their Lord for salvation! Many have grown up in the Church but have decided to re-commit to Jesus as their Lord and Savior in baptism!

I am very grateful to partner with our amazing team of mentors who have shepherded these dear ones into their new life in Christ through baptism! Truly, they are reaping an abundant harvest! This year, we were privileged to see many parents joyfully helping to baptize their children, reaping the good harvest after so many years of planting! And, we have seen and will continue to see new disciples baptize their own friends and family members whom they have helped come to the Lord. Praise the Lord for his faithfulness across generations!

60+ new members were inducted who completed our New Members class. These new members committed themselves to living as brothers and sisters in our Church Family here at Morningstar!

Finally, we have had a number of opportunities for our people to grow as disciples, even becoming leaders! A Growth Group raising up new disciples equipped a group of new leaders who started a new Connection Group. Two classes started meeting over "Sunday Lunches"—a discipleship class studying Luke to help us walk with the Lord Jesus and an equipping class for Connection Group leaders. Finally, our new "Growing in Christ Class" led by John Carr helps lay the foundation for new disciples to walk fruitfully with the Lord!

A handwritten signature in black ink that reads "Derek Chong". The signature is fluid and cursive, with a long horizontal stroke at the end.

DEREK CHONG





RESOURCE CENTRE

We are enthused and happy to announce the integration of the Children's library into the Adult library/Resource Centre.

Thank you to the faithful volunteers who helped weekly to catalogue children's books and display them attractively in the Resource Centre: Over 800 titles were integrated.

Thank you to Jan, Linda, Bridget & Rolph for their efforts. 160 adult books were catalogued, as well. With the assistance of these volunteers, library materials were culled so that only current books & DVD's are on display.

Fifty new patrons were added to our list. A number of new volunteers are being trained to help out on Sundays. Thank you to Dhalia, Vino, Kendra, Jaelyn, Jessica, Audrey, Kumbi, Samuel, Esther and Tara who assist regularly on Sundays.

Thank you to people who donate materials to the library. This helps to keep our books and resources current and lively.

Eva McPhail (Mrs.)
Library Co-ordinator

ABILITIES MINISTRY

Last year was a really great year for our Abilities Outreach, particularly our outreach to the Deaf Community. Some services have had as many as 5 Deaf attendees. We hosted our first ASL 101 classes with 40+ registrants, the vast majority of whom completed the full 9 sessions.

We had one of our regular deaf parishioners baptized. It was the first time she had full had access to the gospel in her language, as well as being able to give her testimony in Sign Language!

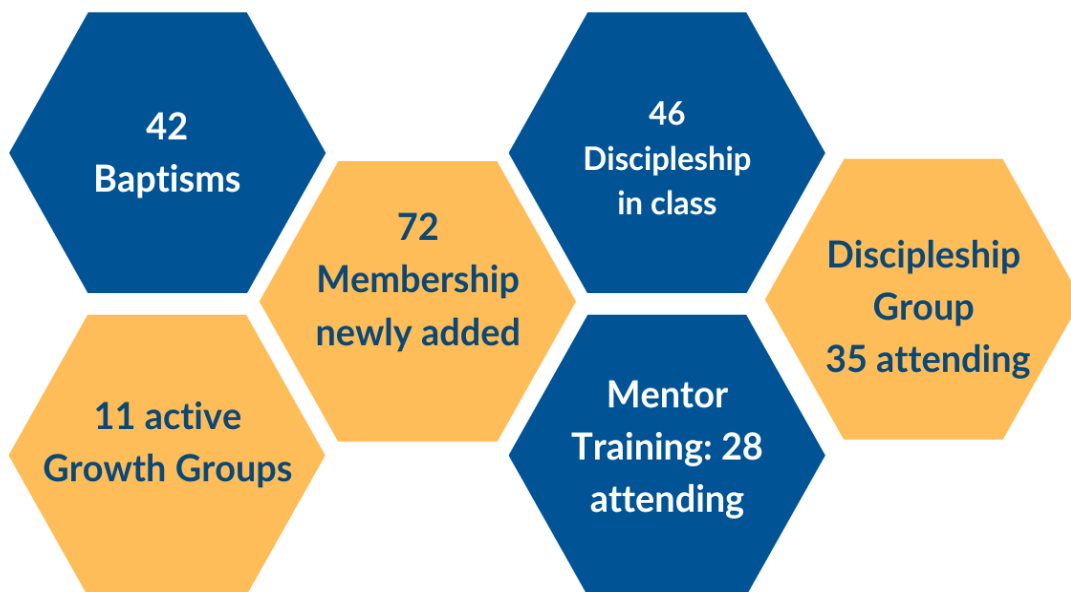
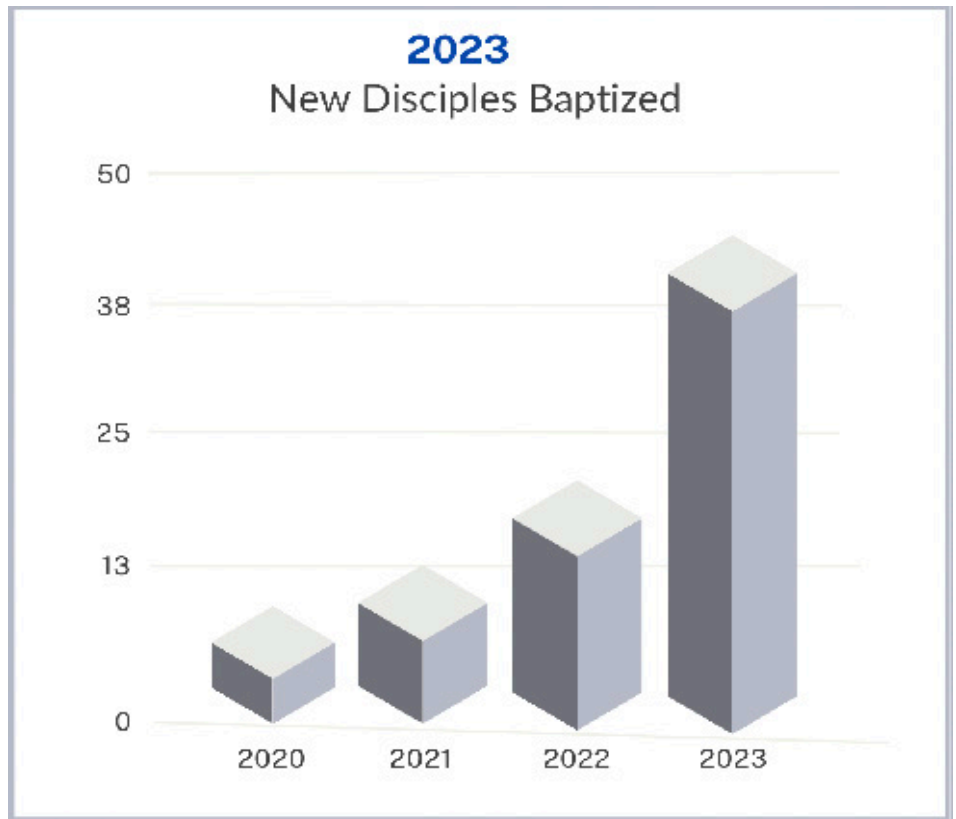
We provided training to a new member of staff at another church in a Christ-centered AODA (Accessibility for Ontarians with Disabilities Act).

We are excited for this next year and are prayerfully considering how God would like us to use our ministry. We look forward to being able to offer ASL 101 again in a virtual format, as well as level 102! We also ask the church to pray for us as we look into the church's AODA compliances to make sure we are in adherence with The Act.

We were also very excited to be able to provide interpreted services on a more regular basis for deaf individuals in the Scarborough community who were interested in attending services but required access in their language. Through communication with many Morningstar members who expressed a desire to be able to interact in a more meaningful way with our Deaf friends in the Morningstar Community, we developed a short 10-week curriculum – a crash course – in basic signs and Deaf culture that we are excited to implement in the new year.

Lastly, we were contacted by Grace Toronto Church and asked to provide a Christ-centred AODA training to their church staff, which was completed in October. We were thankful to be able to have this opportunity to support another church in becoming AODA compliant.

Vera Goudie



CONNECTION GROUP



CONNECTION GROUPS

In 2023, our people in Connection groups learned that “loving one another” as disciples means sharing our lives in simple ways: food, kindness, the Word, attention, prayer burdens, concerns, everyday needs, and joyful celebrations!

Two new Connection Groups joined our vibrant community of twenty groups, and these new groups and leaders were filled with many newly baptized disciples—what a great way to share their new life together!

As a community, we must thank the Lord for the faithful men and women who worked hard and diligently to shepherd you, God’s precious flock! They prayed for you behind closed doors. Called you together for your encouragement and good. Heard your needs and rallied God’s people to help you. Celebrated and also wept with you. The Lord Jesus worked through them to care for you, his precious flock.

But, who would shepherd the shepherds? So, this year in 2023, the Good Shepherd appointed Cluster Leaders to pray, encourage, and

help gather our group leaders into more supportive “clusters.” These shepherd of shepherds are: Dean Barrant, Dennis Bennett, Terry Ramkelwan, Christ Dwarika, Rogelim Nessia, Peter Mascarenes, John Rajas, and Manny Mendoza.

As a Church, let’s recognize their faithful service and pray for our Cluster and Connection Group Leaders as we thank the Lord for a healthy 2023 and move ahead in 2024!

BIBLICAL COUNSELLING

Part of what makes for a healthy biblical church is a robust biblical counselling ministry. Morningstar has been blessed to have such a ministry for the past 15 years. We are grateful to God for those who have assisted in providing this kind of spiritual care to the members and non-members of Morningstar.

Over the past three years Lillian Hutchins and I have handled the bulk of the counselling but not exclusively so, as other trained Morningstar members have assisted in a non-formal capacity. Most of

our counselling takes place on the premises of Morningstar in the two counselling offices allocated for such purposes. The second location was added in 2023 with a brand-new makeover. We thank the Lord for providing donations for this room and volunteers who made this possible. From time to time, we also meet with clients in informal settings such as coffee shops or over a meal.

In 2023, both Lillian and I met with several individuals, couples and families who found themselves in need because of a life crisis or simply in need of biblical counselling for a new stage in life. I (Dennis) met with 10 couples, 13 individuals, and 3 families. Some of these were for one to two sessions, some lasting up to several months. Our starting point after carefully and empathically listening is to turn to the word of God, from which the answers invariably come.

Lillian had approximately 17 counselees this year, with an average of seven, one-hour sessions. This brings the total to 119 counseling hours. Nine of these counselees were outside of our church family either through referrals or walk-ins.

If you are interested in exploring counseling as a ministry in our church, feel free to contact Pastor Dennis, Pastor Justin or Lillian. Thank you for your support.

May God continue to use and further equip Morningstar as we seek to address life issues and stages from the Scriptures to give hope and answers and encourage spiritual growth and maturity.

Dennis Campbell & Lillian Hutchins



BABY BLESSING

In 2023, 14 families contacted our office and requested to be part of our monthly baby blessing or dedication services. We are always happy to oblige these families as this is part of our DNA, the spiritual care and nurture of families. And not just families who are members of Morningstar but any family who seek us out. Indeed, 95% of all the inquiries for our Baby Blessing services are from families loosely, or not connected with our church.

The process of getting to know the parents of the children in the initial interview is an important step in sharing God's plan for families and introducing them to Morningstar as a church that can come alongside them and assist in helping to

spiritually raise their children. While not all families eventually start coming to our church some do, but all hear the gospel in hopes the Holy Spirit brings conviction and transformation.

Thanks to Anita in our office and Hilda Raymond for their assistance with each service.

Dennis Campbell

MEN'S MINISTRY

ROB ROBINSON



MEN'S MINISTRY

Giving all Praise to our Lord and Savior Jesus Christ for the year we had in 2023. The team prayerfully selected studies in 2023 that allowed us to really dig deep into God's Word and as a result we saw some good fruit in terms of our table discussions and the equipping of our men to handle God's Word more effectively. Wanted to also thank God for the men who have continued to faithfully serve as part of the core team (Randy & Dennis). Also, wanted to thank God for the men who have also faithfully serve as part of our table leaders (Todd, Colin, & Nathanael). Thank God for Ruthann's service to the men of our church this past year as she prepared breakfast for us each bible study.

Rob Robinson

THE YEAR IN REVIEW

1) Men's Ministry Breakfast. We had approximately 55 men attend the breakfast. We use that event to promote the spring study and Pastor Justin gave a talk to help to prepare the hearts and minds of the men for the spring study.

2) Spring Bible Study (Living Victoriously in Difficult Times.) This was a 6-week study that allowed us to really go to God's Word to help us better understand how we as men of God should think and counsel each other in the perilous times that we live in today (45 men signed up and we had an average of about 35 men show up each week).

3) Joint Men's and Women's Barbeque - we had over 180 people attend and we were able to help both the men and women as well as family and friends meet together to fellowship and have some good food as well. We also took that opportunity to promote the fall studies for both the Men's and Women's Ministry. Pastor Justin gave talk as well in support of both upcoming studies.

4) Men's Ministry Breakfast. We had approximately 60 men attend the breakfast. This event was also used to promote the fall study and Pastor David gave a talk to help to prepare the hearts and minds of the men for the fall study.

5) Fall Bible Study (A Man's Strategy in Conquering Temptation.) This was

a 6 week study that allowed us to really go to God's Word to help us all better understand how we as men of God should handle all types of sexual sin that we may face today. It helped to equip us all on how we should think and counsel each other as men as we face these various temptations (55 men signed up and we had an average of about 35 men show up each week).



WOMENS MINISTRY

KARENA ROBINSON



"To God be the glory, great things He has done".

We are praising the Lord for another year where the women of Morningstar had the opportunity to inductively study the entire book of Exodus in the spring and fall. It was a glorious time in God's word yet again, having studied Genesis last year. We acquired breadth and depth that caused us to have a deeper love for the God of freedom and deliverance. Our ladies bonded with other like-minded Christ-followers over fellowship meals and small group time. With an average of 50 ladies of all ages registered the Lord showed Himself faithful though it all, granting health and strength to our table leaders as we served - 2 times per week for 11 weeks of each Bible study - so diligently for the love of our ladies and glory of God our Father.

This year the women's ministry teamed up with the men's ministry and held a church-wide barbecue. We had sun, wind, and rain but we also had great food and sweet fellowship with approximately 180 brothers and sisters and their families. The Lord has been good to us and we give Him the honor and praise for all He has been so kind to do in and through each one who attended and served in any capacity. The joy of the Lord is our strength!

Karena Robinson .



FAMILY MINISTRY



We are grateful to our Lord for being faithful to all our families this past year. A few of our families went through ups and downs and even lost loved ones, but the Lord has been faithful and encouraging all along. We are thankful for having each other for prayer partnering, support and encouragement.

LOOK BACK:

We are thankful to our Lord for keeping all our families safe this past year. God continued to work among our families and provided us with multiple opportunities to fellowship and praise His name.

CELEBRATIONS:

We are so excited for the baptisms of Rohan Cannivady, Ransom and Avery Huffman and Mark Akula this past year! We thank the Lord for bringing up these children as they mature into faithful and godly young men and women.

THANKS:

As our group continues to grow, we are thankful for various members who have been faithful over the year by sharing their time and resources, as well as some of our new families who bring renewed zeal and energy..

LOOKING FORWARD:

We pray and hope that the Lord will continue blessing our families and we will continue to explore new ways to minister to our families and provide opportunities of fellowship as well as fun.

FEBRUARY FELLOWSHIP DATE NIGHT

Fun Valentines day date night for couples of all ages from MCF- 12 couples joined.

