



Our Family...Our Story

RIVER OF LIFE
ALLIANCE CHURCH

ANNUAL REPORT
2021



A CHURCH OF THE CHRISTIAN & MISSIONARY ALLIANCE OF CANADA

RIVER OF LIFE ALLIANCE CHURCH

14910 Bannister Road SE, Calgary, AB T2X 1Z5

PASTORAL STAFF

Rev. Daniel Kang (Lead Pastor)

Rev. Arnold Magtulis (Associate and Community Life Pastor)

Pastor Fe Vecino (E.KIDS Children's and Worship Pastor)

Rev. James Kricken (NextGen Youth Ministry Pastor)

SUPPORT STAFF

Rev. Shawn & Mrs. Iris Kelly (New Canadians Ministries)

Pastor Jack Gonzales (Volunteer Community Pastor)

Mrs. Dory Florendo (Part-Time Bookkeeper)

Christ John Tubig (Young Adults Ministry Coordinator)

Szarina Rose Cabling (Volunteer Admin)

Dan Vecino (Facilities Coordinator)

BOARD OF ELDERS

Julian Sampang, Jr., Chairman

Oliver Sicat, Treasurer

Allan Belano

Adrian Bustamante

Carlos Movilla

Titus Albania

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RIVER OF LIFE'S VISION PICTURE HELPING PEOPLE FIND AND FOLLOW JESUS!

COMMUNITY

Shaping a people who are intentional in their relationship with family and fellow believers
Acts 2:41-47 People

CONNECTING WITH ONE ANOTHER
I Peter 4:10-11
Romans 12:9-13 I
Corinthians 13:
Colossians 3:18-4:1
Acts 2:41-47

CONNECTING WITH OUR WORLD
Matthew 28:16-20
Matthew 5:13-16
Acts 1:8
Romans 10:8-15
Philemon 6

LOVE

GODLY
SERVANT
LEADERSHIP

LOVE

LOVE

WORSHIP

Shaping a people who are intentional in their relationship with God.
Matthew 6:33 People

CONNECTING WITH GOD

Matthew 22:34-40
Philippians 4:4-7
Galatians 5:22-26;
II Timothy 3:16,17
Matthew 6:33
Proverbs 3:5-10
II Corinthians 9:6-11

MISSION

Shaping a people who are intentional in their relationship with the wider world - loving / serving /reaching people
Matthew 5:13-16

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AGM AGENDA

MAY 14, 2022

Opening Prayer

Introduction and Rules for the Meeting

General Business

Adoption of the Agenda

Adoption of the Minutes for 2021 AGM

Report on Church Membership

Elder Nomination Committee Vote

Financial Reporting

2021 Budget Report and Q&A

 Motion to Accept 2021 Budget Report

2022 Budget Proposal

Ministry Reporting

Board of Elders Report and Q&A

Pastoral Team and Ministry Reports and Q&A

Lead Pastor Report and Q&A

 Motion to Accept all Ministry Reports

General Q&A

Closing Prayer and Adjourn

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MINUTES OF THE ANNUAL MEETING

on APRIL 17, 2021 at RIVER OF LIFE ALLIANCE CHURCH

This AGM will cover the 2019 and 2020 reports

1) Call to Order

All members were requested to attend the AGM. Elder Allan Belano verified that there was a quorum with ninety three (93) members and the Chair called the meeting to order at 7:15 PM.

Opening Prayer: Pastor Arnold Magtulis

Adoption of the 2021 Meeting Agenda by Members

Adopted by Marissa Vallon Caparino; seconded by Pastor Jack

Adoption of the 2020 Minutes of the Meeting by Members

Adopted by Pastor Shawn Kelly; seconded by Donna Escartin

2) Recorders and Counters

Recorder for 2021 AGM: Adrian Bustamante

Counters for 2021 AGM: Allan Belano and Carlos Movilla

3) Affirmation of New Elders

Returning: Julian Sampang, Allan Belano, Oliver Sicat
Carlos Movilla, and Adrian Bustamante

Incoming: Titus Albania

Outgoing: Reynaldo Balatbat

4) Financial Reports presented by Oliver Sicat

Motion to Accept the Financial Report of 2019

Adopted by Pastor Daniel Kang; seconded by Titus Albania. All in favor.

