

**Things change
but your
legacy is forever**



**CSS can help you create a Kingdom
legacy that lasts. Call us today.**



Christian Stewardship Services

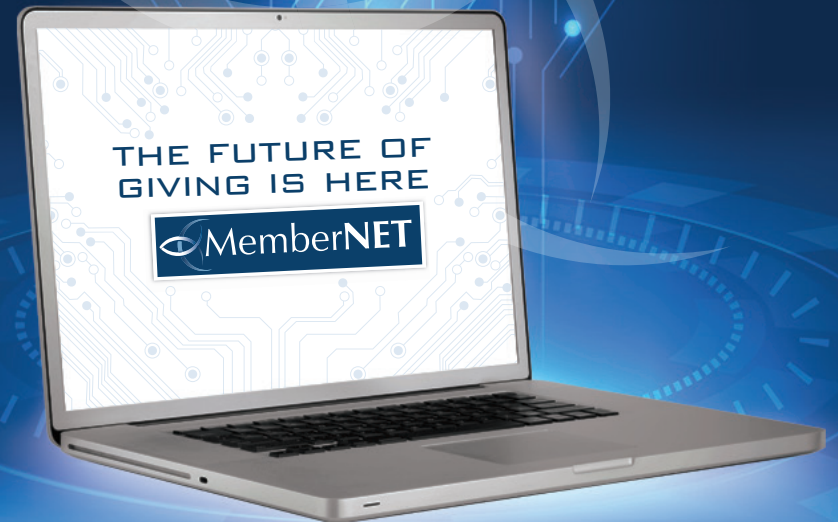
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208 - 500 Alden Road Markham, ON L3R 5H5



2021
**ANNUAL
REPORT**



OVER **45** YEARS OF
FAITHFUL
STEWARDSHIP

MESSAGE FROM BOARD CHAIR & EXECUTIVE DIRECTOR

“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”
EPHESIANS 3:20

God has immeasurably blessed the work of Christian Stewardship Services, far beyond what we were anticipating as we developed our Strategic Plan and 2021 activity plans. Both 2020, and now 2021, have been banner years as we witnessed the abundance of our God through our donors and clients. These gifts and loans are blessing the important ministry done by our partners and enabling CSS to provide loans to an increasing number of churches and other Christian organizations.

In 2021, CSS celebrated 45 years of helping generous Christians support the ministries they value. We rolled out a number of new initiatives during the year including the launch of MemberNET, an online portal to allow our clients to access their accounts more easily. This has been very popular with our clients, and we add new registrations nearly every day.

We enter a new year with renewed optimism and hope. We look forward to witnessing how God will bless the work of CSS and our partners and we especially look forward to assisting you in stewarding your blessings and finding new ways to ‘Make Giving Easier.’

Judy Eising | BOARD CHAIR

Maynard Wiersma | EXECUTIVE DIRECTOR

BOARD & COMMITTEES

BOARD CHAIR - *Judy Eising* | Development Officer with Indwell Community Homes

VICE CHAIR – *James VanderLaan* | Director of Mission Advancement Resonate Global Mission

TREASURER – *Jack Van den Pol*

SECRETARY – *Cathy Kits* | Director of Development with Society of Christian Schools in BC

DIRECTORS – *Corrie Mulder* | Director of Operations with International Needs Canada, *Loise Muthumbi* | Donor Relations, World Renew, *Hank DeJong* | Associate VP External Relations, Redeemer University

MEMBERS AT LARGE – *Wilf Wikkerink, Paul Le Forestier, Jack Van den Pol*

INVESTMENT COMMITTEE – *Paul Le Forestier* (Chair), *Andrea Dickinson* (Secretary), *Sandy Brunsting, Clare Streutker, Letitia Fluit, Jack Van den Pol*

FINANCE AND AUDIT COMMITTEE – *Jack Van den Pol* (Chair), *Paul LeForestier, Wilf Wikkerink*

HR COMMITTEE – *Cathy Kits* (Chair), *Corrie Mulder, Loise Muthumbi*

NOMINATING & GOVERNANCE COMMITTEE – *Judy Eising* (Chair), *James VanderLaan, Hank DeJong*

OUR PARTNERS AT CSS

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

STAFF

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2021 SUCCESS

“OH GIVE THANKS TO THE LORD, FOR HE IS GOOD, FOR HIS STEADFAST
LOVE ENDURES FOREVER!”
PSALM 107:1

At the end of 2021, the staff at CSS certainly felt as though we had reason to pause and thank God for His steadfast love towards us. Like many of you, we have had to think creatively about how we deliver content, persevere in reaching our clients from afar, and communicate effectively in order to maintain our personal connections and community between ourselves, our clients, and our partners. We are so proud of our staff and what has been accomplished, though we are quick to recognize that it was all possible only with God's help.



