



10 Things to do to finalize your legacy:

1. Call Christian Stewardship Services

WHAT WOULD YOU LIKE YOUR LEGACY TO LOOK LIKE?

Inspired to explore your options, but don't know where to start?

Christian Stewardship Services has been helping Christians explore and create family legacies for generations

Christian Stewardship Services provides **complimentary** legacy planning services to Christian donors.

Contact CSS for an in home consultation to explore your options **without obligation.**



800.267.8890 ext. 217 | info@CSservices.ca | www.CSservices.ca

CHRISTIAN STEWARDSHIP SERVICES Annual Report

2019



SUCCESS IN PARTNERSHIP



Remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant.
--Deuteronomy 8

2 Corinthians 9 says: "And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."
We know this verse well, but do we believe it?

GRATEFUL & FAITHFUL AMID ADVERSITY

We are so grateful to God and his people for the amazing generosity we have experienced over the past year, enabling so much ministry and caring across Canada and around the world. We see God's kingdom flourish in so many ways, through our dozens of faithful partners.

This is especially important as we consider the impact of the Covid-19 pandemic on the health of our fellow citizens, our own families, our economy, our society. But this has also been a time of hope, of being Christ's hands and feet in a hurting world. People around the world have been working together to "love their neighbours as they love themselves."

We see this in the work of our partners, who minister to their congregations, care about their students, house the homeless, feed the hungry, work for justice and peace around the world, now more than ever.

Our hope is in the creator, our Saviour, protector and Lord. May we all continue to do the work He has called us to, and use our time, talents and resources to help others, following His example. To God be the glory!

Dan VanKeeken - Board Chair



In 2018, Christian Stewardship Services had what we, as staff, all thought was an exceptional, but one-off, banner year. We were wrong! It was not a one-off; God blessed us with another bountiful year in 2019! So, the verse in Ephesians 3 then comes to mind: "Now to Him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us".

We recognize that our success is from the Lord. The Holy Spirit prompts us to generosity, and I want to take this opportunity to thank all those who responded to the Holy Spirit's prompting. All those who called, wrote, and connected, and especially to those who reacted generously to the prompting. During the year the funds kept coming in, the phone kept ringing, and the staff was busy – it was a good year to say the least.