Motion to Adopt the Financial Report of 2020

Adopted by Pastor Daniel Kang; seconded by Gloria Ang. All in favor

5) Adoption of the 2019 Ministry Report by Members

Adopted by Pastor Daniel Kang; seconded by Rhoda Sicat. All in favor.

Adoption of the 2020 Ministry Report by Members

Adopted by Pastor Daniel Kang; seconded by Allan Belano. All in favor.

6) All Elders have been affirmed 93% being lowest

Prayer for the Elders by Pastor Daniel Kang

7) General Questions and Answers Segment

- Rowena Gonzales - What is now the Mission Focus?

Answer (Pastor Daniel Kang): 3DM Missional Focus

- Donna Escartin - What is the role of the Elders?

Answer (Elder Allan Belano): Aside from administrative functions of the church, the role of an elder includes, but is not limited to, teaching the word of God, to pray for the sick, to encourage those who are struggling and who lost their jobs, and to do biblical counseling.

- Ami Cardinoza - What is Pastor Dan's mission and vision?

Answer (Pastor Daniel Kang): Presence, Formation, and Mission

8) Closing Prayer and Adjournment

Closing Prayer: Chairman Julian Sampang

Adoption by Daisy Magtulis; seconded: by Lovely Bilbao. All in favor.

Minutes prepared by Elder Adrian Bustamante

INCLUSIVE MEMBERSHIP & CHURCH STATISTICS IN 2021

Names of members who have not attended church
for more than six months in 2021 have been removed from the list

MEMBERS (176)

Abella, Jenny	Cortez, Francin Adeline*	Kang, Rev. Daniel	Reyes, Marie Cris*
Abella, Wilfredo	Crispin, Mercedesita	Kang, Jin	Reyes, Reynante*
Alarcon, Edd Vincent	Crispin, Valentin	Kang, Sara-Lynn	Rowan, Wesley
Albania, Aniebeth	Davis, Maximiliano	Kang, Sue	Rowan, Yolly
Albania, Athaley**	Davis, Victoria	Kelly, Iris	Rubiano, Lorna
Albania, Felicidad	De Guzman, Cecille	Kelly, Rev. Shawn	Rubiano, Ronaldo
Albania, Titus	De Guzman, Mercuria	Kricken, Rev. James	Sampang, Ava Joy
Ang, Gloria	Diaz, Abner	Kricken, Kayla	Sampang, Doris
Ang, Jinny	Diaz, Isabel Ruth	Labtingao, Shelby	Sampang, Jayson
Ang, John Robert	Diaz, Lilia	Lebaquin, Chiquie	Sampang, Julian, Jr.
Arellano, Paz **	Dionisio, Christine	Lebaquin, Dennis	Sampang, Paula **
Arguelles, Rex **	Dionisio, Florencio, Jr.	Li, Ben	Sampang, Rosita **
Avila, Elizabeth	Dulay, Leila	Liberato, Lorina	Sicat, Carlo Elijah
Avila, Ferdinand	Dulay, Luisa	Lomboy, Cristobal	Sicat, Christian Eliel
Awa, Adriel Elijah*	Elumir, Roanne	Lomboy, Joyce	Sicat, Cyril Ezekiel
Awa, Ariel	Escartin, Donna	Lopez, Francis	Sicat, Jan Claude Emmanuel
Awa, Erwina	Escartin, Petronilo	Luzentales, Mary*	Sicat, Oliver
Balbin, Marcela	Fajardo, Domingo	Macalam, Letty	Sicat, Rhoda
Baluya, Joyce	Fajardo, Olivia	Macalam, Rubin	Tadena, Cheryl
Baluya, Roldan	Felescoso, Elizabeth	Magtulis, Rev. Arnold	Tadena, Cirilo
Barril, Magdalena	Florendo, Dory	Magtulis, Daisy	Teves, Joan
Batara, Luisito, Jr.	Florendo, Rolando	Manalo, Jay	Torres, Jelyn
Belano, Allan	Florendo, Ronaldo**	Manalo, Lorraine	Torres, Jocelyn
Belano, Eva May	Galicia, Ma. Allonichah	Mangahas, Efren	Tubig, Angelina
Bilbao, Don	Galicia, Alvin John	Montoya, Alfredo	Tubig, Ester
Bilbao, Lovella	Galicia, Ian Jasper	Montoya, Emily	Tubig, Sanasael
Bustamante, Adrian	Gamba, Romeo	Morena, Roel	Udaundo, Gil
Bustamante, David Joseph	Garcia, Abigail	Morena, Rowena	Udaundo, Patricia
Bustamante, Gabrielle	Garcia, Francis	Movilla, Carlos	Uy, David, Jr.
Bustamante, Maria Socorro	Garcia, Jacqueline	Movilla, Virginia	Uy, Edwind
Cabling, Szarina Rose	Gile, Elsa	Panes, Chona*	Uy, Jeannette
Caingcoy, Jerry	Gonzales, Nieva	Pascual, Angelee	Uy, Kaye Trina
Caingcoy, Mary Ann	Gonzales, Pastor Jack	Pascual, Gerald	Vallon, Pamfila
Caingcoy, Sean Nicolo	Gonzales, Rowena	Paulo, Besia	Vallon, Zenaida
Cajayon, Alicia	Henningsen, Cirila	Paulo, Christine	Vecino, Dan
Capariño, Cesar	Henningsen, Paul	Paulo, Marcelo	Vecino, Pastor Femarlyn
Capariño, Cynthia	Hilario, Ma. Therese	Peregrino, Analis	Villa, Freddie
Capariño, Marissa	Hilario, Rosalia	Podador, Jeannette	Wipf, Happy
Capati, Alice	Ibe, Enrico	Podador, Tobias	Wipf, Joe
Capiral, Arnold	Ibe, Marife	Portugues, Gilbert	
Capiral, Darlene	Ilagan, Rhoda	Portugues, Sarah	
Cardinoza, Amy	Ilagan, Timothy	Portugues, Steffany	
Cardinoza, Eduardo	Ingel, Evelyn	Pulido, Leah Allieson**	6 Members added *
Casiano, Jay	Jost, Olivia	Pulido, Maxel John**	Members on Leave **
Casiano, Roda	Jost, Logan	Pulido, Medel	
Cay, Juliet		Pulido, Rosemarie	