APRIL FELLOWSHIP LUNCH WITH BIRTHDAY CELEBRATIONS:

Simple, good old day of food and fellowship, while celebrating our lovely mothers and mother figures! Total people- 40

MAY FELLOWSHIP LUNCH:

Casual day of good old-fashioned lunch and fellowship. Total people - 45

JUNE BACKYARD MOVIE NIGHT

Awesome time of fellowship and fun with a great turnout, as we all watched the new Super Mario movie together. The kids sure had a blast! Total people- 65

SEPTEMBER FALL DRIVE AND PICNIC:

Our annual fall drive and people's favorite event of all! This year our group went west, to St. Jacobs farmers' market, along with a visit to St Jacob's village, Springridge farm, ending with ice cream! Total people- 35

OCTOBER FALL FUN DAY, AND PUMPKIN CARVING

"Praise Pumpkins" was back this year, and we had the Columbian students join us! Total people- 25

DECEMBER

Even though we missed our carol singing this year, our families had the opportunity of joining Pastor Justin's Surprise birthday celebration along with other church people and families.



Vidhi and Thomas Cannivady

PASTORAL CARE MINISTRY

MINISTRY



We are thankful to the Lord for those who are part of our Care Team here at Morningstar. They have contacted and encouraged many of our seniors who are ill or grieving the loss of a loved one, by sending cards, calling them on the phone or visiting them in person.

Our Care Team includes the following people: Belvie Payne, Florence Spencer, Haslene Davis, Esther and Terry Ramkalewan, Theresa and Lloyd Henry, Louise Bardeau, Mike Jung, Rebecca Huffman, Jean Russell, Hilda Raymond, Lorna Baptiste, Desiree Husbands, Maurice Munro, Hadyn McLean and Pastor Dennis.

Our team made 112 personal visits and over 100 calls on the phone this past year. We had about 30 seniors/shut-ins whom we called or visited because they were unable to make it out to the church services. Sadly, 12 of our seniors passed away this year. We are also thankful for the many other church members who independently call and care for those in our church as the Spirit leads. We believe that this ministry is bringing the church members closer together as a family. We are motivated by verses in the Bible like James 1:27 that says “pure and undefiled religion includes visiting orphans and widows in their distress”, and Hebrews 6:10 that reminds us that “God will not forget our work in ministering to the saints”.

Respectfully submitted,

Dot Gust and Lillian Hutchins

LAFFER'S MINISTRY

2023 was a great year for the Laffer's Ministry

Both our members and visitors consistently participated in our meetings, gaining a few new members along the way.

We continued to have a variety of themed activities each month which kept our seniors engaged. Many of the members were requesting us to have an event outside of the church, so two "day trips" were arranged where we were able to spend full days together.

The first bus trip was a Georgian Bay Cruise in June, and the second was to the Saint Jacobs Market in October, both being sold out quickly. It is our plan to have more trips in 2024 as the attendees of both trips really enjoyed visiting these attractions together as a group, bonding outside of the monthly

lunch gatherings and in a different environments.

Our Christmas Banquet was a "hot ticket" event; selling out at the 150 maximum participants. Once again, everyone enjoyed the food, presents, Christmas music and the fellowship, which for many launched the Christmas festivities for 2023.

A special thanks to the Laffer's committee: Eutrice Best, Rolly Duenas, Sandra Kelly, Ruthanne MacGregor, Trevor Russell and Audrey Sawyer. We also thank those who helped behind the scenes, Belvie Payne and Wendy and Lu / xxxxxxxx?? Need their surname in the kitchen, and the "callers" tasked with reminding the seniors of the monthly luncheon dates.

Above all, we thank God for this ministry and ask for His continued favour and blessings on us in 2024.

Haslene Davis and O'Delia Phillips.





MARTHA'S KITCHEN

We would agree that care and attention as we exist in community with others is always applicable.

Martha's Kitchen is a quiet ministry. One that exists to offer comfort in a very practical way by providing home cooked meals for a short period of time, amidst difficult times; be it loss of family, illness and recovery periods, financial hardships or if beset emotionally.

There is a group of individuals and couples who have graciously allowed themselves to be called upon when a need arises and without much notice rise to the occasion and cook. A schedule is organized and everyone works together in the coordination of providing meals. Meals are prepared and delivered without judgement and in love. A pot or platter is handed over, a prayer is offered, and the blessing is two-fold.

A ministry such as "Martha's Kitchen" requires shopping, cooking, delivery. It is a sacrifice of time and resources, but it is done with care and in love. We are so grateful to those who have served in this ministry and would like to thank: Karena Robinson, Saitha Rezel, Janice & Alastair Garroway, Chau Huffman, Dot Gust, Lillian Hutchins, Sara Milton, Sherry Goudie, Shreya Mascarenhas, Ruthanne MacGregor, Roshan Mathi, Karmin Marks, Tess Perez, Neville Isaacs, Shobhana Peters and Vinil & Kusuma Jayaseelan.

In His service
Anita Fingal

MEMBERSHIP CARE

Greetings Morningstar Fellowship, as we usher in the New Year, it means another year of serving you.

It was with great sadness that we mourn the loss of our Chairperson Paul Hirons, who passed away in October 2023. We are still yet to choose a new Chairperson, but the work of the Lord continues.

We are a volunteer team that seeks to serve the Lord by reaching out by telephone, cards or on occasion, a visit with our members and adherents. We added several new members to our church last year, praise the Lord! We will be reaching out to you all as well, if you haven't yet heard from us. Last year 4 new team members joined the team, and we are glad for their willingness to serve. "The harvest is plenty", however and so we continue to seek more volunteers to help with the calls. If you think that this is

something you are being called to do, please contact the church office and a team member will contact you.

As a large congregation, our Pastors aren't physically able to connect with everyone. We are one of the teams who serve our Lord and Savior Jesus Christ with joy, by serving you.

So listen for our calls as we continue to minister to each of you, our dear brothers and sisters in Christ. You'll find a listing of the Care Team Members you can expect to hear from:

Pastor Dennis
Astor Best
Anita Fingal
Andrea Munroe
Belvie Payne
Bonny Persaud(new)

Cecily Isaacs (new)
Edris Shervington
Hurla Garrett
Omowunmi Talabi(new)
Tennessee Pryce (new)

In His Service
Member Care Team



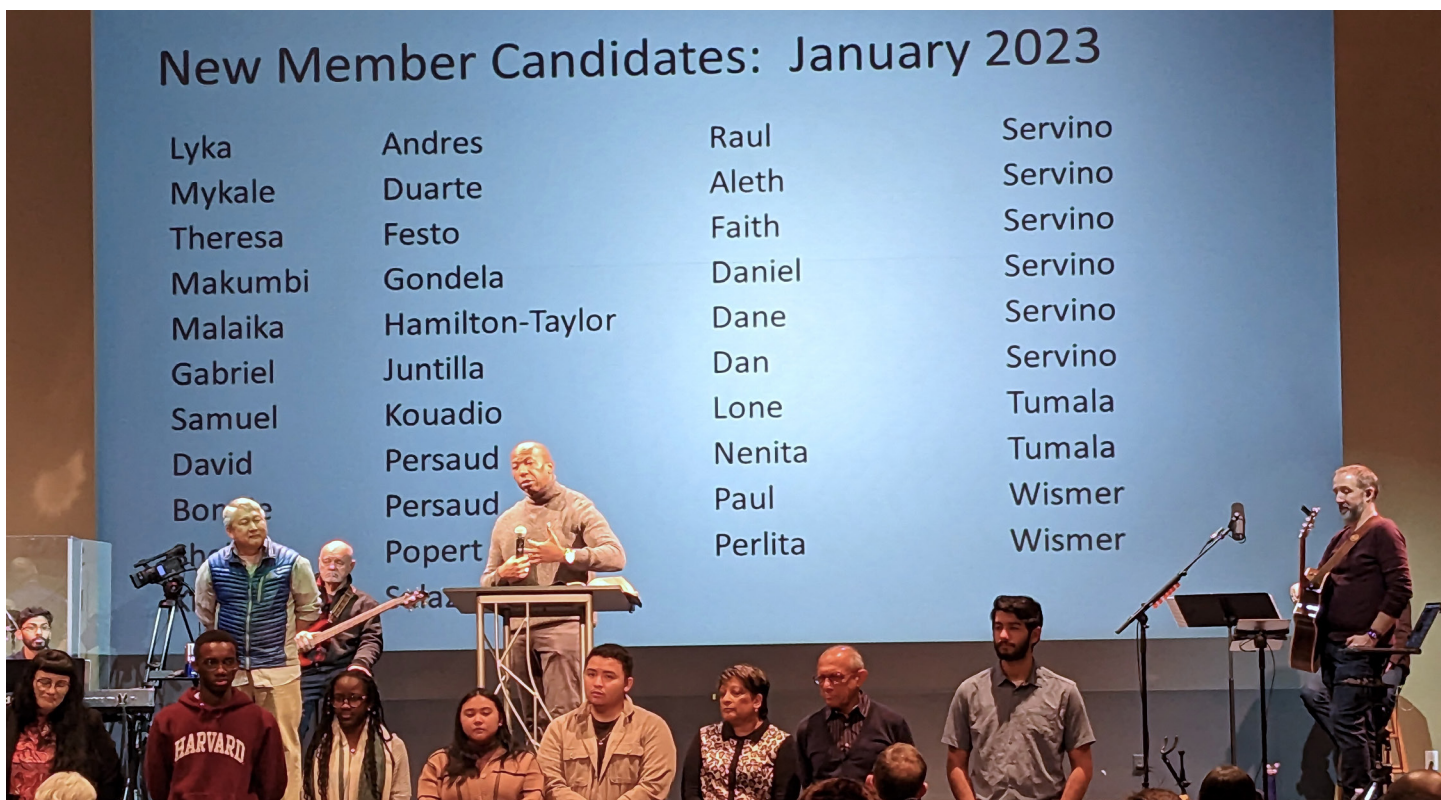
New Member Candidates: January 2023

Lyka
Mykale
Theresa
Makumbi
Malaika
Gabriel
Samuel
David
Bonny

Andres
Duarte
Festo
Gondela
Hamilton-Taylor
Juntilla
Kouadio
Persaud
Persaud
Popert

Raul
Aleth
Faith
Daniel
Dane
Dan
Lone
Nenita
Paul
Perlita

Servino
Servino
Servino
Servino
Servino
Tumala
Tumala
Wismer
Wismer





26,953

Total Annual
attendance
in person

150

attended Laffer's
Christmas
Banquet

65

New Members

62

New PC

180

attended
Men's/Women's
joint BBQ



24
C clients

19
meals prepared
and delivered by
"Martha's Kitchen"
team

50+
members
inducted into
Membership

15+
Young Adults
attending weekly
gatherings



OUTREACH MINISTRY



January marks the end of my first year at Morningstar, and I'd like to thank the family here for the wonderful reception!

My role here at Morningstar is half time, with the other half time working on Fellowship International assignments, and this is part of the ongoing exploration of how International Missions can apply the lessons of Missions to our home congregations.

My goals this past year involved three main aspects:

- 1) Getting to know the people, community and staff at and around Morningstar
- 2) Starting/restarting a few key outreach ministries
- 3) Beginning discipleship and training of Outreach leaders/volunteers

In the Spring, I had a chance to meet the church and begin outreach training. We introduced Fellowship's 10 Essential Elements, 3 Circles Gospel Sharing, Oikos Maps, and the essential... reliance on God in prayer!

In the Summer, we had wonderfully productive student Internships, employing 19 Interns from 10 different churches from across the GTA! Among the collaborative projects worked on were:

- Christian Homestay
- Online Christian engagement
- Prayer Walks and Street Evangelism
- Campus Outreach
- Fall Festivals
- Morningstar Sports Ministries

Fall saw experimentation with a VBS Kids Follow-Up, Senior's Home Ministry, ESL Outreach and a Chess Outreach.

It will take time to build up the people and outreach ministries fully, but I think we've had a great start! I am looking forward to 2024... and what God brings. Maranatha!

SPORTS MINISTRY

"What began as just friends wanting to play volleyball has now become an Outreach Sports Ministry with 12-25 weekly attendants, praise the Lord! Since the summer of 2023, 80+ different players have come to enjoy drop-in volleyball games, a short devotional, prayer & snacks! There is a team of 6 volunteers who commit to praying for, planning and leading the ministry weekly. We thank God for His provision, faithfulness & guidance in 2023!"

Allycia Bennet

Allycia is helping coordinate the other sports ministries (Women's Fitness and Men's Basketball) which are led by Ofelia (Jing) and Armando Guanlao, and 2024 will see the return of Summer Sports Camps at Morningstar!

(HAYFEVER) FALL FESTIVAL

During the summer I worked as a summer intern for Johnson at Morningstar Christian Fellowship. I worked specifically as the Fall Festival Coordinator. My main responsibility was to plan the event; coming up with games, food and attractions planing out the logistics for this.

Planning was a challenge, but once the day came for the festival I would say it was a hit. The volunteers were amazing! The MacGregor Two put on

a wonderful show, and the food was great! We had apx. 150 people show up and everyone seemed excited and enjoyed the festival. I am so thankful and blessed to have had all the help from volunteers, Kendra Parlane, Micah Langdon, Ruthanne MacGregor and the Macgregor Two. Without them the festival wouldn't have been as amazing as it was.

Kiara Parlane

One of the great joys of ministry is seeing young people try new things, even difficult new things... and grow. *Therefore encourage one another and build one another up, just as you are doing. (1 Thes 5:11)*

CHRISTIAN HOMESTAY

At the beginning of 2023, we and our community partner Luke Ngo (MPL Student Services) had 3 Christian Homestay host families, and were praying and ready to try a beta-test year with a few international students. God heard our prayers and had other plans however.

In an exploratory communication to the TDSB, they offered us potentially hundreds of international students for the summer and fall. We were flattered, but could not accommodate anywhere near that number, so we told them our plan was to only recruit openly Christian families as hosts. That was our polite way of saying, "No, we can't do it."

To our surprise, they said OK! We then tried to say no again, by truthfully telling them that we wanted to provide rich experiences to our students, and would organize

activities at church for them. We thought that would cause them to back away. Instead, they asked if they could provide funding for snacks!

At this time, we had to acknowledge that God had heard our prayers and was working, and we could not say no to Him. It was with great fear and trembling that we accepted, trusting that, if God is leading, He will also provide. We were terrified, and spent many sleepless nights in prayer. God was faithful through, and always provided... though usually at the 11th hour, and in ways we did not expect. In the Fall of 2023, we welcomed our first intake of 42 Colombian student experiences and response were strongly positive, and the TDSB have now asked us to again expand our operations in the new year. God is more than Good... *He is Great. Let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven. (Mt 5:16)*



PCC MINISTRY

Pregnancy Care Centre Toronto



Praise God for blessing us in 2023. Thank you to all who prayed, donated money, collected baby items, and served on the Morningstar Christian Fellowship Volunteer Team this past year.

What was the impact of your help? Here are some statistics specific to PCC Toronto's Scarborough Office, which is located at Morningstar Christian Fellowship:

The Morningstar Christian Fellowship Volunteer Team, under the leadership of Alison Baeta and Roma Bennett, was active at fundraising events, client gatherings, as well as welcoming moms, dads, and their children to the Morningstar

Christian Fellowship community.

Several PCC families have made Morningstar Christian Fellowship their home church through these connections. Morningstar generously provided help towards the Christmas Party and Christmas gifts for PCC families by donating \$600. The Volunteer Team has participated and helped with the clothing closet, home visits, wellness checks, pickup and delivery, material support, and Christmas gifts for families connected to Morningstar. For the Christmas Party for PCC families, 10 volunteers helped with setup, a time of worship, clean up, and more!