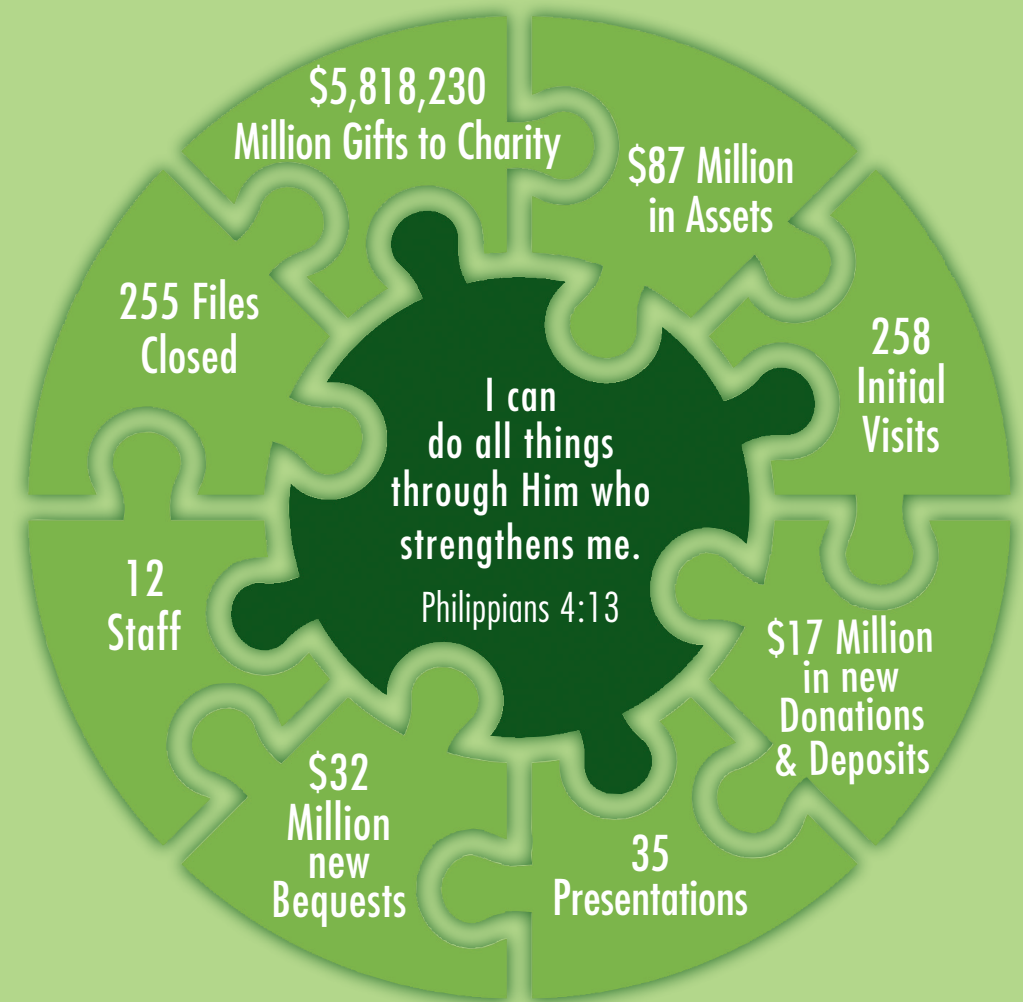
In response we have hired more staff, so that we may continue to put our clients: both partners and donors at the heart of everything we do. We look forward to the coming years with anticipation of the wonderful things God has in store for us, and we continue to embrace the trust, support and cooperation of those we work for and with.

Maynard Wiersma - Executive Director

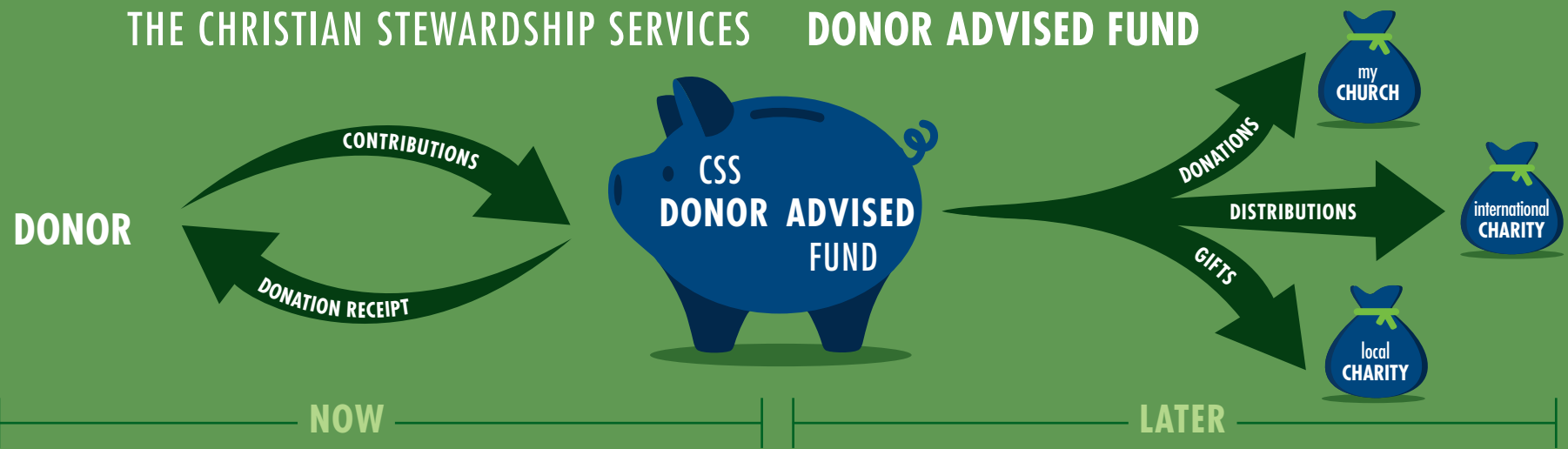
MISSION IMPOSSIBLE - THE SEQUEL!