INCLUSIVE MEMBERSHIP & CHURCH STATISTICS IN 2021

The names of adults and teens who regularly attend RLAC until this year but have not taken up membership are on this list. Names of those who have become adherents during the year of this report may not appear on this list.

The utmost care has been taken in completing the list;
if your name has been missed, kindly alert any of the pastors.

ADHERENTS (178)

Abella, Maxevan	Daro, Elliexiah	Labtingao, Benjamin	Ramirez, Darren
Abella, Psalm	Daro, Elma	Labtingao, Jieshel	Ramirez, Jomely
Albania, Bibiana	Daro, Joselito	Largueza, Jefferson	Ramirez, Junar †
Albania, Eric Carlos	Davis, Gabrielle	Largueza, Mechelle	Realubit, Jemiah
Albania, Joshua	De Guzman, Ariel	Lechadores, Alex	Realubit, Rodolfo Jr.
Albania, Meagan	del Rosario, Anglia Joy	Lechadores, Mildred	Ricasata, Daniel
Albania, Oliver	Dela Cruz, Aaron	Legaspi, Jenny	Rubiano, Sharmian
Albania, Sean Raphael	Dela Cruz, Francis	Lomboy, Micayla	Sabado, Joanna
Ang, James	Dela Cruz, Nya	Macapili, Jane	Salak, Araceli
Arceo, April	Dela Cruz, Rianna	Manalo, Malachi	San Pascual, Geronimo, III
Arceo, Ren	Diaz, Evan	Manalo, Micah	San Pascual, Ch. Dayle
Avila, Mico	Dionisio, Bianca	Mangahas, Dara	Santos, Jayson
Avila, Nathalie	Dionisio, Sean	Minguera, Carmela	Santos, Nina
Awa, Abriel Eugene **	Dionisio, Vince	Minguera, Lito	Sebastian, Sonia
Balatbat, Joseph	Dulay, Julie Ann	Montoya, Alfred John	Shallari, Murat
Balbin, Janzen **	Edu, Carmel Ann	Montoya, Hannah **	Sotelo, Carmelita
Balbin, Richard	Edu, Kryves Sean	Morena, Althea	St. Pierre, Ashton
Baltazar, Roel	Elumir, Angel	Morena, Alyanna	Sugpaten, Liway
Baluya, Danielle Ann	Elumir, Mike	Morena, Alyssa	Sugpaten, Maera
Baluya, Gabrielle	Espinosa, Norberto	Navalta, Gloria	Tadena, Cesar
Banaag, Joy	Eves, Brian	Navalta, Salvador	Tadena, Jan Klyde
Barbon, Albert	Fajardo, Oksana	Negradas, Aaron	Tadena, Josefina
Barbon, Maria	Fajardo, Samuel	Negradas, Andrew	Tadena, Josiah
Belano, Abijah Matthew	Felescoso, Mechelle	Nuqui, Darwin	Teves, Angel
Bermeo, Donald	Florendo, Joone	Nuqui, Gretchen	Teves, Ghenesis
Bermeo, Melinda	Garcia, Freddy Elijah **	Ong, Leilanie	Tubig, Angelic Jheroine
Bishop, Audrey	Garcia, Judea	Paculan, Christien	Tubig, Benjamin
Bishop, Howard	Garcia, Julia	Padua, Marites	Tubig, Christ John
Borja, Joshua Bryan	Granda, Bettina	Padua, Val	Tubig, Lhean Jerick
Bracewell, Belinda	Graza, Arturo	Pagalan, Gido	Tubig, Kristine Joy
Bracewell, Bryan	Graza, Brent Matthew	Pagalan, Janela	Tubig, Mark Gian
Brennan, Chad	Graza, Grant Harold	Pagalan, Jerica Joelle	Udaundo, Eliza