Paulette Smalling continues

to coordinate activities at the Scarborough Office, along with her colleagues Rosamine and Loreen. They provide help for those with unexpected pregnancies 5 days a week. On Mondays and Wednesdays, the office is open until 9PM to serve those who work or are in school during the day and are only free in the evenings. In the fall of 2023, we started to offer services at the Scarborough Office for those who speak Spanish. Maria, a part-time staff, provides care and support for the Spanish speaking moms, dads, and children at the Scarborough office on Monday and Wednesday evenings.

For more information about how you can get involved with the Morningstar Christian Fellowship Volunteer Team, please contact Team Leader Alison Baeta at pcc.morningstarteam@gmail.com.

For more information about Pregnancy Care Centre Toronto, please visit our website at pccfriends.ca. They care for those with unexpected pregnancies 5 days a week.

For more information about how you can get involved with the MCF Volunteer Team contact

Roma Bennett; pcc.morningstarteam@gmail.com

For more information about Pregnancy Care Centre Toronto: paulette.smalling@pregnancycarecentre.org or visit pccfriends.ca

- **624 new clients who were served from the PCC's office at Morningstar Christian Fellowship in 2023.**
- **1374 appointment hours were provided to moms, dads and their children**
- **72 - known births from the moms who were served in Scarborough**
- **255- pregnancy tests given with discussion about sexual integrity**
- **195 men came with their partners to consider pregnancy options**
- **12 individuals received support after being troubled by a past abortion**
- **361 individuals were open to receiving prayer and hearing about God**
- **87 families received a Christmas gift bag, Bible and food support**



FOOD MINISTRY



In 2023, we served our Morningstar family and the Malvern community by holding 2 events, Easter and Christmas.

For Easter, we once again provided hot cross buns, West Indian bun and cheese, with tea and coffee after the first and second services. It was a great hit, and most partook, enjoying this sweet treat. It is a wonderful tradition for the Easter season while remembering the death and resurrection of Jesus Christ – who is Alive today, Hallelujah!

Our next event was the 3rd annual Family Christmas Tree event. Many people from Morningstar stepped forward again to sponsor a recipient family this Christmas, making this event an incredible success. We are so grateful to God for moving the hearts of our sponsors to support families of single parents, seasoned people living on their own, people

surviving on the streets, families with health challenges and those families who are living in shelters.

We want to say thank you to Cecily, the newest member of our team, for the many hours she gave serving in this ministry.

Lastly, we wanted to include a quote or two from some very grateful recipients of the Morningstar Family Christmas Tree ministry,

“Merry Christmas and Happy New Year I just wanted to thank you personally for your thoughtful gifts we appreciate them all the best to you and your family as well.”

“Thank you for making our Christmas so special!”

“I wanted to say thank you to my sponsor family who purchased a gift card for me to purchase a treat when

I go into the community. I spend a lot of time on my own and being able to go and sit somewhere and spend social time with others may not seem like much to them but means a whole lot to me. It's nice to know someone at my home church thought about me and blessed me with this gift. May God bless you with health and happiness in 2024"

"Thank you so much for your very kind and selfless acts for myself and my family. God always finds a way where we can't see. A Merry Christmas and Happy New Year to my Sponsor family."

My family and I are beyond grateful this year to the Family Christmas Tree and Morningstar. Our family were so surprised with what we received. My children are content and that makes

my husband and I content also. My husband and I had originally wanted nothing from this ministry asking them to focus on our children as this would be so helpful. But the person who called asked what did the parents need. I didn't know what to say for myself but with some encouragement thought of a gift that is unusual but so needed. I expected nothing and was shocked to see this was gifted to me. Can I say a big thank you to our sponsor family and also to Morningstar Christian Fellowship for their thoughtfulness You have blessed us more than you can ever know you have made our Christmas so special. God bless you all."

"To my sponsor family, I'm short of words! I honestly was not

expecting this much gifts. Thank you so much for taking your time and finances to put a smile on my face. My family and I are really grateful. We are moving into a new apartment soon, and these are things I needed to buy. You've made my life easier. From the depths of my heart, I'm saying a big thank you. I pray God replenish you, increase you on every side, bless the works of your hands and may your entire year be filled with joy and celebrations. God richly bless you.

Thank you so much once again.

Roma, Janice & Cecily



ONLINE MINISTRY

THE LIVING WORD



DENNIS CAMPBELL
Executive Pastor

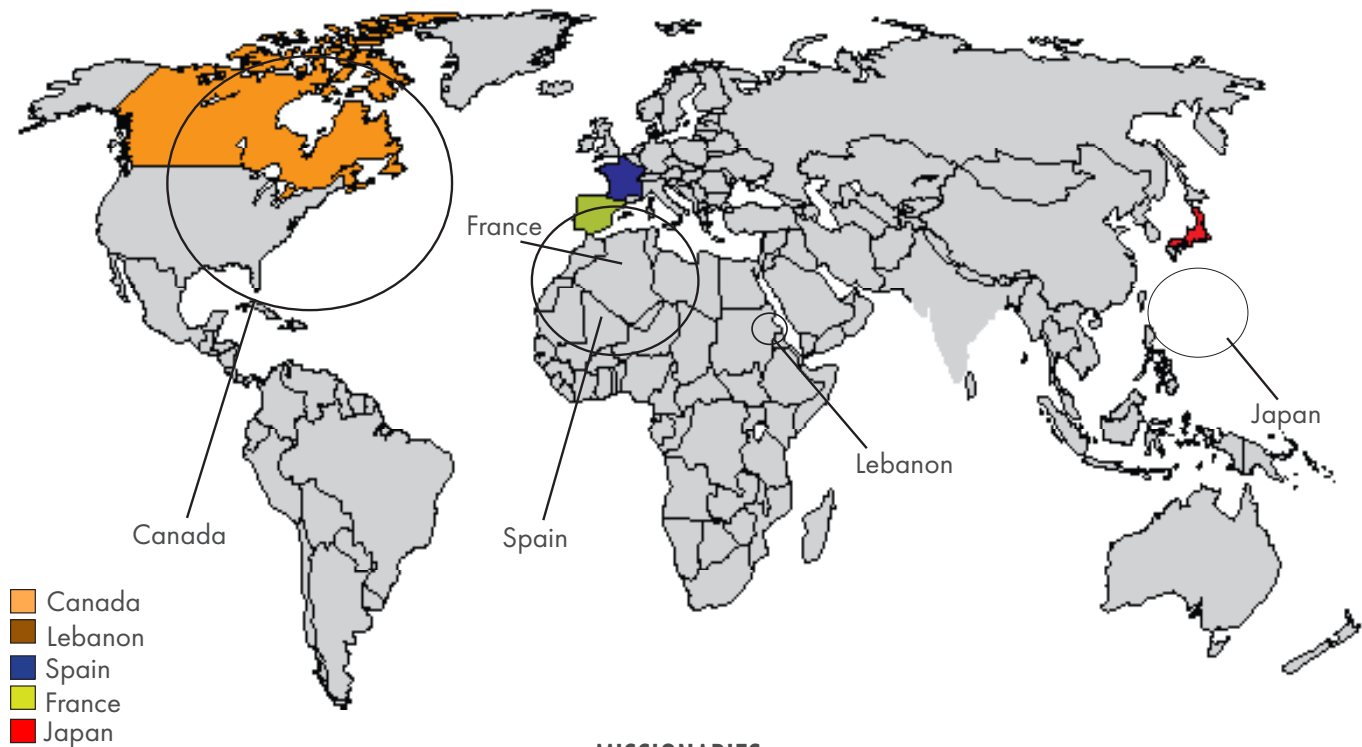
"Thank you for the Living Word, it has really helped me grow in God's word..."
Thanks for the Living Word each week. It was exactly what I needed tonight..."
"I was in the hospital and came upon the Living Word and the message from the book of Ruth that evening made such a difference that I knew I wanted to be part of Morningstar..." Those are just some of the comments we received this year from some of the 70 regular viewers.

In addition to going through the Book of Ruth, we also did a series on the Attributes of God, and Paul's letters to the Ephesians and the Galatians.

In 2023, The Living Word had 3600 views, averaging 70 views weekly, with more than 70% of those views on our YouTube channel followed by our Facebook page and the remaining views on our website. We had our highest weekly views (103) in June during our series in the book of Ruth. Several of our viewers commented on how much they enjoyed and were blessed by this series. Canada is not the only country where we have a viewership. The Living Word has a global reach including the United States, the Caribbean, and the United Kingdom. Thirty-five percent of our audience watch the scheduled broadcast on Saturday, while 65% watch it at another time during the week.

My sincere thanks to you our faithful viewers and our production team Owen and Janice (who left us at the end of this year to pursue another path that God was leading her into) who gave so much of their time and expertise to produce and edit the videos and to the members of Morningstar who graciously allowed me to serve in this way. Replacing Janice was Anton who is the newest member of the Morningstar staff and responsible for helping us with all of our communication including producing and airing The Living Word.

MORNINGSTAR SUPPORTED MISSIONARIES IN 2023



TRAINING INSTITUTIONS:

- Heritage Bible College & Seminary (Canada)
- Bethlehem Bible College (Bethlehem)

CHURCH PLANTING -

Quebec, 3 church plants

GLOBAL LEADERSHIP TRAINING PARTNERSHIP (LEADERSFORMATION)

- India
- Philippines
- Nigeria
- Dominica

OTHERS

- Adam House (refugee ministry)
- Open Doors (ministry to the persecuted church)

MISSIONARIES

- Mary-Lue Mahaffey (Daystar Native Worker)
- Bechara and Roula Karkafi (FEB International Lebanon)
- Hannibal Muhtar (FEB LeadersFormation)
- Ricardo & Ingrid Castro (FEB International Spain)
- McTaire & Suzanne Wall (FEB International France)
- Dave & Colleen Hunt (Partners International)
- David Umune (Partners International Nigeria)
- Dan Sherman (Power to Change)
- Kevin & Christine Cuz (Athletes in Action)
- Peter & Rhonda Koropatwa (SIM)
- Julius Naredo (Urban Promise)
- Calvin Russell (Youth Unlimited)
- Charlene Boreland (Youth Unlimited)

GLOBAL MINISTRY



2023 was a year of celebrating at Morningstar what God is doing around the world with Global Missions. From the monthly highlights of our missionaries to the successful Missions Conference in the fall, to the final chapter of our five-year Leaders Formation Training project in Dominica. We have been reminded that God is at work not only in our church but around the world. The reports that follow is a reflection of this ongoing work and the heart of Jesus for the lost in our world.

LEADERS FORMATION DOMINICA REPORT

2023 marked the official end of our Leaders Formation (LF) training program in Dominica after five years. The training began as normal in February led by Hannibal Muthar and myself as the Canadian Facilitators.

However, most of the actual leading of the sessions were intentionally given to the cohort members with us assisting. Those who lead were chosen by the planning team in Dominica. The training from series 3, book 3 focused on how church leaders are to help plant, shape and stabilize the churches under their care. Paul's letters to the Thessalonians were the basis for the study and was both helpful and challenging for the cohort to think through their role as

Pastors and church leaders. We have seen growth in both the understanding of the passages and how to facilitate leading the sessions. One of the members of the cohort, who has shown a great zeal to learn is now teaching the adult Sunday school in his church because of the training he has received. His story of God's transforming work in his life is truly a work of grace and power.

The second round of training took place in July, led by Leo Paul from Fort Saskatchewan Baptist and his "Timothy" Bruce. Leo reported that they made several adjustments to help improve the overall training: "Re-phrasing questions so that they fit more appropriately to the local situation and avoid repetition – making them more focused and more practical.

Occasionally limiting a response to 5 words or less, in order to get a broader range of thought, or to establish consensus. Understanding opinions how they are formed (or should be formed) and their role and use in discussions. The cohort responded well to these adjustments and incorporated them quickly. They were eager to learn, often asking specifically for an evaluation on how they had performed on their assignments.”

The third and final round of training for the project, “Living in God’s Household” (series 3, book 5) took place in December. Mark Hunt from Living Hope and myself were the Canadian Facilitators. Again, the bulk of the training was led by members of the Dominican cohort. This is part of the goal of helping to develop the nationals so they can continue to teach the material in their churches and elsewhere. The ongoing challenge after 5 years of training will be for the 22 trained national leaders to continue this

process of training the next generation of leaders in their churches and assist in other parts of the region where possible.

We are very excited about the planned graduation that is slated to take place in February 2024. It will be an opportunity for the cohort and their families to celebrate their achievements. It will also be an opportunity for Leaders Formation to reflect on the work that God has done on the island of Dominica. I am fully convinced that the time, resources, and funds spent in Dominica (which in February at the graduation will be a total of ten years), has all been worth it. It has been an investment in the kingdom that will earn eternal rewards. Many thanks to Morningstar for the critical role you have played in this project. To God be the glory for all the great things he has done in those years and will continue to do in the years ahead.

Dennis Campbell
Dominica Project Manager



MISSIONS CONFERENCE



This has been an exciting and busy year for the Global Missions Team (GMT). We embarked on two significant projects to support Morningstar Christian Fellowship's (MCF) vision in 2023 of being the salt and light of the world.

SHORT-TERM SUMMER MISSIONS (AUGUST 23-28, 2023)

What normally took at least six months to plan and prepare for, the GMT decided to do a summer missions' trip in late May or barely three months before the end of summer. We desperately needed help... or a miracle! But God, who is rich in mercy and gracious in all His ways – never fails to amaze us. In a matter of two months and after much prayer and two failed searches, the Lord led us to Carrefour de St.-Henri, a Free Methodist church in Montreal, QC.

We praise God for using Operation Mobilization (OM) through Pastor Joshua Bautista to help us plan this trip. We are also grateful for the twelve MCF volunteers and Sahil Mahajan (from OM) who formed our multi-generational and multi-cultural team. We were reminded that our focus for the mission trip was: 1) to serve the church; 2) to serve the community and 3) to glorify God. We will also share the gospel whenever there is an opportunity. Given our limited time and resources (only 2 were bilingual speakers), the team travelled to Montreal, with God's blessings.

The church building was amid a commercial district surrounded by restaurants, bars, and retail stores. John 10:10a says "The thief comes only to steal and kill and destroy..." and was the enemy actively working at that time! Upon arrival, we already faced challenges with the language,

accommodations, and a hardened community. Three of our cars were slapped with hefty parking tickets while the 4th car got stolen the next day. Moreover, after an active promotion of our Agape barbecue in the community, our spirits were dampened by the rain, so we had to reschedule the event the next day.

But Genesis 50:10 says, "what the enemy meant for evil, God meant it for our good." Undaunted by our circumstances, we persevered in prayer and the Lord strengthened our faith and renewed our spirits. Our team experienced joy while serving others and in encouraging one another. We helped promote the church's presence in the community by conducting neighborhood surveys on how the church can meet their needs; by handing out tokens of appreciation and gospel tracts to nearby businesses; and by cleaning their surroundings and interacting with and praying for the people we met. We distributed food to the homeless and held activities for children and young people at the park. Some members also had the opportunity to share the gospel. As we reached out to the community, people asked us "Why are you doing this?" Our response was simple: "because we love Jesus".

We also served the church by scrubbing its walls, cleaning its auditorium, washrooms and Sunday school rooms, emptying and disposing more than 500 expired canned goods, and leading worship service (in French) and teaching kids on Sunday.

Despite the physical limitations, language barrier, and the fiery darts of the enemy, God was in control and victorious! 2 Corinthians 12:9 says, "My grace is sufficient for you, for My power is perfected in weakness." Yes, we needed help – but we realized that JESUS CHRIST was and is all that we needed and will ever need!