As described in our Executive Director's message on page 3, we have again experienced a level of success that only God can produce. On the opposite page you can see a few of the statistics (which are really items of praise), which lead us to this conclusion. We have again expanded our staff, we have again seen a flow of funds exceeding even those from the previous year, and the requests for service continue to come in.

Our success generates resources for God's work in this world. On behalf of hundreds of Christian charities, we provide access to mortgage funds, help get bequests put in place, provide technical planned giving support to donors and our partners, and further encourage donors to act upon the prompting of the Holy Spirit in the area of financial stewardship. Indirectly, our Kingdom Impact translates into ministry around the world. Team up with us as together we continue to support the ministries who operate in your neighborhood, down the street, and around the world.



THE CHRISTIAN STEWARDSHIP SERVICES DONOR ADVISED FUND



THE DONOR ADVISED FUND • CHECKING EVERYTHING OFF THE LIST

Often donors have a checklist of needs but the Donor Advised Fund can serve to help them check off items from their To Do lists. The donor advised fund is simply an account where donors can place donated funds for later distribution. A donor would receive a charitable tax receipt upon deposit of the funds, but can delay the distribution of those funds for an opportune time. A simple application allows the donor to set up a fund with Christian Stewardship Services, and all administration for the fund is taken care of by CSS. In addition, processing distributions

from the fund to a favourite charity are made easy, the donor only needs to indicate which charity and how much.

For some, establishing a family foundation may be on the To Do list, but they soon discover that this involves a lot of effort and can be a lengthy process. The CSS Donor Advised Fund can take care of this with our family foundation option! Each member of the family who donates to the fund receives a tax receipt for their donation amount, and, depending on the situation, the accumulated funds are distributed as had been predetermined

within the agreement, or as the family agrees to from time to time.

CSS helps a lot of Christians checking off a completed Will from the To Do list (See page 8), but sometimes figuring out the details can get quite complex. The Estate Distribution service from CSS is a popular option, and can help parents distribute an inheritance to their children and support their favorite charities at the same time. This can also redirect funds to a Donor Advised Fund for distribution over a period of time, if desired.

Donors appreciate that the funds deposited to a Donor Advised

Fund receive interest, growing in value while they wait to be deployed. Donors also appreciate receiving one statement which summarizes all of their activity in the account, giving a simple overview of deposits and donations. This flexible account can also be funded through appreciated securities, RRSP's, life insurance and many other ways.

This unique, simple and flexible account is filled with benefits too numerous to list. When an individual learns about a donor advised fund, multiple items can immediately be checked off their To Do list!

CSS THE SILVER LINING OF ESTATE PLANNING

The process of preparing one's Last Will and Testament is likely not something most of us look forward to, however Christian Stewardship Services has been making this less stressful for well over 40 years now. In cooperation with partners such as churches, Christian schools and other ministries, CSS has been promoting and hosting Will Clinics across Canada for years. CSS hosted 19 Will Clinics during 2019 with over 116 people requesting additional service(s) which led to about \$11 million in future gifts! Most of these people request a personal meeting with one of our Stewardship Consultants to discuss the preparation of their own Will. One such couple are Mwai and Naomi Bula who wrote about a visit they had with one of our Ontario consultants, Hilco DeHaan.

Our visit with Hilco put us at ease! Our will is a topic we hadn't discussed much and therefore had some uncertainty about. The way Hilco handled this conversation gave us confidence about the future. He also used clear and easy-to-understand language instead of relying on legal jargon. Hilco was able to discuss difficult issues in an approachable way.