Bugayong, Sophia	Graza, Roshel	Pagalan, Joel	Uy, Danielle Klarisse
Cabalu, Maeralene	Gunville, Sherry	Pagalan, Justin	Uy, Justin
Cabalu, Rhylan	Gutierrez-Batara, Mary	Pagalan, Kathleen	Vecino, Christine
Caingcoy, Caitlin Sophia	Irwin, Greg	Pagalan, Mary Grace	Vecino, Darren Miles
Cajayon, Elisha	Irwin, Linda	Panes, Sam	Vecino, Daryll Kyle
Capariño, Hannah	Isip, Mark	Pascual, Clemen	Vecino, Derrick
Capariño, Sarah	Isip, Ruena	Pascual, Rodel	Villa, Araceli
Capiral, Josiah	Jost, Christopher	Pasquale, Emmanuel	Villa, Grace
Capiral, Tristan	Jost, Kaira **	Paulo, Jada	Viray, Czarina
Casiano, Theodore	Jumawan, Jeizel	Paulo, Sofie	Viray, Maria
Cay, Armand Tyler	Kelly, Josiah	Paulo, Tomas	Viray, Raymond
Cay, Armando	Kostynuik, Henry	Portugues, Gerome	Wipf, Althea
	Kostynuik, Pam		

*New Adherents added

**NextGen (Youth) added

INCLUSIVE MEMBERSHIP & CHURCH STATISTICS IN 2021

The names of children ages 12 and under who attend RLAC until this year are on this list.
The utmost care has been taken in completing the list;
if a name has been missed, kindly alert any of the pastors.

CHILDREN (67)

- | | | |
|--------------------------|--------------------------|---------------------------|
| Arceo, Kalel | Kang, Micah Jude | Realubit, Jlemon Skype |
| Avila, Eliezer | Kang, Rivers Josiah | Realubit, Jnoel |
| Balbin, Ivan | Kricken, Henry | Sampang, Nathaniel |
| Bermeo, Jeremiah | Largueza, Asher Joshua | Sampang, Noah |
| Bermeo, John Michael | Largueza, Ella | Santos, Gabrie |
| Bracewell, Isaac | Lebaquin, Cayden Matthew | Santos, Glara |
| Bracewell, Isaiah | Lebaquin, Dana Matthea | Santos, Jacey Jax |
| Bracewell, James Gabriel | Lebaquin, Daphne | Santos, Jaymar |
| Casiano, Juliah | Legaspi, Matteo Horcajo | Tadena, Carylle |
| Casiano, Samuel | Legaspi, Mikaela | Tadena, Cyrille |
| Daro, Disney Rain | Lomboy, Kiana | Tadena, Janelle |
| Daro, Jorja | Lomboy, Rylee Sofia | Udaundo, Joshua |
| Edu, Cloud Ezekiel* | Manalo, Ezra Logan | Uy, David Kristoffer, III |
| Florendo, Cameron Carter | Mangahas, Brandon | Uy, Jillian |
| Florendo, Nicholas | Mangahas, Ehren Kai | Vecino, Mason G. D. |
| Galang, Lorinne Danielle | Nuqui, Eira | Vecino, Mila Charlene |
| Garcia, Asher Gabriel | Nuqui, Ellie | Villa, Audrey Frencine |
| Garcia, Freddy Elijah | Nuqui, Nathan | Villa, Ezekiel Jayden |
| Garcia, Isla Yzabel | Padua, Maria | Viray, Abihail |
| Gunville, Saphira* | Padua, Vaness Adriel | Viray, Bethel |
| Isip, Olivia | Pagalan, Jhon Mark | Wipf, Ariana Faith |
| Isip, Sophie | Pagalan, Marco Larey | |
| Isip, Ysabelle | Pascual, Althur Ged | |
| | Pascual, Zion Ithiel | |