MISSIONS CONFERENCE (OCTOBER 21-22, 2023):

The groundwork to prepare for the Missions Conference started late last year and continued into 2023. In order to raise the church members' awareness and encourage them to support Global Missions and the upcoming conference, we continued the presentation of our missionaries' video reports during our morning worship services. We rallied prayer partners for the conference and displayed our Missionaries' prayer requests at the monitor in the church foyer where the missionary wall, featuring their short bios (and their mission fields can also be found).

After 15 years, we again held a Missions Conference at Morningstar Christian Fellowship on Oct 21 and 22, 2023. With the theme "Whom shall I send? Who will go for us?" (Isaiah 6:8), the church congregation had the opportunity to personally meet ten of

our missionaries/mission organization representatives and to hear about the "The Need" from Dave Hunt of Partners International about "Glorifying God in Global Missions" from Joshua Bautista of Operation Mobilization; and about "Discovery Bible Studies" from Ben Porter of FEB.

There were breakout sessions on Short Term Missions, the Persecuted Churches, and the Spiritual Warfare and viewed the video reports of our missionaries in France, Nigeria, Spain and Quebec.

Our panel of missionaries answered questions about their calling, and we had the opportunity to break into small groups for a dedicated time of prayer for global missions.

The gym was bustling with excitement as people visited the missionaries' display tables and learned more about their work and tapped into their resources.

Approximately 120 bagged lunches were prepared for all conference attendees and capped the first day of the conference with an appreciation dinner for our missionaries, pastors, church staff and their families.

Our conference culminated on Sunday with a twist. Pastor Dan Porter spoke about "Discovery Bible Studies", and with the help of Johnson Hsu, they divided the congregation into small discussion groups to apply the teaching during our two worship services.

The Children's Ministry also had their own special missions conference as they witnessed the gospel presented by Puppeteers from "No Strings Attached" of Calvary Baptist Church in Guelph.

By God's grace, our missionaries left the conference edified and encouraged, while our congregation was stirred up to God's redemptive work across the globe. The GMT is beyond grateful to God for His wisdom, enablement and provisions. Without Him, this conference would not have been possible, and we give HIM all the glory and praise for the great things that He has done!

To our wonderful volunteers who helped with the missionary wall, food preparation and donation, logistics, set-up and tear-down, tech support, and registration; to the ministry team, church staff and the worship team; to our faithful prayer partners; and, to all who attended the conference and encouraged our missionaries – THANK YOU!

Before the end of 2023, we welcomed a new member to the GMT, Zahir Din, and the Elder Board's representative, Mortimer Rayside

What's next? One Pastor said that a paradox for Christians is that we are most certain about the ultimate but uncertain about the immediate. While we know God's ultimate goal for global missions and that He is in control, we do not know how He works or what lies before us. But Psalm 119:105 says "Your word is a lamp for my feet, a light on my path" and John 15:5 says "I am the vine, you are the branches.

He who abides in Me, and I in him, bears much fruit; for without Me you can do nothing."

Thus, the GMT looks forward with confident hope knowing that we can trust God's Word to light each step of the way and we can totally depend on Him as HE leads us into 2024. We covet your prayers and support.

Sincerely in Christ,

The Global Missions Team

Antoinette Payne, Jing Guanlao, Minda Nessia, Alycia Bennett, Pastor Dennis Campbell and Jo Mathew



ADMINISTRATION

AND FIRST IMPRESSION REPORT



DENNIS CAMPBELL
Executive Pastor

ADMINISTRATION

Just imagine calling our church office and no one answered the phone all day during business hours, or walking into our church office and there was no one there to respond to the doorbell to let you in and assist you with your questions. Or how about coming in on a Sunday and there was no one to greet you, no coffee or tea and snacks at the coffee bar. “Never” you say, “that’s why we hired an office staff.” Well, that’s true! But what if I told you that the ladies in our office, known as our Administrative team, see what they do as more than a job but their ministry to the members of Morningstar and the community that surrounds us. It’s true, and that is a huge part of the reason why they continue to shine each week. From ensuring the phones are manned, visitors are serviced when they come to our office, the greeters are in place each Sunday, coffee is at the coffee bar to making sure the information centre is well stocked and up to date. These are but a few of the daily things the three ladies in our front office attend to. Plus, they also assist the ministry team with any administrative help they might need. That’s a lot you say. Yes! Thank you so much ladies for your ministry.

We are also blessed to have Zillah as our Accountant who along with our Treasurer ensures Morningstar finances are in order each month. And we continue to be grateful for the help of Farrah Lubrun, an accounting student

who has been assisting Zillah once a week. And to further assist Zillah we were able to recruit Shelley Lee this year who assists Zillah remotely from home. Welcome Shelley to our team.

Rounding out our admin team in a volunteer capacity is our Envelope Steward Ryan Hariprasad. I would like to also say a huge thank you to Ryan. The work he puts in each week to ensure those who faithfully give are properly recorded and receive the correct tax receipts is greatly appreciated.

Thank you each for your part in representing and serving Morningstar well.

PROPERTY

The building that is known as Morningstar is a sizable property and as such it takes a lot of time and energy to keep it clean and in good working condition. This has fallen to our Custodians and our Property Committee. We have two Custodians, Ivan Vasquez, who works full-time, and Greg Lindsey who joined our team at the beginning of the year as our Part-Time Custodian. From time to time, we reach out to Paul Hamilton to fill in when one of the Custodians is on vacation. Thanks to all three men for being diligent at what they do.

Alongside our Custodians is our Property Committee, who is responsible for major and minor projects to improve the building and keep it in good working condition. Heading up this team of dedicated workers in 2023 was Kevin Wright the Chair, with Ron Gust, Paul

Hirons, Steve Jerome, Alf Hutchins, Astor Best, George Daniel and Tyler Fischer. Never far away when needed to assist with a particular project is Neville Isaac.

As the year drew closer to the end, we lost one of our most dedicated and gifted property committee members: Paul Hirons. Paul was not only a long-time member of the committee, but of Morningstar. He was a dedicated servant of the Lord Jesus serving in many ministries over his 40 plus years as a member of our church. He will be greatly missed but we hold on to the promise of Revelation 14:13: "Then I heard a voice from heaven say, "Write this: Blessed are the dead who die in the Lord from now on." "Yes," says the Spirit, "they will rest from their labor, for their deeds will follow them."

Without these faithful men (custodians and property committee members) our ministries that take place in the building would be hindered. Thanks, so much gentlemen for your expertise and sacrificial service.



Here are some of the projects the Property Committee oversaw in 2023:

- Installation of a Canopy at the office entrance.
- Repairs to the walkway at the main entrance to our parking lot.
- Installation of barriers in the upper parking lot.
- Regular ongoing maintenance throughout the building.
- The annual spring clean-up in May, to ensure the grounds and interior of our building are refreshed after the winter.



COMMON GROUNDS (COFFEE MINISTRY)

Coffee! And cake, or cookies! Or a healthy snack at times. You never know what you will find here at Morningstar on a Sunday morning to nibble on after service!

You have all certainly noticed that our little ministry “Common Grounds” as it is referred to (by probably just me!) is a huge hit on Sunday mornings! That corner of the lobby is inevitably packed and enjoyed. Fellowship and connections take place there on any given Sunday, lingering at times through both services.

Encouraging feedback is often received and I should be more generous with passing them along to the team. People are incredibly grateful for the nice warm “cuppa” tea/ coffee, glass of juice, water, and a little snack. Colossians 3:23-24 often comes to mind on a Sunday morning in the hustle, but it is a ministry with an immediate reward; observing everyone enjoy.

The “Common Grounds” team (and others) take pride in this ministry. Homemade goodies are becoming more of the “norm” and these thoughtful treats are especially nice, adding that little extra. It is truly kind and such a blessing. To those who quietly and anonymously leave a little something on the serving table each week, we appreciate you. I would like to personally take this opportunity to thank the team who served; namely: Anita & Shaana, Wendy & Lu, Sarah & Alycia, Chau & Avery, Donna, Greg & Jessica, Jusie and Jeremy who’s recently joined. A special thank you to Ron Gust who made a special effort to clean the carafes and assists the team as needed.

If you would like to help in this ministry, please let me know. We could definitely use your help, adding to this busy ministry.

In His Service
Anita Fingal
Common Grounds Coordinator

GREETINGS MINISTRY)

The Greeting Ministry was formally resurrected in late 2023 (after being interrupted by Covid), but it never really stopped.

There has always been someone with a smile, a hug, handshake, and yes, even a ‘holy kiss’ at times, standing in wait for people to walk through the doors for service on a Sunday morning. Someone recently described this ministry as “self policing” and that is the perfect descriptor.

Morningstar is intentional about being a place where all feel welcome. That it be a “warm place to land” as per Pastor Justin.

Everyone entering our place of worship, be it visitors, or those who have come here all their lives, should be greeted with a warm smile, a hello, and a quick conversation to assist in any way they need. We are striving to be that place of comfort, even if new to Morningstar. We wish to greet everyone to the best of our abilities.

We have seen the harvest here of late at Morningstar. Many are coming (praise God) and staying. All ages and cultures enter our doors. Likewise, we have intentionally sought out Greeters who represent all walks of life.

The Greeters currently serving are those who have served previously, and others who were looking for a ministry to be a part of.

There is a large team of Greeters that we would like to thank for their hospitality. We thank you for making others feel seen and welcomed. This simple act has such an impact that goes beyond the Sunday morning.

In His Service

Anita Fingal

Greeting Ministry Coordinator



ANNUAL GENERAL MEETING

2023

Morningstar Christian Fellowship Annual General Meeting – March 19th, 2023

Dean opens the **AGM**

Opening prayer – **Wisdom Marks**

- Quorum was reached.
- Dean thanked the people who wore masks before, and who did not to accommodate each other.
- Dean thanked the church staff and volunteers for their service to God.
- Dean thanked the people who wore masks before and who did not as well.
- Dean thanked the old board for their service and prayers.
- Dean thanked the new board and asked church to pray for them and their service ahead.

Confirmation of the minutes – March 26, 2022

- Motion moved by **Richard Gravesande**
- Seconded by – **Julius Naredo**
- No discussions and none against. Motion carried.

Motion 2 – Financials

Tapscott update – Morningstar has taken change of Tapscott now. We have decided to not renew the lease for Tapscott and advised sublessee Grace Gospel as well to make other arrangements. In Sep 2022 we wrote to the landlord to terminate the lease, and this required a 6-month notice.

- Tapscott's new landlord increased the rent significantly and the decision was made due to this.
- Based on the clause on the agreement, we had to renovate the Tapscott site and make fixes which would have cost us around 100k. We then reached out to the landlord and negotiated a lump sum to walk away after paying just 50k to the landlord.

Manny spoke about the financial statement from Dec 2022.

- Manny thanked the volunteers and financial staff.
- Due to Covid giving went down in 2020 and 2021. Now in 2022, the giving has flattened, and inflation is the factor.
- Auditors' premium remained same from the past years.
- Balance sheet – we have 3 million 746 thousand in assets.
- Cash – there is a significant decline in our cash kept in Duca.
 - Reasons for decline – Released funds to Ajax lighthouse 86k plus. We completed our commitment to refugee family (36k). 105k was on capital expenditure.
- Statement of change in balances – Board designated funds started with 231k, but it is now down to 166k.
 - Reasons for the drop – 56k reduction in BDF due to capital expenditure. Expense of \$9,750 was the bonus provided to the staff. There was no budget for the bonus, but the board decided to honour our staff from the BDF.

- Revenues – Have decreased from 1 mil 354k to 1mil 313k. The big reason for the decrease is that 2021 included the government assistance of 54k. Also, the giving has decreased but it is still a decent number.
- Expenses - We had a decrease in expenses because benefits decreased from 9k to 7k. Reason – we have less staff now. All other expenses are comparable.
- Manny handed over to Dean.

Questions on financial statement -

Peter Mascarenhas – Enquiry was made to ensure the amount was budgeted for salary and budget had not exceeded.

- A. Dean – Dean responded that it was not, and the Board was aware that the congregation would have to approve that. In Nov and Dec, the giving in the church normally increases significantly. However, this past year the giving was very disappointing and much lower in Nov, but it picked up in Dec. So, we as the board elected by Morningstar decided to bless the staff with a bonus from board designated funds, as this was not previously budgeted under salaries and bonus.
- A. Manny – For 2023, the bonus has been added to budget as discretionary, under salary and Bonus. For 2022, bonus was not budgeted, so we had to go to the BDF.

Janet Roblin – are we obligated to pay the government back the assistance we have received from the government?

- A. Dean – we had an unprecedented pandemic that no one had experienced before. So, the government decided based on the anticipated downtrend, to offer financial support to employers. MCF board at that time applied for support and were approved.
- A. Manny – We applied for the right benefit that applies to us. I don't see the government coming back for a refund for the grant that is given.

Saitha Rezel – My question pertains to the same thing, when you receive a grant from Government, are you obligated to adhere to them and forfeit your liberties?

- A. Dean – A few years ago we used to get summer grants from the government to employ people from the community. So, we did that for young people, and it was great. One particular year that grant came with conditions and we decided to not take that grant as some conditions were contrary to our beliefs. Volunteers came out and supported us in that time. This is different and there were no conditions that affected our statement of faith.

Motion 3 to accept the financial statement 2022 as presented -

- Motion moved by **Neville Issacs**.
- Seconded by – **Peter Mascarenhas**.
- Voting - 2 people against the motion.
- Motion carried.

Morningstar budget for 2023

- Manny – the budget has been voted and approved by the ministry team.

- Giving dropped in 2022 by avg \$500 weekly but still good \$23,500. We are expecting the giving to go up in 2023 by 2.4%
- The salaries show an increase - the main reason is for new interns. Before we had a volunteer custodian. Now we are paying.
- Property heat and lighting and maintenance charges have gone up as well.
- The budget in general has increased due to inflation and higher prices.
- Outreach budget has a big increase – Reason: We have increased the mission budget and focus. Included in it is the budget for outreach pastor Johnson Hsu, budget for Alpha and bridgebuilders.

Questions on the budget for 2023 -

Zephyr Bennett – I saw that big dip in giving from 2021 to 2022. Can we consider bringing the passing of the offering tray back in addition to the online giving?

- A. Dean – I want to assure you, we on the board have started conversations on giving. We have started highlighting the box at the back for visitors. The online giving has started to increase now.
- There are a bunch of logistics involved in the passing of tray for offering. It requires tellers, people to count, volunteers etc. We are lacking volunteers to do this. I assure you that we have started the conversation on this and there is a possibility that we will soon make an appeal for volunteers. Also - In the annual report it states that we are revising giving and communion.

Nathanael Mathi – What I understand is that the ministry team presented the budget and elder board accepted it. So, from what I can gather, there has not been an increase in salaries of the Morningstar staff is that correct? Dean – we did a 1% increase. Nathanael – There is no motion on the floor currently so **I would like to raise a motion and let the members decide what they want to do. I move that the salaries of the staff of Morningstar Christian Fellowship will be adjusted with the rate of inflation (2022) of Ontario to the maximum of 7%.**

Motion seconded by **Mark Weiser**.

- Rob Taylor – if the salaries will be adjusted for 7% where will we adjust the budget to make up for that?
- Kevin Casey – caring for pastors and the reality of the inflation is significant right now. I want to affirm that we have not adjusted the salaries of the pastors to the level of living cost increase for a while. Let's do some thing whether today or a promise to do in the future.
- Dean – we have considered a lot of things and made the adjustments after that. I said earlier that we adjusted the salaries by 1% but I was just informed by the secretary that the increase is by 2.5%. Thank you for your thought's brothers.
- Maurice Monroe – People of the church should have access to pastors' salary amount. This will help the people to vote on increase in salary after comparing with other salaries. Before we vote on the motion, we should look at the salaries to make a decision as a church.
- Rob Taylor – Can we have fewer staff to manage inflation and manage our already tight budget? Bulk of our budget goes to the salaries.
 - Dean – We have looked into these numbers (inflation and costs). We made a choice to give a discretionary bonus considering all this. Inflation affects the church as well and

the giving to church. I assure you that we will look into the budget and salaries in the future if the situation changes.