Deciding who would be our executor and power of attorney was more complicated than we expected. Hilco helped us by asking great questions, and assisted us in being deliberate about the process and thinking of people in our lives who would be able to carry out such important tasks.

Coming to grips with the inevitability of death was definitely the most difficult part of the meeting. Thinking about our children's future without us is a sobering experience.

Overall, we found the visit educational and inspiring. By planning so far into the future, we are now able to feel certain that we are providing for our children and supporting causes we care about, even after we leave this earth. We would definitely recommend CSS to our friends and family. ~ Mwai & Naomi Bula



50%

OF THOSE 50+
DO NOT HAVE A
VALID WILL

The stories of gratitude are many! From the couple who just had their first baby (and suddenly discovered that they now have responsibilities) to elderly couples who are literally putting their final affairs in order. Over and over again, surveys have discovered that about 50% of those who are over the age of 50 do not have a proper, up to date Will, and this has been our experience as well.

Our BC consultant relayed a story of visiting a couple who were retiring and wanted to put their first ever Will in place. Our Alberta consultant tells of helping a couple who were estranged from a daughter and therefore delayed the preparation of a Will until they were well into their 70s. An Ontario consultant recently visited a widow who had a homemade will based on a Will Kit, and had acted upon some advice from her financial advisor. The widow had about \$800,000 in investable assets, about half of which was in a Registered Retirement Income Fund (RRIF). The advisor had suggested segregated funds for both the RRIF as well as the non-registered funds, which would allow her to simply distribute her estate via beneficiary designations. The advisor had not considered the tax liability of the RRIF account nor the fact that one of her children was disabled, which requires a trust to be established for her share in order to avoid loss of the daughter's disability benefits.

A meeting with a CSS Stewardship Consultant will give you an opportunity to discuss and get advice on your specific situation allowing you to make good and proper decisions that will protect your family, and create a plan that you can confidently bring to the lawyer for completion.

MORTGAGE MIRACLES



Citizens for Public Justice has been saving to buy a house of our own to avoid the high rental costs of being in downtown Ottawa. The Revocable Deposit arrangement with CSS was the perfect savings vehicle for us. While we saved, we safely generated over 4 % interest every year for a number of years to build up our accounts until we had sufficient to make the purchase. It was simple and effective. After giving CSS notice we are now the proud owners of our own property in Ottawa. I highly recommend revocable deposits.

*David Pollock
Board member and Treasurer of CSS*

CITIZENS FOR
PUBLIC JUSTICE 

In Matthew 14: 18-21 Jesus used five loaves of bread and two fish to feed a multitude of people. This scripture reminds us that God can multiply something we see as insignificant to do a mighty work. We learned – again – that God is still in the miracle business when CSS advanced a mortgage to a small rural Baptist church in Ontario.

This small church had gone through some challenging times over the years with an aging congregation, loss of focus, and declining attendance. But then in 2016 a renewal began with a fresh commitment to connect with their community under the leadership of a new Pastor. Although this congregation will tell you they are a small pebble in a big pond, they have nonetheless created huge and wonderful ripples affecting so many. These ripples have come in unique forms, including debt counselling, musical productions, children's clubs and family fairs. When the Pastor was asked about how a recent family fair went, this was his response...

June the 8th was an incredible day. We had planned for 400 and over 1200 attended in the end. The Gospel was passed to everyone in the programme for the day and in addition to this, over 400 Gospels of John were given by the Gideon's. Please pray that people will read these Gospels. God's Word is so precious and so powerful.

The small mortgage purchased a brick and mortar structure, but the impact has extended well beyond this physical need. Like the story of the five loaves and two fish, this church is generating an incredible kingdom impact by altering the course of many lives in their community. Sometimes our vision only extends to what we think WE can do, but God can multiply your gifts of time, talent and treasure for His purposes, and produce an impact far beyond even our imagination.