IN 2021

12

BAPTISMS

Francin Cortez
Merle Lorenzo
Eldee Reyes
Gladifel Santos

Psalm Abella
James Ang
Kaira Jost
Jada Paulo
Sofie Paulo
Derrick Vecino
Czarina Viray

05

CHILD DEDICATIONS

Daphne Lebaquin
Ehren Kai Mangahas
Jnoel Eli Realubit

Soraya Soufi †
Lili Soufi

01

WEDDING

Julie Thon Sampang and Jan Larceña
July 18, 2021

01

FUNERAL

Junar Ramirez

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BOARD OF ELDERS' REPORT

ELDER JULIAN SAMPANG, JR.

Know therefore that the Lord your God is God; he is the faithful God, keeping his covenant of love to a thousand generations of those who love him and keep his commandments.

Deuteronomy 7:9 NIV

In 2021 God continued to be faithful to Us the Church in providing the resources and wisdom to the Board of Elders. Thanks be to God for His Faithfulness. His Love endures forever and His promises always comes to pass.

- In March 2021, Rey Balatbat left the board for work relocation in Vancouver, BC. We appreciate the dedication and contributions of Elder Rey in serving for 15 months. We welcomed Elder Titus Albania to the Board following his election. The rest of the Board members, Elders Allan Belano, Carlos Movilla, Adi Bustamente, Ollie Sicat, and Jun Sampang were re-elected to serve for another term of 2 years.
- Elder Titus and Pastor Dan initiated a 2 year Servant-Leadership mentorship program aimed at developing Future Leaders and Elders.
- In December 2021, the Board reviewed and subsequently approved the 2022 Financial Budget. Kudos to Elder Ollie, our church Treasurer for the valuable time and hard work in spearheading the preparation of the budget in collaboration with the Pastoral staff and ministry Leads.
- At the 2021 budget review, the board forecasted to pay half of the mortgage principal in order to support ministry-related spending plans. God is good and praises for His provisions, we were able to fully pay our mortgage payables. From the \$2.3M RLAC Building cost, the mortgage balance is now down to a balance of \$716K at the end of 2021.
- The Board of Elders has recognized Pastor Fe Vecino and Pastor James Kricken for their 15 and 5 years of outstanding service to the church respectively. We appreciated their significant contributions and dedicated service to the body.
- Thanks be to God for His Faithfulness, RLAC celebrated 31 years anniversary in September 2021. Rev. David Hearn from the National Alliance preached and provided the charge.
- The Board was also involved in the following:
 1. Conducted membership interviews. 7 new members completed interviews in 2021.
 2. Provided Financial support for Brethrens who lost their jobs due to COVID-19.
 3. Supported Federal Government Funded summer jobs resulting in the hiring of 3 interns.

The Board is blessed and privileged to be able to work with our Pastors and committed volunteers who have demonstrated dedication and passion in accomplishing significant things for the furtherance of God's kingdom. Thank you for the River of Life Alliance Church, for your support and prayers for the Elders.

To our Pastoral team; Lead Pastor Daniel Kang, Pastors Arnold Magtulis, Fe Vecino, James Kricken, thank you for your love for this church and tireless efforts in serving the Lord. A special mention to Volunteer Pastors Jack Gonzales and Shawn Kelly for always being ready to help. We also thank the spouses and children of our pastors for your partnership and releasing them to serve the body.