- Julius Naredo – I was a little bit concerned about hiring more staff. Can we partner more with other churches to get volunteers from other churches (collaborate) to save on budget?
 - Dean – we (the elder board) support the budget presented here as is.
- Tim Morgan - I am proposing to table this motion, after discussion bring it back to another meeting and not vote on it today.
- Kevin Casey – this back and forth is healthy, what we see is that Morningstar wants to bless their pastors. Thank you, Nathaniel, for bringing this to the table. If we don't move forward with this motion, we desire that the elder board consider do we have the right people on the right seat and are we compensating them correctly? It is a bigger conversation than just salaries.
 - Dean – I am open to have a deeper conversation on this and come back later to this motion. Could you just give me 3 minutes to talk with the elder board and give you a response? (Elders plus Manny go to the stage and discuss.)
 - Dean – In the recent past we have changed the salaries of the pastors. One for 5% and the other to 10%. We also adjusted the salary ranges for pastors in the light of inflation. However, the church giving has been a concern for us.
 - **Here is the final decision – Let us vote on the current motion, which is to accept the 2023 budget, we will then get back to the congregation to vote on the motion raised by Nathanael in 6 months. By then we will be in an informed position to reassess based on the giving up to that point.**
 - Motion moved by **Thomas Cannivady**.
 - Seconded by **Alf Hutchins**.
 - All in favor. 7 abstain. Motion is carried on the condition we come back in 6 months to it.

Motion 4 – We are asking for a confirmation that we engage the services of the auditor North McCollin for next year.

- Motion moved by **Wally Lingard**.
- Seconded by **Rob Taylor**.
- All in favor. 2 abstain. No against.

Dean spoke closing words –

- We are a family, and a family should be forgiving and loving to each other.
- We are working on the salaries and bonuses for the pastors.
- We had reached out to the people who left the church.
- We had reached out to the pastors who left the church.
- Last meeting, we had more members with masks, but this has reversed now, and I wanted to thank everyone who came regardless. We are going to love and welcome everyone with or without masks.
- In Covid time not all things were done perfectly, and we want to apologize if our actions were inaccurate. We apologize if you were personally hurt by that. Forgive us as Christ asked us to forgive each other.

Closing prayer and Benediction – **Dennis Bennett.**

Motion to close the meeting –

- Moved by **Dianne Simmons.**
- Seconded by **Ezekiel Mathi.**
- All in favor. No abstain.

ADJOURNMENT



Wisdom Marks Secretary of Board

Date Signed: Feb 21, 2024



Dean Barrant Chairman of the Board

Date Signed: Feb. 21, 2024



ANNUAL GENERAL MEETING

Welcome – Dean Barrant

- This meeting is in response to the vision Sunday meeting held in March.
- Board of elder's introduction.
- Executive pastor and Senior pastor introduction.
- Pastor Justin to speak on Motion resolution 1, Dennis B to speak on Motion resolution 2, and Mortimer to speak on Motion resolution 3.

Prayer – Armand Guanlao

Motion 1 - *That MCF affirms the document on Human Sexuality and Gender compiled by the Fellowship Evangelical Baptists (FEB) which was presented in the Notice of this Special Meeting of Members of September 24, 2023, as an addendum to our Constitution as this is consistent with scripture and strongly recommended by FEB and our attorney.*

P. Justin – As a church we are a part of a denomination called the Fellowship of the Evangelical Baptists, and in our denomination, the highest ecclesiastical authority is always the local church. No one tells Morningstar what to believe or how to act. Our church members led by our church elders are the highest ecclesiastical authority.

Now in the challenging days we live in sadly even more details have to be put into our commonalities as churches. So, FEB has adopted a resolution on human sexuality, defining it according to God's word. FEB has gone through with the effort of putting this in a document, and we have the opportunity as being a part of this fellowship, to affirm this document so we continue to be in line with other churches who have already affirmed and are a part of FEB. **Goal of the document – to affirm the biblical view of sexuality.** There are other churches that have been brought to court over sexuality related matters. This document is a helpful thing to protect us legally, it also has spiritual and practical implications.

Motion moved by Richard Gravesande

Seconded by John Carr

Questions –

Wayne Simmons – Is this about marriage as well or is it only about sexuality?

Ans. P. Justin – this document is specifically addressing human sexuality.

Q 2. If a person is married before and now divorced, could he lose his membership in the church?

Ans. P. Justin - We have never tried to speak to different convictions about this as people have different views on divorce and remarriage. Also, marriage and divorce are not part of the document or this motion.

Peter Mascarenes – Why call same sex union even marriage? In FEB's documents it clearly states that the term marriage is reserved for a man and woman. Same document on page 4 calls same sex union marriage. Why is that?

Ans. P. Justin - Legally in our culture today, same sex union is defined as marriage. It was not even thought of as marriage before historically. FEB document does a good job in stating what culture sees as

Q 2. The document goes on to say – If a clergy attends a same sex marriage, it is ok. On a well-known Christian website, I was reading that attendance at a wedding generally is understood to signify one’s support to the union that is being established.

Ans. P. Justin - Just to be clear, FEB is not suggesting one way or the other if a pastor should attend a same sex marriage. The point is if whether it is acceptable for a FEB pastor if they can attend a same sex wedding as they leave that to personal conscience as there are variety of situations in life. Officiating a wedding would be a different matter completely.

Dean – My Buddhist coworkers’ father died, and I went to attend the funeral in support to the co-worker. I am disclosing this, if it is an act of disqualifying, I leave that to the church.

Janet Roblin – What is the church’s position if anyone comes into membership who is transgender? They are now the opposite of what they were born with. How does the church address that from a ministry standpoint?

Ans. P. Justin - We always want to present the truth in love. The truth is we were created male and female. And as believers in Jesus Christ, covenant gathering in a local church, we affirm that, and will encourage others to affirm as well. As a requirement for membership, we would lovingly state the truth, regardless of what struggles they were facing, or related to some other issues, we would present the truth in love.

- Dean – we should be the people who love other people regardless. If Jesus had not loved us regardless, we would not be in the church.

Glenda Jerome – Question reading officiating the same sex marriage, this is an issue according to the Bible.

Ans. P. Justin - The document is not permitting to officiate same sex marriage, and this is a different issue. No church affiliated with FEB is allowed to officiate same sex marriage and we affirm that.

VOTING - All in favor. One abstains. No against. Motion carried.

Motion 2 - *That MCF makes the legally required amendments to our Constitution as instructed by the Ontario Not for Profit Corporations Act and reviewed by our attorney as per the corresponding document presented in the Notice for this Special Meeting of Members of September 24, 2023.*

Dennis B – provides ONCA background.

- ONCA was proclaimed in force on Oct 12, 2021. Charities were given 3 years to make the changes that came as result of the ONCA requirements.
- ONCA requires the charities to become compliant with the act no later than Oct 19, 2024.
- There are a few rules to ONCA- mandatory rules, default rules and optional rules.

We are grateful to the pervious board who looked into the ONCA rules in 2021 and they made a lot of changes to the constitution already so there are only a few changes we need to make now.

We reached out to our lawyer with all our recommendations, and he came back to us with his changes and recommendations that we are presenting to you today. Document has been posted on the website for you to review.

Dean – Brother Dennis attended a legal conference and we found out that government of Ontario is making changes to laws governing corporations, with changes that affect charities also. We are both

corporation and charity. Some changes are mandatory, and some are time sensitive. So, we asked our lawyer to look into the changes due to ONCA. Our Lawyer looked at the act and our constitution and then made recommendations with regards to changes we should make.

Questions –

Paul Wismer - When was the church incorporated? And who was the legal firm that advised us on the incorporation? Did we have the elder board functional at that time? As a church member I would look to the elders rather than the lawyers for advice on matters like these.

Ans. Dean – We will get back to you on your questions – Who was the legal firm that advised us on the incorporation, and how long we have been incorporated for?

Nathanael Matti – Section 4.08 are any of the changes suggested in that mandatory? Dennis answers “No this is just to clarify.” So I move that we split this motion section 4.08 to take up separately in a meeting.

Dean – We are here based on legal advice.

Nathanael – Legal advice is just some advice, two different lawyers might give two different recommendations.

Nathanael - Reason for requesting a separate meeting for section 4.08 are several ambiguities found in language of this section. We can go over it now if you want.

Ans. Dean – We the board have sought advice, we received advice and we are presenting advice to the church in the motion. We are going to present the motion and ask everyone to vote on it. To the church – We have presented the motion and we want you to make a decision on whether we go forward with the motion or not. We are going to vote on the motion to keep it as it is, and that means that we have voted on not to change it.

Nathanael – I have some questions then. In 4.02 it states 10% of membership. What kind of membership, is it full membership?

Ans. Dennis – This is full membership. This was one of the default rules.

Nathanael – It is not clear here whether it is 10% of full membership or 10% of all members. So, can we include the word “full” here?

Dean – We will come back to you Nathanael in a minute, we have a motion at hand here, can someone move the motion here?

Motion moved by Richard Gravesandy

Seconded by Karlene Barrant

Dean – We are going forward with this motion, and we are open to make change to add “full” membership instead of membership.

Nathanael – the correct and best way to handle this properly would be to do an amendment, so I move we amend section 4.02C to replace the word membership to full membership.

Ans. Dean – we can do that.

Nathanael – on section 4.08A – in that there is a sentence that says “Quorum for transaction of business where in the act requires a vote of two thirds of members presented in the meeting in order to vote on a matter called for the purpose shall be 51% of the members. Then in yellow it says, “with the exception” and continues with only 40% required. **What is the rationale of inserting the words “with the exception” as this is modifying the original wording?**

Ans. Dean- The possibility exists of multiple locations or virtual attendance where less members may be present, and this exception factors this in.

Nathanael- I think these sentences are meant to be three separate things. 1) Regular quorum when there is a meeting, 2) Circumstances where quorum needs to be changed, 3) The 40% is required for circumstances such as new member votes over both 9 & 11 am services.

Ans. Dean- The wording of this has been reviewed by P. Justin, P. Dennis and Christian lawyer, and it’s not something we have come up with on our own.

Wayne Simmons - What is the difference between full membership and membership?

Ans. Dennis Bennett- Section 2.02 of the constitution references to associate members.

Ans. Justin Huffman – We allow underage members (under age 18) to join the church, but they aren’t allowed into full membership with the right to vote until 18.

Tyler Fischer – Section 4.04 says no less than 10 days and no more than 50 days for a call to a meeting. And previously it was not less than 21 days. I do not agree with that, I think 21 days was sufficient notice. People sometimes take 2 weeks off, and if there is an important meeting coming up and notice is only 10 days then they can potentially miss that meeting. For this reason, I will vote this down. If we had a separate QA session, that would have been helpful, and I agree that splitting this motion to another meeting will be helpful.

Ans. Dean – There are times when something urgent comes up and we need to vote on it soon. This is just a leeway to vote and go to the congregation in just a little more than a week. This does not mean that we will give only 10 days notice always. This is just for very urgent situations. Due to this, I am accepting this flexibility.

Peter Mascarenes – first of all, here is the answer to the question asked by brother Paul – **our church was incorporated on March 31, 1976, as Churchill Height Baptist church and then again on May 17, 2006, as Morningstar Christian fellowship.** Piggybacking on Tyler ‘comments – Constitution does have a provision of special meeting if quorum is needed. In that you do not need to give a notice, once quorum is met you can vote.

Ans. Dean – I am open to make an amendment to section 4.02C membership to full membership, also to break it up in three parts. We are going to review this and speak to our lawyer again. If there is any issue, we will bring it back in March AGM meeting.

Dennis – We will be voting now with the amendment that we will be changing section 4.02 to 4.02C from membership to reflect full membership.

VOTING - All in favor. 6 abstains. No against. Motion carried.

Motion 3 - *That MCF adopts the changes to our constitution to include Proxy votes as per the corresponding document presented in the Notice of this Special Meeting of Members of September 24, 2023.*

Mortimer - We want the staff and members who are working downstairs, to also have a chance to vote at AGM and other special meetings like this one. And we have come up with a solution after a lot of discussion. This can also be extended to members who are sick and can't make it, members who have work shift etc. and we would like all our members to have equal chance to vote.

Dean – The staff and volunteers who take care of our kids downstairs, also wanted to be a part of voting and I recall, we used to have proxy voting provision in the past in our constitution. There was a change made to remove proxy voting sometime back. The reason to bring proxy voting back is to give everyone serving downstairs the opportunity to vote again.

Motion moved by Dianne Simmons

Seconded by Zaheer Din

Dean – by the way we generated the wordings of this motion and submitted to our attorney.

Questions –

Rogelim Nessia - How are we doing in updating our membership list. Is it up-to-date? Do we know which are active and inactive?

Ans. Dean – Last night I got an email from the church office with our total membership. So yes, it is updated regularly. Yes, the ministry team can give us the information of who are active and not active members.

Janet Roblin – proxy is for all members or active members?

Ans. Dean – for all qualified members.

VOTING - All in favor. No abstains. No against. Motion carried.

Motion 4 - *That the MCF 2023 Budget be amended to reflect a year to year increase up to 7%, consistent with Canada's inflation rate, for MCF church staff wages and salaries.*

Dean - This motion is the main reason we are having this meeting. Brother Nathanael moved this motion seconded by Mark Weiser. In March we had this motion tabled and we promised to get back to you after we look into our finances. So here we are. Brother Many is going to present some initiatives.

Pastors and church staff were asked to leave the meeting for this motion.

Manny - I will be presenting to you some of the options taken by the board with respect to remuneration both in 2022 and in the coming year. Later I will present an update on the weekly giving and will touch on our Board Designated Funds and there will also be a slide on latest economic indicators.

Board Initiatives –

- Discretionary bonus (2022) that was not budgeted was paid from Board Designated Fund.
- Reviewed & increased salary ranges as some pastors were at max salary scale.
- Base salaries paid to staff effective March 1, 2023.
- First drafts of 2023 Budget was lowered without reducing salaries. Even when the revenue was lower, we only made cuts to capital expenditures.
- Discretionary bonus is now included in the 2023 Budget and will be paid in Dec of this year.

Combined impact of salary increase & discretionary bonus will be **4.45%**

This year up to last Sunday, the average weekly giving will be \$22, 066 slightly lower than last year's \$22, 192. Therefore, based on the trend in giving, revenue target may not be reached.

Board Designated Funds – We started the year with a balance of \$165,908 last year, now we are down to \$115, 908 after taking into account all the expenditures (Tapscott payment, carpet replacement etc.)

Morningstar just got an email from Feb that they are increasing the group insurance policy by 8.5% effective Aug 2023. Impact of the rising cost is for everyone, to church, staff and members.

Canada inflation rate was 6.8% last Oct. It is now down to 4%. Just to recap the combined salary increase and bonus provided to the staff will be 4.45%.

Dean – so when the motion was moved in March stating inflation was 7%, inflation actually was 5.7%. We with all our heart want as much as possible to support our staff here and that is the reason with giving being low, we gave bonus from BDF and budgeted bonus for this year. Please keep in mind that we are a charity and not a for-profit corporation.

So here we are now in Sept 2023, and from what we have seen since March that the giving has been at 2022 level and has not increased and has been lower in 2023.

The duties that you have assigned to us is to secure spiritual growth of the church, but we also have to be good stewards of its resources. We as the board of elders cannot support this motion at this time. We will look at the giving for the rest of the year and see where we can budget for salary increase.