BOARD OF DIRECTORS



DAN VANKEEKEN
BOARD CHAIR



JUDY EISING
BOARD VICE CHAIR



DAVID POLLOCK
TREASURER



MAYNARD WIERSMA
EXECUTIVE DIRECTOR



JILL JONES, BA
BUSINESS ADMINISTRATOR



SOPHIA SONG, MSC
FINANCIAL ADMINISTRATOR
RESTRICTED FUND



BEBSIE MCFARLANE
FINANCIAL ADMINISTRATOR
OPERATING FUND



ELSJE ZWART
SECRETARY



CATHY KITS



WILF WIKKERINK



ANNETTA SKELLY
ADMINISTRATIVE ASSISTANT



NADINE GREGORY
ADMINISTRATIVE ASSISTANT



MARINUS KOOLE, CFP
STEWARDSHIP CONSULTANT



HILCO DE HAAN, B. ED, M.A.
STEWARDSHIP CONSULTANT



JUDITH DROST STOREY



JAMES VANDERLAAN



PAUL LE FORESTIER



PAUL STEHELIN
STEWARDSHIP CONSULTANT



BRIAN DOL
STEWARDSHIP CONSULTANT



ROB VANDEBELT, B.C.S.
MORTGAGE BROKER/INVESTMENT
FUND MANAGER



CYNTHIA QUINTON-TORLEY
MORTGAGE CO-ORDINATOR

INVESTMENT COMMITTEE

PAUL LE FORESTIER (CHAIR), ANDREA DICKINSON (SECRETARY), DON NELSON, SANDY BRUNSTING, CLARE STREUTKER, LETITIA FLUIT

The Investment Committee is charged with making decisions about the investment of the assets that CSS manages under a variety of planned giving instruments.

FINANCE AND AUDIT COMMITTEE

DAVID POLLOCK (CHAIR), PAUL LE FORESTIER, WILF WIKKERINK

The Finance and Audit Committee recommends finance policy to the Board of Directors and ensure that existing finance policy is implemented. The Committee reviews Annual and Quarterly financial statements and recommends their acceptance to the Board, and considers the adequacy of risk management, internal control, and corporate governance.

PERSONNEL COMMITTEE

ELSJE ZWART (CHAIR), JUDITH DROST STOREY, JAMES VANDERLAAN

Assess the work of the Executive Director and acts as a resource to the Executive Director in the area of Human Resources.

NOMINATION COMMITTEE

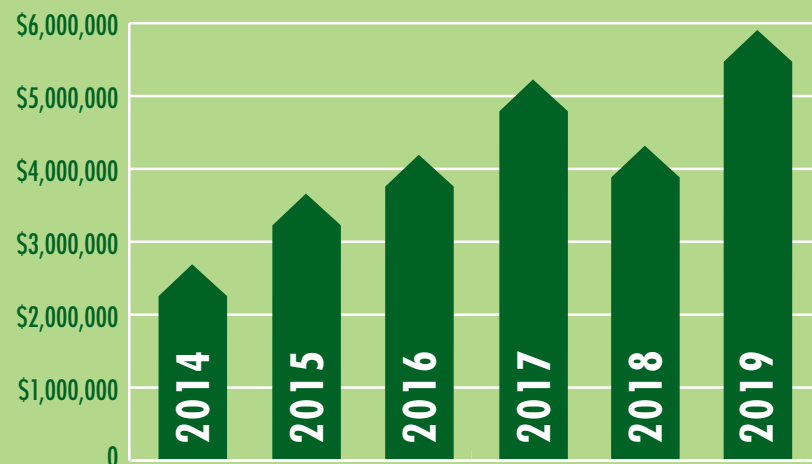
DAN VANKEEKEN (CHAIR), JUDY EISING, CATHY KITS

Recruits and recommends a slate of nominees to the Board of Directors and ensures that new members are properly educated and on-boarded, Oversees Strategic Planning process.