To our committed RLAC Volunteers, we are grateful for your dedication, hard work, and support to accomplish 2021 programs, events, and goals in your respective ministry areas. Thanks very much, dear Brothers and Sisters in Christ!

From your Elders and our Spouses, Once Again THANK YOU VERY MUCH, CHURCH!
TO GOD BE ALL THE GLORY!

LEAD PASTOR'S REPORT

REV. DANIEL KANG

Dear River of Life family,

The operative word for the season that is behind us and the season that is before us is “resilience.” It takes resilience to come through the past two years with our hearts still soft and pliable towards God. It takes resilience to live in a world where you have to constantly negotiate the right course of action given the ever-changing world. It takes resilience to make plans, and then have to scrap them, adjust and make new plans because of new health and safety restrictions. I would be remiss if I did not mention that, this has been a profound season of loss, grief and boredom. As Solomon says in Proverbs, “hope deferred makes the heart sick” (13:12). Many of us are waiting for a return back to “normal.” I understand and empathize with that sentiment, but even as I write this letter to you, amidst the start of the sixth wave of the pandemic, amidst war in Ukraine, or to use the words of Jesus, “wars and rumours of wars,” (Mt.24:6), amidst soaring inflation rates, soaring interest rates that are in an attempt to reign in inflation, amidst institutions of authority failing, and even churches being laid bare and exposed before the world because sin was festering in the center of these churches, what if I were to say that the world as we used to know it is no longer? What if I were to say, we’re not going to get “normal” when the dust settles? It’s in moments like these that spin us into a state of crisis. But I want to remind you that Jesus is seated highest in the heavenly realms (Eph 2:4-9) and that our king Jesus sees the condition of his world and he is not nervous. He has not lost control, the scriptures tell us that he is the living one and that he was dead, but now is alive, and even holds the keys of death and Hades (Rev 1:18). As you read this, I want to encourage you that our Lord sees us, He sees the kind of world that we have inherited, and He knows exactly what must come to pass. This is not the time for the People of God to get caught up in our private dreams and ambitions. This is not the time to live for ourselves; this is time for the people of God to be The Church that Jesus envisions for us to be.

There’s a popular term coined by author Nassim Taleb, the term is “Anti-Fragile.” Something that is anti-fragile is something that gains from disorder and chaos. Something that grows stronger when it is subjected to pressure. In Greek mythology, for example, when Hercules fights the 9-headed water snake called Hyrda, the Hydra gains strength after one of its heads is cut off, replacing the one, two heads grow. Why do I share this? The New Testament and church history tell us that the Church of Jesus Christ is also anti-fragile. In our series in 1 Peter, we’ve learned that as the church was subjected to even more persecution, the opposite of what we thought would happen. The church actually grew as it was pressed deeper and deeper into suffering and persecution.

I want to leave you with one memory from 2021. It was during our 30+1 Anniversary. The week of the anniversary, we received the unexpected news of restrictions that threatened our plans to celebrate the anniversary of our church. In a matter of days, we needed to come up with radically alternate plans to be able to host our celebration. Everybody chipped in, everybody used their intellect, creativity, gifts, and resources to pivot our event in a way where nothing was lost, we gained from the pressure. The picture of all of us working together with our diversity of giftings, working together toward a common goal, convinced me that God has uniquely gifted the church to live out a compelling vision of the kind of hope that we have in Jesus to our world. But here's the thing, it requires all of us. All of us together, with our diversity of giftings, personality, creativity, desires and passions. When we learn to live toward a common vision or goal, our diversity becomes a strength, it is powerful and beautiful. But when we're off mission, or when everybody is doing right in their own eyes, our diversity becomes a strain, and we begin to fight with one another. As we enter into this next season, giving thanks to God, for his faithfulness to our congregation, we need to walk into the future together. Unified, under Jesus' vision for our church.

I want to leave you with the reminder that Rev. Dr. David Hearn left us with at our anniversary celebration this year. Church, what if this is our moment? Dr. Hearn told us a story about his first time skydiving. Do you remember the story? He mentioned that you're tethered to the skydiving instructor when you skydive for the first time. You're attached to the instructor, so the instructor's experience, knowledge, and strength become your own because you're physically and vitally linked to him. Church, in much the same way, we are tethered to our Lord Jesus, and because we're vitally attached to him, there's nothing to fear, we can jump into the future that is ahead of us. What if this is our moment? Let's continue to seek the Lord together, asking for him to make us a faithful and fruitful people.