Throughout the year our consultants have done successful, effective presentations in Newfoundland, Alberta, and Ontario...all from home offices. We long for the personal interaction and miss the lively question and answer periods that would ensue after our clinics, but how fortunate we are to offer our services to all partners, Canada-wide throughout this time of uncertainty. We also celebrate our staff's ingenuity during these times. It was a delight to see one of our consultants step up when the flooding occurred in British Columbia and get quick plans in place to mobilize a church to be able to offer immediate and long-term assistance to those in their community, through a CSS Fund. May we always be quick to celebrate each other's unique gifts and talents, as it is through those differences that we can use our passions to meet the needs of so many.

Through uncertainty and shifting plans, we are so thankful for the ways our staff has adjusted, re-adjusted, and continued to offer excellence in their roles at CSS.

THE FUTURE OF GIVING IS HERE!

Technology has changed our lives in countless ways and MemberNET is about to revolutionize the way you give.

Unveiled in the summer of 2021, MemberNET has already become a hub for efficient and convenient giving. With online access to their CSS accounts our clients have enjoyed the ability to view account activity, download donation receipts or statements, request fund transfers and make donations to charities at any time of the day. MemberNET allows our clients to easily manage all their giving from one convenient place, simplify their tax reporting with one annual donation receipt and a single annual statement. MemberNET has allowed CSS to advance our long-time goal of “Making Giving Easier” for our clients.

Clients have been delighted with the service, sending numerous positive comments as they increasingly processed their gifts and deposits through MemberNET!

“I RECENTLY SIGNED UP FOR MEMBERNET SERVICE AND WAS PLEASANTLY SURPRISED HOW EASY IT WAS TO USE. I CONGRATULATE CSS FOR MAKING THIS SERVICE AVAILABLE, REDUCING MY PAPERWORK TO VIRTUALLY NOTHING WHEN MAKING MY ANNUAL DONATIONS TO THE CHARITIES OF MY CHOICE.”

- HARRY BOESSENKOOL
LETHBRIDGE, ALBERTA

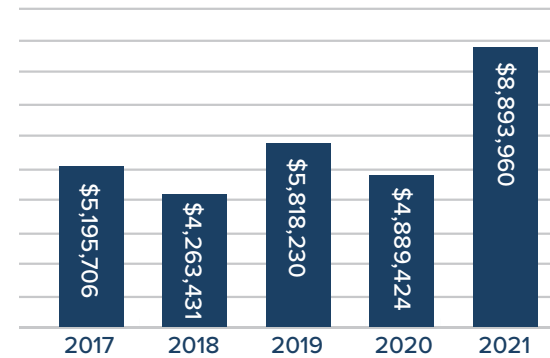
“HARVEST HAS PARTNERED WITH CSS FOR OVER A DECADE AND WE REALLY APPRECIATE KNOWING OUR FUNDS ARE BEING USED FOR KINGDOM PURPOSES. STABLE ANNUAL EARNINGS ALLOW US TO MEET OUR CHARITABLE PURPOSE OF PROVIDING FINANCIAL SUPPORT TO OUR MEMBER CHRISTIAN SCHOOLS AND THE RECENT ADDITION OF MEMBERNET TO TRACK AND MANAGE OUR FUNDS ADDS PROFESSIONALISM AND EFFICIENCY.”