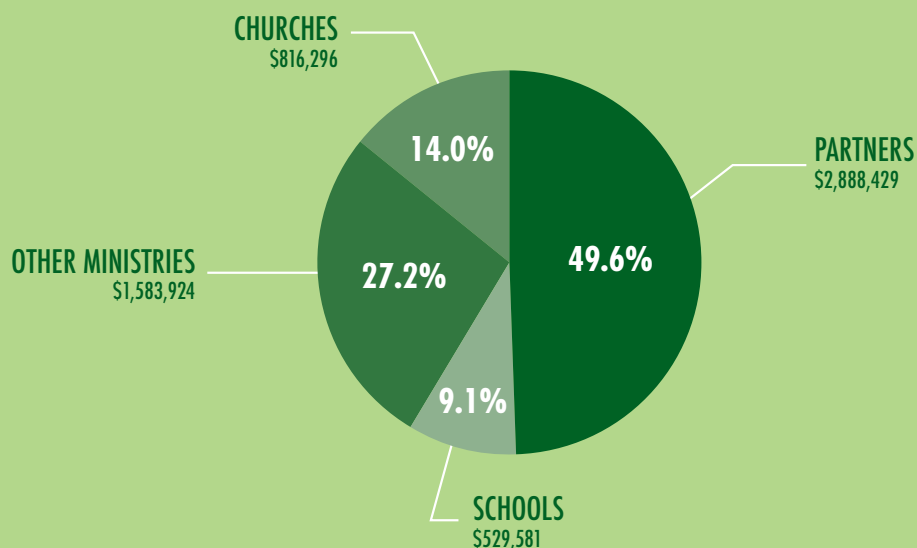
OUR STAFF

CHARITY GIFTS

CHARITY DISTRIBUTION



GIFTS TO CHARITIES IN 2019: \$5,818,230



FINANCIAL STATEMENTS

AT DECEMBER 31, 2019

BALANCE SHEET

ASSETS

Current Assets	615,010
Capital Assets	61,060
Restricted Fund Assets	87,436,148

TOTAL

\$ 88,112,218

LIABILITIES

Accounts Payable	54,860
Restricted Fund Liabilities	86,897,255
General Fund	621,210
Restricted Annuity Reserve	538,893

TOTAL

\$ 88,112,218

FULL AUDITED STATEMENTS ARE AVAILABLE UPON REQUEST.

STATEMENT OF OPERATING ACTIVITIES

AT DECEMBER 31, 2019

REVENUE

Partnership and School Dues	281,980
Admin, Management & Gift Disbursement Contributions	846,116
Other	30,395

\$ 1,158,491

Operating Expense

1,100,462

SURPLUS FOR PERIOD

\$ 58,689

STATEMENT OF RESTRICTED FUND ACTIVITIES

AT DECEMBER 31, 2019

RECEIPTS AND INCOME

Receipts	16,307,875
Investment Income	5,963,227

\$ 22,271,102

DISBURSEMENTS

Gifts Disbursed to Charities	5,818,230
Payments to Agreement Holders	5,215,443
Admin and Management Contributions	886,183
Other	10,971