Questions –

Benji Francisco – I believe members of Morningstar are faithful givers and members are also employed (mostly). Nobody ever receives a salary increase of 7%. The most we have ever received is 4%. People like me don't even receive 2% increase. So, 7% is too much and I understand the difficulty faced by the elder board making this decision. We must be good stewards of our church money.

Peter Mascarenes – I agree with the board disagreeing with the motion. I have a two-part question – A. what is the administrative percentage of Morningstar expenses? B. We are hiring a new communications administrator. I am wondering if board has considered reducing the staff and give more to the current staff rather than increasing our staff count?

Ans. Dean – There was an advertisement for the Comm specialist for office and we as board asked about it also. That is a replacement of current staff member (Janice Garraway) who decided to leave.

Ans. Manny – the percentage of administrative staff for Morningstar is 58% currently.

Nathanael Mathi – the 4.45% bonus and increase in salary is not distributed evenly among all staff equally. The wording there in the motion is to provide up to 7% and not to provide 7%. Just like there is increased pressure on the budget, the same cost is higher for people as well.

- This motion was moved then and was moved based on the question I asked, "what was the salary increase given to the staff and based on my understanding, the answer was 1%".

Ans. Dean – Nathanael your understanding is incorrect, we said 1% to some and 10% to other. Total increase was more than 1%. Nathanael you and I had a conversation last week Sunday because I wanted to ensure the wording of the motion was consistent with what you said. Until last week I thought you asked for 7% increase in salary consistent with the inflation rate at that time. After our conversation I also added "up to" 7%. We considered everything and wrestled with this, and now we have come back

with an answer. Also, we have some other considerations to bless our pastors with, but the board has not authorised me to disclose it here at this meeting.

Nathanael – it is good to know that there are other considerations and that is what was expected. I was not hearing these and that is why I was asking these questions.

VOTING - We as a board cannot support up to 7% increase in salary at this time. Here is the motion in front of you on which congregation needs to vote.

Motion was voted upon and did not carry. Few in favor, mostly against. Result – motion dissolved.

Dean – closing words.

Closing prayer – **Wisdom Marks**

Motion 5 – Special Meeting adjourned.

Moved by **Richard Gravesandy**

Seconded by **John Carr**

ADJOURNMENT



Wisdom Marks Secretary of Board



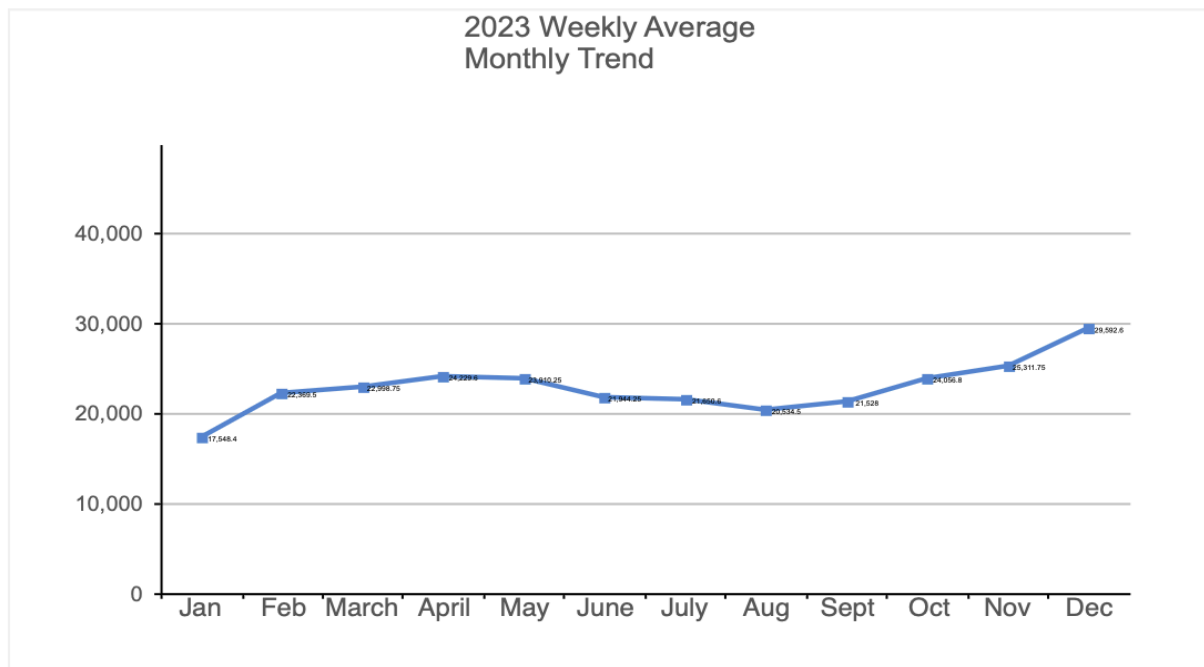
Dean Barrant Chairman of the Board

Date Signed: Feb 27, 2024

Date Signed: 2024.02.27



OFFERING STATS

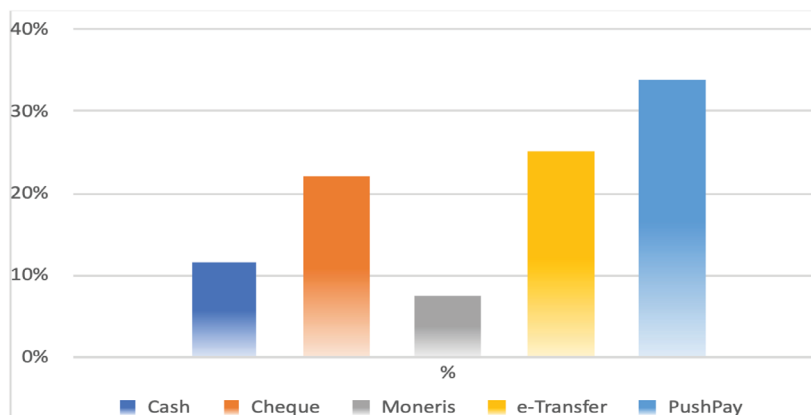


AVERAGE WEEKLY ENVELOPE RECEIPTS
YEAR ENDED DECEMBER 31, 2023

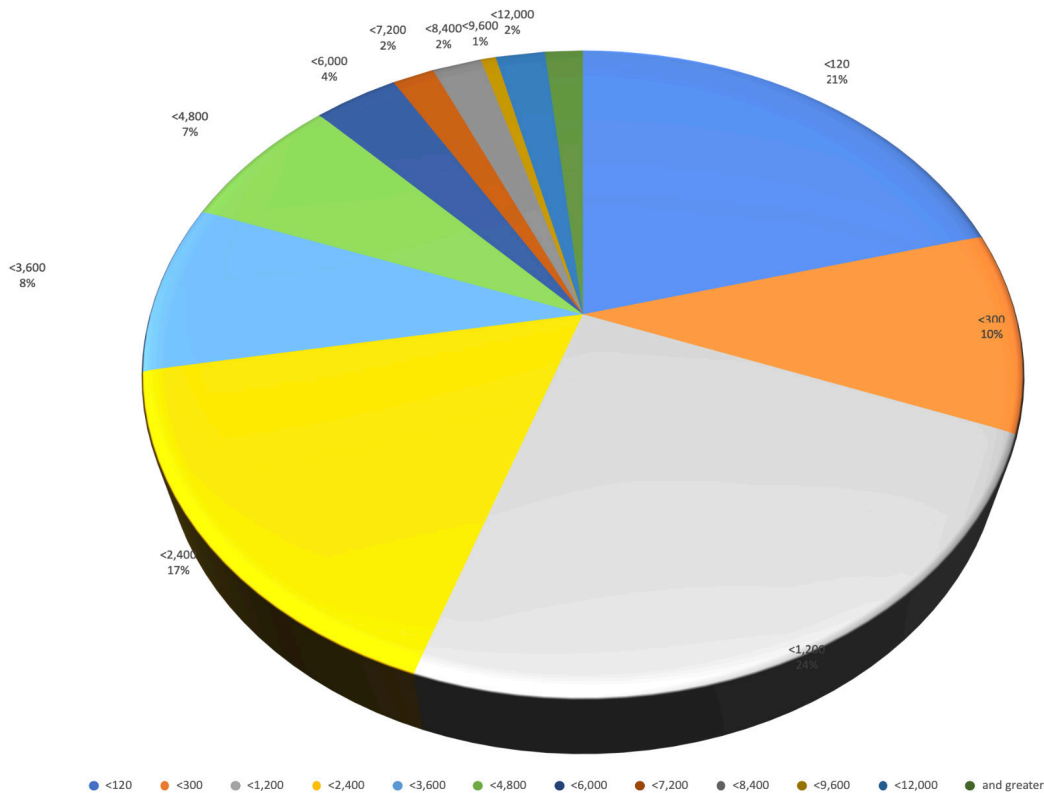
	2023	2022	2021	2020**	2019**	2018**	2017**	2016**	2015**	2014**	2013**
January	17,548	18,144	22,959	21,549	17,619	23,483	23,004	22,932	22,449	22,449	22,089
February	22,370	22,172	24,425	25,769	25,255	25,678	25,427	23,037	23,143	22,424	23,110
March	22,999	22,785	20,402	18,645	25,616	27,722	24,223	24,478	22,923	25,014	30,045
April	24,230	25,851	25,660	27,215	28,348	25,545	27,375	28,181	32,277	26,913	26,474
May	23,910	22,708	19,769	24,261	25,859	28,272	26,455	24,606	30,431	27,142	23,518
June	21,944	21,872	28,268	24,271	29,963	24,277	27,256	30,187	23,342	25,660	24,033
July	21,651	24,282	25,467	22,104	25,946	23,911	27,963	28,942	30,547	24,980	29,040
August	20,535	20,783	19,958	25,053	31,418	25,415	25,802	27,831	26,396	21,367	22,990
September	21,528	22,642	25,728	26,174	26,131	23,532	24,193	24,436	23,309	22,216	29,087
October	24,057	23,025	24,209	25,488	27,097	25,361	26,128	26,182	25,190	23,172	26,100
November	25,312	22,054	27,246	25,392	24,126	27,013	26,766	34,546	25,365	25,674	24,389
December	29,593	39,716	42,396	43,334	41,022	33,771	35,874	38,092	39,796	36,005	30,592
Weekly average	23,015	23,499	25,541	25,584	27,622	26,205	26,834	27,624	27,090	24,987	26,074
Change from prior year	-2.06%	-7.99%	-0.17%	-7.38%	5.40%	-2.34%	-2.86%	1.97%	8.41%	-4.17%	5.40%

** Tapscott location included beginning 2012

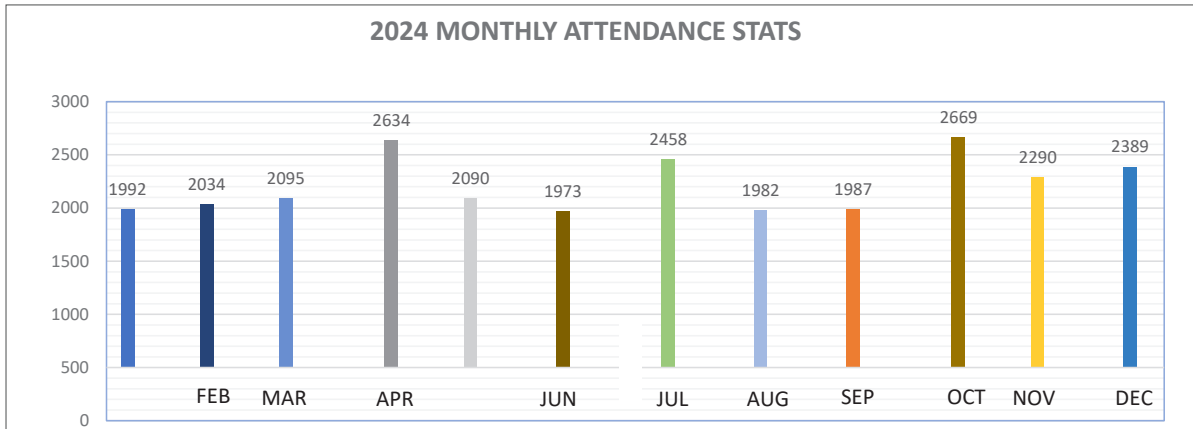
Payment Type	Amount	%	Count
Cash	145,278.03	12%	1,822
Cheque	276,147.00	22%	1,050
Moneris	93,857.39	7%	286
e-Transfer	315,532.19	25%	1,435
PushPay	424,730.43	34%	3,285
	1,255,545.04		7,532



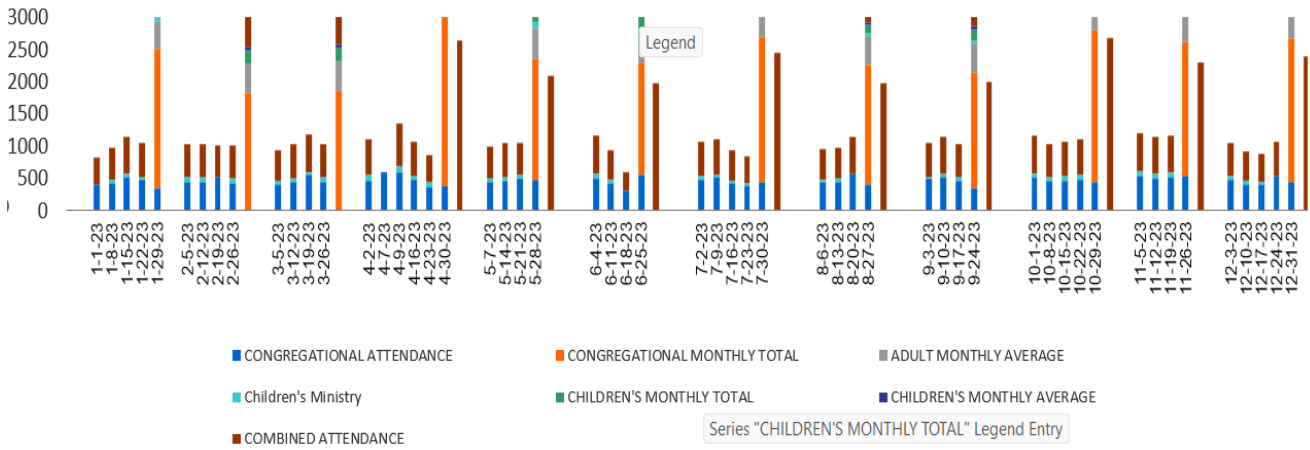
Contribution Range		# of Contributors Total YTD	% of Contributors	Total Given Per Range	Average per Contributor (YTD)
Low	High				
0.01	<120	125	20.80	6,826.86	54.61
120.01	<300	60	9.98	13,002.54	216.71
300.01	<1,200	147	24.46	106,644.58	725.47
1,200.01	<2,400	102	16.97	176,300.45	1,728.44
2,400.01	<3,600	51	8.49	148,366.85	2,909.15
3,600.01	<4,800	43	7.15	176,567.09	4,106.21
4,800.01	<6,000	22	3.66	120,328.25	5,469.47
6,000.01	<7,200	11	1.83	71,990.00	6,544.55
7,200.01	<8,400	13	2.16	101,998.50	7,846.04
8,400.01	<9,600	4	0.67	35,725.25	8,931.31
9,600.01	<12,000	13	2.16	138,571.20	10,659.32
12,000.01	and greater	10	1.66	159,223.47	15,922.35



2024 MONTHLY ATTENDANCE STATS



2023 WEEKLY/AVERAGE ATTENDANCE STATISTICS



MORNINGSTAR CHRISTIAN FELLOWSHIP
FINANCIAL STATEMENTS
DECEMBER 31, 2023

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	4.	Statement of Changes in Fund Balances
	5.	Statement of Operations - Unrestricted Fund
	6.	Statement of Cash Flows
	7-13.	Notes to Financial Statements

INDEPENDENT AUDITOR'S REPORT

To the Directors of
Morningstar Christian Fellowship
SCARBOROUGH
Ontario

Qualified Opinion

We have audited the accompanying financial statements of Morningstar Christian Fellowship which comprise the statement of financial position as at December 31, 2023 and the statement of operations - unrestricted fund, statement of changes in fund balances and statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the accompanying financial statements present fairly, in all material respects, the financial position of the entity as at December 31, 2023 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 Qualified Opinion

In common with many not-for-profit organizations, the entity derives revenue from contributions, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the entity. Therefore, we were not able to determine whether any adjustments might be necessary to contributions revenue, deficiency of revenues over expenses, and cash flows from operations for the years ended December 31, 2023 and 2022, current assets as at December 31, 2023 and 2022, and fund balances as at January 1 and December 31 for both the 2023 and 2022 years.