- BERNIE KOTTELENBERG
EXECUTIVE DIRECTOR, HARVEST FOUNDATION

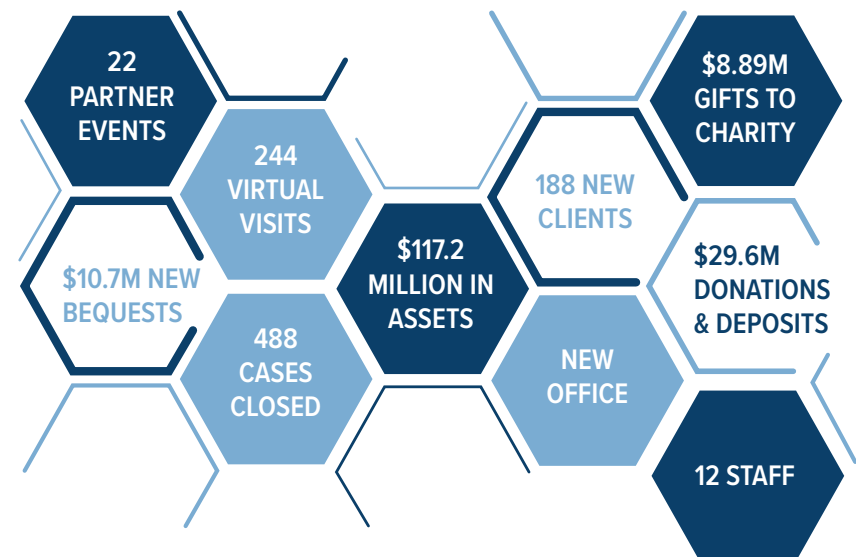
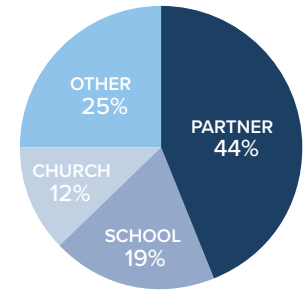
If you are interested in learning more or registering for MemberNET, please do not hesitate to contact our office. We look forward to welcoming you on board!

GIFTS TO CHARITY YEAR OF SUCCESS

GROWING GIFTS TO CHARITY



BREAKDOWN OF GIFTS TO CHARITY



L'Ecole L'Eau-Vive is the *only* evangelical Christian school in the Quebec City region providing elementary and secondary school education. Since its inception as a private school in 2001, enrollment has grown steadily from 72 to over 400 students and it serves the families in over 40 local churches across various denominations.

However, the capacity of the school building didn't match the growth and there was concern that prospective students would be turned away. To ensure that quality education would continue, improved facilities were needed. CSS was pleased to work with the school beginning in 2017 to plan and provide mortgage financing for a significant addition with capacity for over 500 students and vastly improved facilities.

This story was not without its challenges: lofty fundraising targets, years of planning, and construction through Covid restrictions, but we write this story on the official opening date, April 7 2022!



We applaud the staff and volunteers at the School; our partner in Quebec, CQOC; the builder, consultants, and architect who were able to bring the project to completion considerably under budget; and CSS staffer Rob Vandebelt who has put much work and love into the project. What a wonderful success story and gift from the Lord to many generations!

CSS sees this mortgage as a truly strategic investment because the students - the next generation of the church in Quebec - are being uniquely equipped at L'Ecole L'Eau Vive:

- To learn about the Bible and Christian faith as part of the educational process
- To be supported by a healthy community through key development years and as they make some of the most important heart decisions of their lives
- To confidently interact with the broader community with a quality sports facility
- To experience the school as a hub, drawing separate - and often small - churches together, and
- To recognize that, though a minority in society, they are part of something much larger!



How do you measure the potential for future impact in each new graduating class equipped in this way? Who knows what God will do through the seeds planted in young lives at L'Ecole L'Eau Vive? What a privilege it is too that the CSS community, through funds provided by depositors, can be a partner in this great work!

BALANCE SHEET

at December 31, 2021

ASSETS

Current Assets	778,478
Capital Assets	79,832
Restricted Fund Assets	116,317,230
TOTAL	\$ 117,175,540

LIABILITIES

Accounts Payable	70,786
Restricted Fund Liabilities	115,668,290
General Fund	787,524
Restricted Annuity Reserve	648,940
TOTAL	\$ 117,175,540

Full audited statements are available upon request.

STATEMENT OF OPERATING ACTIVITIES

at December 31, 2021

REVENUE

Partnership and School Dues	285,358
Admin, Management & Gift Disbursement Contributions	943,142
Other	66,517
	\$ 1,295,017
Operating Expense	1,204,550

SURPLUS FOR PERIOD \$ 90,467

STATEMENT OF RESTRICTED FUND ACTIVITIES

at December 31, 2021

RECEIPTS AND INCOME

Receipts	29,578,852
Investment Income	7,524,187

DISBURSEMENTS

Gifts Disbursed to Charities	8,893,960
Payments to Agreement Holders	6,516,196
Admin and Management Contributions	979,462
Annuity payments & insurance premiums	363,364
	\$ 16,752,982

NET INCREASE TO FUND \$ 20,350,057

RESTRICTED FUND PORTFOLIO

Mortgages and Loans	81,062,327
Cash and Assets	8,045,301
Life Insurance Policies	1,216,409

INVESTMENTS HELD BY FUND MANAGER

Cash and Equivalents	908,967
Mutual Funds	12,420
Government and Corporate Bonds	4,283,554
Canadian Equities	7,864,326
US and International Equities	12,923,926
TOTAL	\$ 116,317,230

ASSETS AND RATE OF RETURN