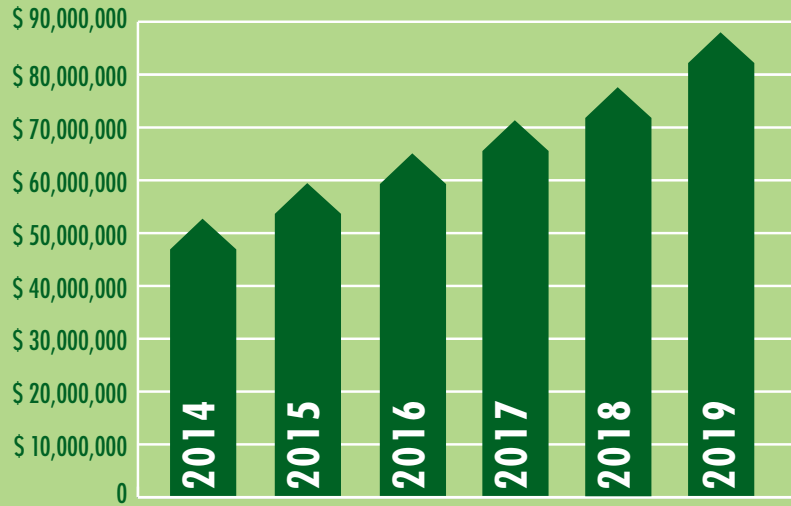
\$ 11,930,827

NET INCREASE TO FUND

\$ 10,340,275

RESTRICTED FUND GROWTH

ASSETS UNDER MANAGEMENT



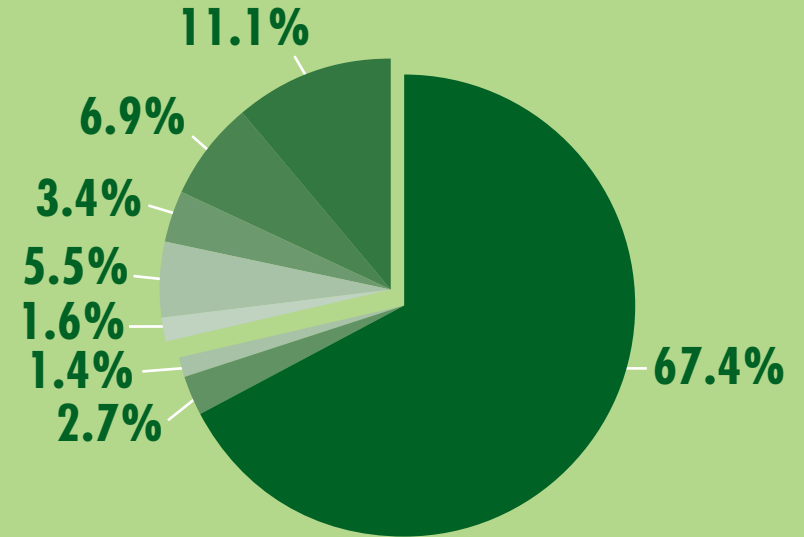
ASSETS MANAGED: \$87,436,148

RATES OF GROWTH

2019	5.47%
2018	4.79%
2017	5.3%
2016 Jul-Dec	5.10%
2015-2016	4.43%
2014-2015	6.48%

RESTRICTED FUND PORTFOLIO

ASSETS UNDER MANAGEMENT IN 2019



■ MORTGAGES AND LOANS	\$ 58,895,595
■ CASH AND ASSETS	\$ 2,335,813
■ LIFE INSURANCE POLICIES	\$ 1,213,070

INVESTMENTS HELD BY FUND MANAGER

■ CASH AND EQUIVALENTS	\$ 1,425,820
■ SHORT TERM GICS	\$ 4,825,179
■ GOVERNMENT AND CORPORATE BONDS	\$ 3,016,190
■ CANADIAN EQUITIES	\$ 6,006,864
■ U.S. AND INTERNATIONAL EQUITIES	\$ 9,717,617

TOTAL: \$ 87,436,148

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work -- *2 Corinthians 9:8*

INDWELL HAMILTON

Indwell is a Christian charity that provides a sustainable solution to homelessness in Southern Ontario—a meaningful opportunity for people like you to reach out to others who are living in poverty.