Our audit opinion on the financial statements for the year ended December 31, 2022 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. 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 entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other 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 qualified opinion.

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

Management is responsible for the preparation and fair presentation of these 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 entity'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 entity or to cease operations, or has no realistic alternative but to do so.

- 1 -

Those charged with governance are responsible for overseeing the entity'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 generally accepted auditing standards 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 generally accepted auditing standards, 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 entity'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 entity'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 entity 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.



NORTON McMULLEN LLP
Chartered Professional Accountants, Licensed Public Accountants

MARKHAM, Canada
February 26, 2024

MORNINGSTAR CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL POSITION

As at December 31,

2023

2022

ASSETS

Current

Cash and cash equivalents (Note 2)	\$ 572,778	\$ 640,695
Receivables	7,107	7,107
PSB rebate recoverable	19,953	18,062
Investments (Note 4)	15,668	14,329
Prepaid expenses	14,204	13,853
	<u>\$ 629,710</u>	<u>\$ 694,046</u>

Capital Assets (Note 3)

2,960,356 3,035,352

Investments (Note 4)

17,002 17,002

\$ 3,607,068 \$ 3,746,400

LIABILITIES

Current

Accounts payable and accrued liabilities	\$ 18,669	\$ 41,147
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FUND BALANCES (Note 5)

Unrestricted Fund	\$ 3,327,367	\$ 3,402,383
Internally Restricted Funds	145,484	195,263
Externally Restricted Funds	115,548	107,607
	<u>\$ 3,588,399</u>	<u>\$ 3,705,253</u>
	<u>\$ 3,607,068</u>	<u>\$ 3,746,400</u>

Approved by the Board:

_____ Director

_____ Director

See accompanying notes

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MORNINGSTAR CHRISTIAN FELLOWSHIP
STATEMENT OF CHANGES IN FUND BALANCES

For the year ended December 31, 2023

	Balances Beginning	Revenues	Expenses	Transfers (Note 6)	Balances Ending
Unrestricted Fund (Page 5)	<u>\$ 3,402,383</u>	<u>\$ 1,366,298</u>	<u>\$ 1,439,980</u>	<u>\$ (1,334)</u>	<u>\$ 3,327,367</u>
Internally Restricted Funds					
Board Designated	\$ 165,908	\$ -	\$ 52,300	\$ 1,334	\$ 114,942
School of Music	23,039	7,515	6,328	-	24,226
Sports Ministries	4,209	-	-	-	4,209
Dramatic Productions	2,107	-	-	-	2,107
	<u>\$ 195,263</u>	<u>\$ 7,515</u>	<u>\$ 58,628</u>	<u>\$ 1,334</u>	<u>\$ 145,484</u>
Externally Restricted Funds					
Short Term Missions	\$ 60,447	\$ 6,296	\$ 5,698	\$ -	\$ 61,045
Benevolent	46,746	18,467	15,384	-	49,829
Refugee Assistance	-	4,260	-	-	4,260
Special Offerings	414	-	-	-	414
	<u>\$ 107,607</u>	<u>\$ 29,023</u>	<u>\$ 21,082</u>	<u>\$ -</u>	<u>\$ 115,548</u>
TOTAL	<u>\$ 3,705,253</u>	<u>\$ 1,402,836</u>	<u>\$ 1,519,690</u>	<u>\$ -</u>	<u>\$ 3,588,399</u>
PRIOR YEAR TOTAL	<u>\$ 3,873,999</u>	<u>\$ 1,348,726</u>	<u>\$ 1,517,472</u>	<u>\$ -</u>	<u>\$ 3,705,253</u>

See accompanying notes

- 4 -

MORNINGSTAR CHRISTIAN FELLOWSHIP

STATEMENT OF OPERATIONS - UNRESTRICTED FUND

For the year ended December 31,

2023

2022

REVENUES

Contributions - envelopes	\$ 1,219,778	\$ 1,221,936
Government assistance (Note 8)	81,107	-
Rental income	20,450	61,477
Miscellaneous	18,919	13,755
Interest income	10,470	5,496
Summer camp fees	9,400	6,839
Contributions - loose	4,836	1,200
Unrealized gain in fair value of investments	1,338	-
	<u>\$ 1,366,298</u>	<u>\$ 1,310,703</u>

EXPENSES

Wages and benefits	\$ 800,183	\$ 707,584
Property and administration	150,635	156,531
Amortization	134,674	150,183
Church overhead	137,000	114,637
Outreach	105,041	93,319
Worship ministries	23,117	16,154
Life and ministry development	19,571	14,405
Bank charges	16,771	17,831
Summer camps	13,951	16,308
Student ministries	10,222	7,769
Children's ministries	9,928	8,008
Community life	7,603	6,842
Multi-site ministries	6,395	40,183
Family ministries	4,889	3,637
Loss on disposal of equipment	-	4,164
Unrealized loss in fair value of investments	-	1,724
	<u>\$ 1,439,980</u>	<u>\$ 1,359,279</u>

DEFICIENCY OF REVENUES OVER EXPENSES

\$ (73,682) \$ (48,576)

See accompanying notes

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MORNINGSTAR CHRISTIAN FELLOWSHIP

STATEMENT OF CASH FLOWS

For the year ended December 31,

2023

2022

CASH AND CASH EQUIVALENTS WERE PROVIDED BY (USED IN):

OPERATING ACTIVITIES

Excess (deficiency) of revenues over expenses

Unrestricted Fund	\$ (73,682)	\$ (48,576)
Board Designated Fund	(52,300)	(9,750)
School of Music	1,187	915
Ajax	-	(83,764)
Benevolent	3,083	1,740
Short Term Missions	598	1,539
Refugee Assistance	4,260	(31,050)
Special Offerings	-	200
	<u>\$ (116,854)</u>	<u>\$ (168,746)</u>

Items not affecting cash:

Amortization	134,674	150,183
Loss on sale of equipment	-	4,164
Unrealized (gains) loss in fair value of investments	(1,338)	1,724
	<u>\$ 16,482</u>	<u>\$ (12,675)</u>

Net change in non-cash working capital balances:

Receivables	\$ -	\$ (3,664)
PSB rebate recoverable	(1,891)	(4,019)
Prepaid expenses	(351)	3,664
Accounts payable and accrued liabilities	(22,479)	(18,832)
Deferred revenue	-	(9,103)
	<u>\$ (24,721)</u>	<u>\$ (31,954)</u>
	<u>\$ (8,239)</u>	<u>\$ (44,629)</u>

INVESTING ACTIVITIES

Purchase of capital assets	\$ (59,678)	\$ (104,766)
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DECREASE IN CASH AND CASH EQUIVALENTS

	\$ (67,917)	\$ (149,395)
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CASH AND CASH EQUIVALENTS - Beginning

	<u>640,695</u>	<u>790,090</u>
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CASH AND CASH EQUIVALENTS - Ending

	<u>\$ 572,778</u>	<u>\$ 640,695</u>
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See accompanying notes

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MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

PURPOSE OF THE ORGANIZATION

Morningstar Christian Fellowship (the "Church") is an assembly of believers in Jesus Christ which exists as a particular expression of the universal body of Christ with the purpose of offering acceptable worship to God, instructing and edifying the people of God, and reaching out to unbelievers by means of evangelism and social action in the community of Scarborough. Morningstar Christian Fellowship is incorporated under the Ontario Corporations Act as a not-for-profit organization and is a registered charity under the Income Tax Act.

1. SIGNIFICANT ACCOUNTING POLICIES

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

a) Fund Accounting

Resources are classified into funds according to their activities or objectives specified as follows:

The Unrestricted Fund reports net assets, donations and expenses related to the operations and administration of the Church.

Internally Restricted Funds represent funds set aside for future expenditures. Board Designated Funds may be utilized at the Board's discretion for expenditures not provided for in the annual operating budget. Funds for the School of Music, Dramatic Productions, and Sports Ministries have been established to cover future shortfalls in their own respective areas.

Externally Restricted Funds represent funds whereby the original contributions have been restricted by donors. The externally restricted funds are as follows:

The Benevolent Fund represents restricted contributions designated to provide aid to those in need.

The Short Term Mission Fund represents restricted contributions designated to be used in certain short term mission trips.

The Refugee Assistance Fund represents restricted contributions designated to be used for refugee assistance.

The Special Offerings Fund represents restricted contributions designated for specific short-term needs as approved by the board.

MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

1. SIGNIFICANT ACCOUNTING POLICIES - Continued

b) Revenue Recognition

The Church follows the restricted fund method whereby externally restricted contributions are recognized in the fund corresponding to the purpose for which they were contributed. Restricted contributions for which there is no fund are recorded in accordance with the deferral method. Unrestricted contributions are recognized as revenues in the Unrestricted Fund.

Investment income, including dividends and interest earned on any restricted investments held in support of a restricted fund is recognized as revenue in the appropriate fund when earned. Investment income earned on unrestricted investments is recognized as revenue in the unrestricted fund.

Revenue from facilities rental and other miscellaneous services is recognized when services are provided and collection is reasonably assured.

Government assistance is recognized when received and any conditions as to its use have been met.

c) Use of Estimates

The preparation of financial statements in accordance 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 at the date of the financial statements, and the reported amounts of revenues and expenses during the reported period. Actual results could differ from the estimates used.

Significant estimates include the estimated useful life of capital assets.

d) Cash and Cash Equivalents

Cash and cash equivalents include cash and term deposits with a maturity period of three months or less from the date of acquisition.

e) Investments

Marketable Securities

Marketable securities, which are investments traded in an active market, are recorded at fair value.

Investments in Non-Publicly Traded Shares

Investments in non-publicly traded shares are recorded at cost. A provision for write-down is made when the decline in value of a particular investment is considered other than temporary.

MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

1. SIGNIFICANT ACCOUNTING POLICIES - Continued

f) Capital Assets

Capital assets are recorded at cost. Amortization is being provided over the estimated useful life of the assets using the following annual rates and methods:

Building	3% declining balance
Furniture and equipment	20% declining balance

g) Impairment of Capital Assets

When a tangible capital asset no longer contributes to an organization's ability to provide goods and services, or the value of future economic benefits or service potential associated with the tangible capital asset is less than its net carrying amount, the net carrying amount of the tangible capital asset is written down to the asset's fair value or replacement cost.

h) Contributed Services

Volunteers contribute significant hours per year to assist the Church in carrying out its activities. Because of the difficulty of determining their fair value, contributed services are not recognized in the financial statements.

i) Financial Instruments

Initial Measurement

The Church initially measures its financial assets and financial liabilities originated or exchanged in arm's length transactions at fair value.

Subsequent Measurement

The Church subsequently measures all its financial assets and liabilities at amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the deficiency of revenues over expenses in the period incurred.

Financial assets subsequently measured at amortized cost include cash and cash equivalents, receivables, and DUCA investments. Financial liabilities measured at amortized cost include accounts payable and accrued liabilities.

Other than investments in Canadian equities, the Church has no financial assets measured at fair value and has not elected to carry any financial asset or liability at fair value.

MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

2. CASH AND CASH EQUIVALENTS

Cash and cash equivalents consist of bank balances holding unrestricted and restricted cash.

	2023	2022
Unrestricted cash	\$ 311,746	\$ 337,825
Restricted cash	<u>261,032</u>	<u>302,870</u>
	<u>\$ 572,778</u>	<u>\$ 640,695</u>

3. CAPITAL ASSETS

Capital assets consist of the following:

	2023		2022	
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Land	\$ 170,588	\$ -	\$ 170,588	\$ 170,588
Building	4,908,183	2,369,879	2,538,304	2,609,737
Furniture and equipment	<u>1,462,217</u>	<u>1,210,753</u>	<u>251,464</u>	<u>255,027</u>
	<u>\$ 6,540,988</u>	<u>\$ 3,580,632</u>	<u>\$ 2,960,356</u>	<u>\$ 3,035,352</u>

In the year, the Church removed the leasehold improvement which are located at Tapscott site and restored the location to its original condition at a cost of \$50,000. As no reasonable estimate of the costs to be incurred were provided by the management when the process started, there was no adjustment set up in prior year, thus no asset class for the restoration cost to be against to.

4. INVESTMENTS

Investments consist of the following:

	2023	2022
Current		
Canadian equities, at fair value	<u>\$ 15,668</u>	<u>\$ 14,329</u>
Long-Term		
Private membership shares in DUCA, at cost	\$ 50	\$ 50
DUCA private Class "A" Shares, at cost	<u>16,952</u>	<u>16,952</u>
	<u>\$ 17,002</u>	<u>\$ 17,002</u>

MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

5. FUND BALANCES

Fund balances are composed of the following:

	2023	2022
UNRESTRICTED		
Unrestricted Fund		
Cash and cash equivalents	\$ 311,746	\$ 337,825
Receivables	27,060	25,169
Prepaid expenses	14,204	13,853
Capital assets	2,960,356	3,035,352
Investments	32,670	31,331
Accounts payable and accrued liabilities	<u>(18,669)</u>	<u>(41,147)</u>
Fund Balance - Unrestricted Fund	<u>\$ 3,327,367</u>	<u>\$ 3,402,383</u>
INTERNALLY RESTRICTED		
Board Designated		
Cash and cash equivalents	<u>\$ 114,942</u>	<u>\$ 165,908</u>
Fund Balance – Board Designated	<u>\$ 114,942</u>	<u>\$ 165,908</u>
School of Music		
Cash and cash equivalents	<u>\$ 24,226</u>	<u>\$ 23,039</u>
Fund Balance – School of Music	<u>\$ 24,226</u>	<u>\$ 23,039</u>
Sports Ministries		
Cash and cash equivalents	<u>\$ 4,209</u>	<u>\$ 4,209</u>
Fund Balance – Sports Ministries	<u>\$ 4,209</u>	<u>\$ 4,209</u>
Dramatic Productions		
Cash and cash equivalents	<u>\$ 2,107</u>	<u>\$ 2,107</u>
Fund Balance – Dramatic Productions	<u>\$ 2,107</u>	<u>\$ 2,107</u>
TOTAL INTERNALLY RESTRICTED	<u>\$ 145,484</u>	<u>\$ 195,263</u>

MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

5. FUND BALANCES - Continued

	2023	2022
EXTERNALLY RESTRICTED		
Benevolent Fund		
Cash and cash equivalents	\$ <u>49,829</u>	\$ <u>46,746</u>
Fund Balance – Benevolent Fund	\$ <u>49,829</u>	\$ <u>46,746</u>
Short Term Missions Fund		
Cash and cash equivalents	\$ <u>61,045</u>	\$ <u>60,447</u>
Fund Balance – Short Term Missions Fund	\$ <u>61,045</u>	\$ <u>60,447</u>
Refugee Assistance Fund		
Cash and cash equivalents	\$ <u>4,260</u>	\$ <u>-</u>
Fund Balance – Refugee Assistance Fund	\$ <u>4,260</u>	\$ <u>-</u>
Special Offerings Fund		
Cash and cash equivalents	\$ <u>414</u>	\$ <u>414</u>
Fund Balance – Special Offerings Fund	\$ <u>414</u>	\$ <u>414</u>
TOTAL EXTERNALLY RESTRICTED	\$ <u>115,548</u>	\$ <u>107,607</u>

6. TRANSFERS

During the year the Board transferred \$38,666 (2022 - \$44,878) from Board Designated Funds to the Unrestricted Fund to assist with the purchase of capital assets and certain repairs.