Respectfully Submitted,

Rev. Daniel Kang

ASSOCIATE PASTOR'S REPORT

REV. ARNOLD MAGTULIS

“Give thanks to the Lord and proclaim his greatness. Let the whole world know what he has done” Psalm 105:1. Truly, we have the reason to thank the Lord because of his greatness in our lives. Even in this time of pandemic we can still proclaim the good things that He did in our church. The enemy could not stop up in reaching out to the lost and those who are struggling in their walk with God and in their mental health problem.

Praise God! He is indeed the God of wisdom, through technology, I was able to minister to our Seniors even if I could not visit them physically, I could do Bible study with them and prayed with them because of Zoom. I was able to counsel and share the gospel to those people who were referred to me.

Here are some highlights from 2021

- Our Couples' Valentine's date could not happen in person but was possible through Zoom, it. Praise God that Pastor Nelson and Jan shared their wise counsel to all attendees.
- February 27: We held the celebration of life of the late Junar Ramirez at RLAC after battling lung cancer and pneumonia. He came to know the Lord through our church and is an inspiration to many.
- March 04: Another group of intercessors besides our core Intercessors group was added.
- May 09: I shared the gospel to Soraya Soufi, a 10- year-old girl who had a brain tumour. She and her mother Merle accepted the Lord. She was able to walk and was healed. They both actively attending our worship service. Her health began to worsen around August and the church rallied in prayer to support them. Soraya would pass away early in 2022.
- July 18: I had the privilege to officiate the wedding of Julie Thon Sampang and Jan Larceña at Canmore Nordic Centre Provincial Park.
- August 15: We had our annual Baptism and Church Picnic at Camp Chestermere. There were 4 adults (Francin Cortez, Eldee Reyes, Gladifel Santos and Merle Lorenzo) and 7 youths (Derrick Vecino, Psalm Abella, Sofie Paulo, Jada Paulo, Czarina Viray, Kaira Jost and James Ang) who followed the Lord through water baptism.

- September 12 was our Fall Kick Off. It was a joy to see our small groups displaying their creative booths to recruit new members and encourage those who don't have a small group to join.
- On September 19, we celebrated our 30 + 1 church anniversary in person and what an honor it was to have Dr. David Hearn, the president of the C&MA, to speak. I was blessed to share my testimony as the longest-serving pastor of our church.
- October 09: Our Men's Ministry had a "Kalalakihan Breakfast" in our church, and had a meaningful sharing time during this pandemic. It was also a day when I shared to the group that my liver cancer came back. I was blessed to be surrounded by them in prayer.
- October 29: I officiated the renewal of vows of Darlene and Arnold Capiral at the church.
- November 06: I officiated the wedding of Anthony and Francina Davis at the Davis' residence.
- November 13, I dedicated Jnoel Eli Realubit, the youngest son of Rodolfo, Jr. and Leah Realubit at church.
- On November 21, we received 6 people (Adriel Awa, Chona Panes, Francin Cortez, Mary Luzentales, Reynante and Mariecris Reyes) as new members
- I was on leave during December because I was recuperating from my two surgeries to remove my liver tumours.

I praise and thank our Heavenly Father who is always faithful and true to His promises for keeping me safe in His loving arms. I thank Him for sustaining me through these health challenges that I am in.

Thank you to my fellow pastors, Daniel, Fe, James, Jack and Shawn. And to our Board of Elders, Small group Leaders, Intercessors and ministry leaders for inspiring me to keep serving the Lord.

I thank God for my loving wife, Daisy who is faithfully supporting me in praying and interceding for you our dear congregation.

Always for the glory of God!

PA

CHILDREN'S MINISTRY REPORT

PASTOR FEMARLYN VECINO

If 2020 was the year that turned the world upside down and caused unprecedented challenge, I would say that the year 2021 was more of navigating what was supposed to be “normal”, but at the same time, being able to adjust quickly with ever changing circumstances.

Below are some of the highlights of the year...

January to June - we continued our EKIDS through online platform, meeting every Saturday afternoon through Zoom. We started this in March of 2020, when covid first disrupted our in person gathering.

April- As restrictions eased, we were able to provide “Journey To The Cross”, an Easter Family event. It was an amazing experience where each family traveled through five multi-sensory, engaging stations that delivered the message of Easter in an unforgettable and personal way.