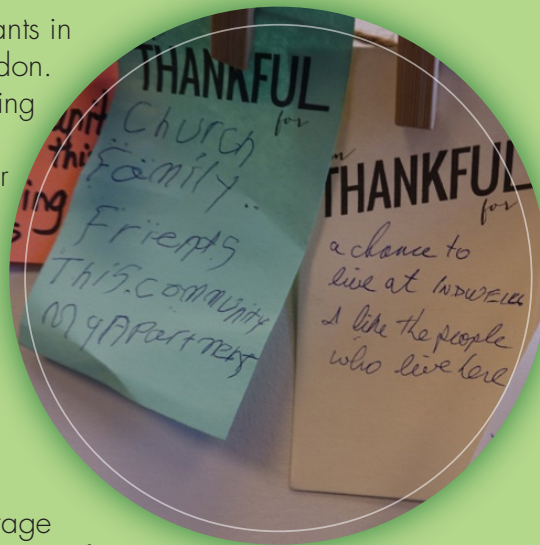
Tenants often come to Indwell from precarious housing situations: living on the streets, couch surfing, temporary shelter spaces, boarding rooms, substandard housing, overpriced apartments and institutions. Each new tenant at Indwell is welcomed into a safe and permanent home. Indwell offers deep affordability for tenants, and rents align with the shelter allowance of the Ontario Disability Support Program.

Critical to Indwell's success is the on-site support that tenants receive to thrive in their new homes and communities. Indwell staff help problem-solve, encourage social activities, connect tenants to community resources and volunteer opportunities, monitor their health, offer addiction counseling, and, in some programs, provide nutritious meals on a cost recovery basis.

Indwell currently has more than 600 tenants in Hamilton, Woodstock, Simcoe, and London. We are also looking forward to welcoming 400 more people in Hamilton, London, Simcoe, Mississauga, and Kitchener over the next two years. Indwell builds for long-term sustainability with a focus on high quality and energy efficiency using the Passive House standard.

Partnership is key to Indwell's growth. Individuals, businesses, churches, and foundations provide prayer and financial support. This demonstrates community commitment and enables Indwell to leverage donations up to ten times in government grants for capital projects. After tenants are welcomed into their new homes, individuals, businesses and churches are vital in supporting Indwell's ongoing operations.

Indwell is creating communities where people are able to flourish. Please join Indwell as together we joyfully live our Christian calling of loving our neighbours as ourselves.



OUR PARTNERS AT CSS

37 PARTNERS, WITH MANY SCHOOLS & CHURCHES ACROSS CANADA

ATWELL CENTRE
BACK TO GOD MINISTRIES
BEGINNINGS FAMILY SERVICES
BETHESDA CHRISTIAN ASSOCIATION
CALVIN THEOLOGICAL SEMINARY
CANADA INSTITUTE OF LINGUISTICS
CHRISTIAN HORIZONS
CHRISTIAN REFORMED CHURCH IN NORTH AMERICA
CHRISTIAN SCHOOL FOUNDATION
CITIZENS FOR PUBLIC JUSTICE
CROSSROADS PRISON MINISTRIES
DORDT COLLEGE
DURHAM CHRISTIAN HOMES
EDUDEO MINISTRIES
FRIENDSHIP MINISTRIES CANADA
HARVEST ENDOWMENT FOUNDATION
HOLLAND CHRISTIAN HOMES
INDWELL
INTERNATIONAL NEEDS CANADA
LIFE RECOVERY
MID-AMERICA REFORMED SEMINARY FOUNDATION
MINISTRY TO SEAFARERS
ONTARIO CHRISTIAN GLEANERS
PARTNERS WORLDWIDE CANADA
PRAIRIE CENTRE FOR CHRISTIAN EDUCATION
REDEEMER UNIVERSITY
REHOBOTH CHRISTIAN MINISTRIES
RESONATE GLOBAL MISSION
ROSE CITY KIDS
SHALEM MENTAL HEALTH FOUNDATION
SHALOM MANOR
SOCIETY OF CHRISTIAN SCHOOLS IN BRITISH COLUMBIA
THE KING'S UNIVERSITY
THE LIGHTHOUSE COMMUNITY CENTRE
TOLLENDALE VILLAGE
TRILLIUM VILLAGE
WORLD RENEW