During the year the Board transferred \$Nil (2022 - \$10,826) from the Board Designated Fund to the Refugee Assistance Fund to provide funding for expenses not otherwise funded.

During the year the Board transferred \$40,000 (2022 - \$Nil) from Unrestricted Fund to Board Designated Fund to to assist with the purchase of capital assets.

MORNINGSTAR CHRISTIAN FELLOWSHIP

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2023

7. FINANCIAL INSTRUMENTS

Risks and Concentrations

The Church is exposed to various risks through its financial instruments. The following analysis provides a summary of the Church's exposure to and concentrations of risk at December 31, 2023:

a) Credit Risk

Credit risk is the risk that one party to a financial instrument will cause financial loss for the other party by failing to discharge an obligation. The Church's main credit risks relates to its receivables. There is no allowance for doubtful accounts in the current or prior year. There has been no change in the assessment of credit risk from the prior year.

b) Liquidity Risk

Liquidity risk is the risk that the Church will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to this risk mainly with respect to its accounts payable and accrued liabilities. The Church manages this risk by managing its working capital and by generating sufficient cash flow from operations. There has been no change in the assessment of liquidity risk from the prior year.

c) Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk, and price risk. The Church is mainly exposed to price risk as follows:

i) Price Risk

Price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Church is exposed to price risk through its investments in quoted shares. The exposure to this risk fluctuates as the Church's investments change from year to year.

8. GOVERNMENT ASSISTANCE

The Church has received \$81,107 (2022 - \$Nil) Canada Summer Job government assistance for their summer internship program. The purpose of the assistance is to reimburse the payroll expense to the youth internship program.

MORNINGSTAR CHRISTIAN FELLOWSHIP

2024 BUDGET **(with 2023 Actuals and Budget)**

**MORNINGSTAR CHRISTIAN FELLOWSHIP
RECEIPTS AND DISBURSEMENTS
2024 BUDGET**

	2024 Budget (52 Sundays)	2023 Actual (53 Sundays)	2023 Budget (53 Sundays)
RECEIPTS			
Weekly Average	24,519 \$	23,015 \$	24,057
CONTRIBUTIONS			
Envelopes	1,275,000	1,219,778 \$	1,275,000
Loose	7,800	4,836	1,000
TOTAL CONTRIBUTIONS	1,282,800	1,224,614	1,276,000
OTHER RECEIPTS			
Rental Income	4,500	20,450	10,048
Grant - summer camp	14,000	81,107	14,000
Summer Camp Fees Earned	9,500	9,400	9,000
Investment income	9,000	11,809	6,000
Miscellaneous	15,000	18,919	13,005
TOTAL OTHER RECEIPTS	52,000	141,685	52,053
TOTAL RECEIPTS	1,334,800 \$	1,366,299 \$	1,328,053
DISBURSEMENTS			
SALARIES & BENEFITS			
Ministry Directors	386,213 \$	365,686 \$	366,440
Interns - Summer and Ministries	19,736	83,038	28,458
Ministries & Administrative Staff	165,756	158,278	166,854
Custodial Ministry	59,618	56,781	64,542
Bonus - Discretionary	11,800	11,050	11,000
Employee Benefits (incl. CPP, EI and EHT)	128,853	125,350	127,046
TOTAL - SALARIES & BENEFITS	771,977	800,183	764,340
thereof Interns covered by Gov't Grants	14,000	81,107	14,000
CHURCH OVERHEAD			
Insurance	14,500	13,485	13,800
Church Office	34,585	36,054	30,000
Fellowship Membership Fees	18,000	18,000	18,000
Computer & IT Expenses	12,967	9,422	16,667
Social Media	9,795	7,701	10,295
Professional Development	18,475	7,224	11,975
Legal and Audit	13,500	10,909	12,000
Pastors Travel	3,996	4,749	4,000
Telephone	15,696	14,327	14,580
Food Services	12,550	15,130	9,050
Guest and Members Services	1,700	762	1,700
TOTAL - CHURCH OVERHEAD	155,764	137,762	142,067
PROPERTY			
Equipment Maintenance	35,000	34,976	33,200
Heat and Utilities	72,200	68,982	58,534
Building Maintenance	57,518	46,677	55,298
TOTAL - PROPERTY	164,718	150,635	147,032
CAPITAL EXPENDITURES	-	21,012	21,000

**MORNINGSTAR CHRISTIAN FELLOWSHIP
RECEIPTS AND DISBURSEMENTS
2024 BUDGET**

	2024 Budget (52 Sundays)	2023 Actual (53 Sundays)	2023 Budget (53 Sundays)
FINANCE			
Bank Charges	23,280	16,771	19,880
TOTAL - FINANCE	23,280	16,771	19,880
MULTI-CHURCH MINISTRIES			
<i>Tapscott</i>			
Overhead Expenses (incl. Lease, Utilities etc)	-	6,395	6,168
TOTAL MULTI-CHURCH MINISTRIES	-	6,395	6,168
WORSHIP MINISTRIES DIVISION			
Honorarium (Preaching)	2,000	1,131	2,000
Honorarium (Music)	1,000	-	1,000
License, Membership & Subscriptions	7,115	6,811	7,114
Music - Choir	3,000	1,298	2,000
Instrumental Equipment Maintenance	3,500	1,487	3,500
Drama/Productions	1,250	10,793	5,250
Sound/Lighting/Camera	4,400	1,021	4,400
Special Events & Sundays	800	576	800
Décor	200	-	200
TOTAL - WORSHIP MINISTRIES	23,265	23,117	26,264
LIFE & MINISTRY DEVELOPMENT			
Student Assistance Fund	900		900
Resource Centre	1,000	1,112	1,131
Stephen Ministry/Pastoral Care	6,300	6,120	7,250
Inward Ministries	4,000	5,675	5,100
Living Word	1,716	1,125	2,000
Discipleship Material	4,400	4,777	3,400
TOTAL - LIFE & MINISTRY DEV.	18,316	18,810	19,781

**MORNINGSTAR CHRISTIAN FELLOWSHIP
RECEIPTS AND DISBURSEMENTS
2024 BUDGET**

	2024 Budget (52 Sundays)	2023 Actual (53 Sundays)	2023 Budget (53 Sundays)
CHILDREN MINISTRIES			
Morning Star Kids	6,365	5,748	6,200
Outreach/Midweek	5,300	3,898	3,800
Youth Library	300	282	300
TOTAL CHILDREN MINISTRIES	11,965	9,928	10,300
STUDENT MINISTRIES			
Junior and Senior High	13,200	4,525	6,320
TOTAL STUDENT MINISTRIES	13,200	4,525	6,320
FAMILY MINISTRIES			
Marriage and Family	1,140	1,195	1,140
Young Adults	8,750	5,697	5,270
Ladies Ministry	1,600	1,928	1,600
Men's Ministry	1,600	1,766	1,600
TOTAL FAMILY MINISTRIES	13,090	10,586	9,610
SUMMER CAMPS			
Kids Summer Camps	16,900	13,951	15,400
Sports / Dance Summer Camps	-	-	-
TOTAL SUMMER CAMPS	16,900	13,951	15,400
OUTREACH DIVISION			
Evangelism			
Advertising/Promo	-		940
Special Outreach	4,100	1,376.68	4,100
Alpha Ministry	-		10,326
Bridge Builders	7,700	2,352	5,300
	11,800	3,729	20,666
Missions			
Missionary Support	101,075	101,312	111,075
TOTAL - OUTREACH DIVISION	112,875	105,041	131,741
COMMUNITY LIFE DIVISION			
Connections	2,300	1,246	2,300
LaFFers	7,150	6,357	5,850
TOTAL - COMMUNITY LIFE DIVISION	9,450	7,603	8,150
TOTAL DISBURSEMENTS	1,334,800	\$ 1,326,318	\$ 1,328,053
NET SURPLUS (DEFICIT)	0	\$ 39,980	\$ -
Total Receipts without Gov't Grants	\$ 1,320,800	\$ 1,285,192	\$ 1,314,053
Payroll without Interns with Gov't Grants	757,977	719,076	750,340
Church Admin %	57.39%	55.95%	57.10%
RECONCILIATION:			
DEFICIENCY per audited financials		\$ (73,682)	
Amortization per audited financials		134,674	
CAPEX shown above		(21,012)	
NET SURPLUS (DEFICIT) as per above		\$ 39,980	

**MORNINGSTAR CHRISTIAN FELLOWSHIP
STATEMENT OF RESTRICTED - External Funds
2024 BUDGET**

	2024 Budget	2023 Actual	2023 Budget
BENEVOLENT FUND			
Balance at beginning of the year	\$ 49,829	\$ 46,746	\$ 46,746
Contributions during the year	15,000	18,467	14,000
Benevolent gifts during the year	(18,000)	(15,384)	(18,000)
Balance at end of the year	46,829	49,829	42,746
SHORT TERM MISSION FUND			
Balance at beginning of the year	61,045	60,447	60,447
Contributions during the year	7,500	6,296	1,000
Expenses during the year	(10,000)	(5,698)	(1,000)
Balance at end of the year	58,545	61,045	60,447
REFUGEE FUND			
Balance at beginning of the year	4,260	-	-
Contributions during the year	-	4,260	-
Transfer from Board Designated Fund	-	-	-
Expenses during the year	-	-	-
Balance at end of the year	4,260	4,260	-
SPECIAL OFFERING FUND			
Balance at beginning of year	\$ 414	\$ 414	\$ 414
Contributions during the year (see note below)		0	
Expenses during the year		0	
Balance at end of the year	414	414	414
BALANCE of RESTRICTED External Funds	\$ 110,048	\$ 115,548	\$ 103,607

**MORNINGSTAR CHRISTIAN FELLOWSHIP
STATEMENT OF RESTRICTED - Internal Funds
2024 BUDGET**

	2024 Budget	2023 Actual	2023 Budget
BOARD DESIGNATED FUNDS			
Balance at beginning of the year	\$ 114,942	\$ 165,908	\$ 165,908
Transfer from Unrestricted Fund	40,000	40,000	40,000
Recognition awards		(2,300)	
Tapscott renovation		(50,000)	
Carpet installation		(38,666)	
Capital expenditures - additional	(50,000)	0	
Balance at end of the year	104,942	114,942	205,908
CAPITAL ASSET RESERVE FUND			
Balance at beginning of the year	0	0	0
Transfers from General Fund during the year	-	21,012	21,000
Capital expenditures for the year	-	(21,012)	(21,000)
Balance at end of the year	-	-	-
SCHOOL OF MUSIC			
Balance at beginning of the year	24,227	23,039	23,039
Registration fees earned during the year	6,000	7,515	6,000
Expenses during the year	(5,200)	(6,328)	(5,200)
Balance at end of the year	25,027	24,227	23,839
DRAMATIC PRODUCTION			
Balance at beginning of the year	2,107	2,107	2,107
Expenses during the year		-	
Balance at end of the year	2,107	2,107	2,107
SPORTS MINISTRIES			
Balance at beginning of the year	4,209	4,209	4,209
Expenses during the year		-	
Balance at end of the year	4,209	4,209	4,209
BALANCE OF RESTRICTED Internal Funds	\$ 136,284	\$ 145,484	\$ 236,063

MORNINGSTAR CHRISTIAN FELLOWSHIP
MISSIONARY SUPPORT
2024 Budget

Agency	Missionary	2024 Monthly Budget	2024 Annual Budget	Change (2024 Budget vs 2023 Budget)	2023 Monthly Budget	2023 Annual Budget	2023 Actual
Adam House	Adam House	700	8,400	-	700	8,400	8,400
Daystar Native Workers	Mary-Lue Mahaffey			(3,000)	250	3,000	-
FEB International	Bechara & Roula Kurkafi (LeadersFor Middle East & Muslim Church Plant in Canada)	417	5,000	-	417	5,000	5,000
FEB International	Dominica Leaders For			(2,000)	167	2,000	2,000
FEB International	H.Muhtar (LeadersFor)			(1,200)	100	1,200	1,200
FEB International	Indian LeadersFor Training - JC	208	2,500	(3,125)	469	5,625	5,625
FEB International	Ricardo Castro - FEB Spain	300	3,600	-	300	3,600	3,600
FEB International	Johnson - Outreach Pastor at MCF	2,167	26,000	-	500	26,000	26,000
FEB International	Philippines LeadersFor	250	3,000	-	250	3,000	3,000
Association d'Églises baptistes évangéliques au Québec 1	Eglise Hochelaga - Quentin Bernad	260	3,125	-	260	3,125	3,125
Association d'Églises baptistes évangéliques au Québec 2	Église Baptiste Évangélique de Chicoutimi-A. Murray	260	3,125	-	260	3,125	3,125
Église Le Sentier Gatineau	Alexander Farley	208	2,500	-	208	2,500	2,500
FEBC	McTaire & Suzanne Wall	375	4,500	-	375	4,500	4,500
Open Doors	Open Doors	50	600	-	50	600	600
Partners International	David Umune	200	2,400	-	200	2,400	2,250
Partners International	Dave & Colleen Hunt	200	2,400	-	200	2,400	2,400
Power to Change	Dan Sherman	83	1,000	400	50	600	600
Power to Change	Athletes in Action - Kevin & Christine Cuz	150	1,800	-	150	1,800	1,800
SIM	Peter & Rhonda Koropatwa	150	1,800	-	150	1,800	1,800
Training Institutions	Bethlehem	500	6,000	-	500	6,000	6,000
Training Institutions	Heritage	200	2,400	-	200	2,400	2,400
Urban Promise	Julius Naredo	200	2,400	-	200	2,400	2,400
Arabic Ministries	Chadi Farah			(1,800)	150	1,800	-
Youth Unlimited	Calvin Russell	100	1,200	-	100	1,200	1,200
Youth Unlimited	Charlene Boreland			(900)	75	900	900
OM Canada	J Bautista	200	2,400	2,400			1,800
Partners International	Nepal - Good Friends of Nepal	200	2,400	2,400			-
Partners International	ChrisFon Pakistan	200	2,400	2,400			-
Partners International	Bangladesh Baptist Church Fellowship	200	2,400	2,400			-
Fellowship International	Ben Porter	100	1,200	1,200			-
Operation Mobilization	Sahil Mahajan	69	825	825			-
		7,948	95,375	-	6,282	95,375	92,225
MISCELLANEOUS							
Honorarium		83	1,000	-	83	1,000	-
Misc/Meals		58	700	(1,000)	142	1,700	-
Missions Training Conference		42	500	(500)	83	1,000	-
Short Term Mission (see NOTE 1 below)		833	10,000	4,000	417	6,000	5,698
Missions Conference 2023 (see Note 2 below)		-	-	-	-	-	5,980
Travel - LeadersFor Cohort		292	3,500	(3,500)	583	7,000	3,107
		1,308	15,700	(1,000)	1,308	16,700	14,785
TOTALS		9,256	111,075	(1,000)	7,590	112,075	107,010

NOTE 1: funded as follows:

Unrestricted Fund	101,075	111,075	101,312
Short Term Mission Fund (externally restricted Fund)	10,000	1,000	5,698
Total	111,075	112,075	107,010

NOTE 2: Missions Conference 2023 expenses of \$5,980 also included expenses for printing, honorarium, meals and other Conference-related expenses.



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