June - To celebrate the end of the school year, we invited the families to our Summer Launch Fun event on June 26. It was such a wonderful time and opportunity for the kids and families to finally gather together again safely. Seeing the smiles and hearing the laughter of both the kids and adults as we all enjoyed having fun with water was PRICELESS!!



July - was the month we started to offer in-person gatherings for our EKIDS (Children’s Ministry). Although, many of our families were still hesitant and our kids attendance was not quite back to normal yet, it was wonderful to get to see each other again.

September - As we celebrated our 31st Church Anniversary, the kids participated by singing during both of the worship services.



October - For the second time, we held our Trunk of Treats event again at the church parking lot. This year, we invited Joe the Illusionist from the Joe Show to provide kid friendly entertainment for everyone. With more than 50 kids and their families, 20 cars decorated with different themes, and people in costumes handing out treats to the kids, it was indeed a fun filled time!



Other Highlights

In January of 2021, I was first introduced to 3DM (Missional Discipleship) by attending my first Learning Immersion and being part of a huddle (a group of people meeting every week to be disciplined). This began my incredible journey of discovering what it truly means to be a disciple of Jesus. The things I learned opened up many pathways for me to understand, receive, and embrace who I am all because of Jesus, and what His purpose is for me as the daughter of the King. Even though I was born and raised in a Christian family, I would say that this past year was truly life changing. In fact, I would say that this was Covid's gift to me. Because of the way that the ministries I led in 2021 were greatly affected by Covid, it gave me more time to embark into "new things." When I first started being part of 3DM, I honestly just willingly did it because I felt that I had the time for it. Little did I know that God is going to use it to transform both my mind and my heart. And I am very excited to be able to share my journey to others as we invited people in our congregation to also learn and experience this through 3DM tool of discipleship. Leading 3DM, together with Pastor Dan has indeed been my greatest highlight of 2021!

John 15: 5 "Yes, I am the vine; you are the branches. Those who remain in me, and I in them, will produce much fruit. For apart from me you can do nothing." (NLT)

REPORT OF OUR WORSHIP MINISTRY

Of the 52 weeks in the year, only 10 of them were online-only and the rest were either back to normal or limited capacity -- all that to say, the worship teams were very happy not to be singing in an empty room. We are so thankful to be able to worship with you in person again!

As mentioned in Pastor Daniel's report, our 3-week church anniversary celebration did not go quite as planned. From having an easy plan to figuring out how we can have a digital sanctuary outside, we were blessed with volunteers and the possibility of purchasing tech to make it possible.

We also celebrate our NextGen youth stepping into more roles during our Sunday services. It is our hope that all generations are able to freely express themselves in worship and that they feel empowered to lead the church in their giftings!

Looking towards the next year, we ask that you partner with us in prayer for more volunteers in all departments of Worship Min, especially our technical team. If you desire to get involved, please let us know, we have room for you!!

On behalf of Pastor Fe



NEXTGEN YOUTH MINISTRY REPORT

REV. JAMES KRICKEN

The year 2021 was a reminder of our God's faithfulness and steadfast love through another year in Next Gen youth ministry. While Covid-19 and pandemic restrictions did cause many challenges for the ministry, I am amazed at how the youth continued to gather and grow in their faith.

For the first half of the year, the Next Gen were connecting online through the Zoom platform, and social media. In February, we were able to attend a youth conference (the 403 Network) via Zoom with youth from all over the city. While we were meeting online, one of the highlights that we had were weekly "challenges" where the youth were required to do a crazy stunt for all of the youth to watch. From flushing hands down toilets to dancing to hilarious songs, Friday nights were still a space to laugh and have fun. If a youth completed a challenge, they were then sent a Skip the Dishes prize of their choice! This was a definite highlight during our Zoom nights.

Another highlight worth noting was that we were able to have our third annual SOAR team gather for a week of ministry in the summer. We were very fortunate due to restrictions lifting to provide another week of local missional discipleship for a group of youth. In short, the week included teachings on mission, practical ways to be led by the Holy Spirit, serving our local neighbours in Bannister, and having fun bonding as a team. Looking back on 2021, this was a definite highlight and am grateful we were able to have this week for the youth.

In September, Next was able to return to their in-person worship gatherings. This was a very encouraging time for the youth to be able to see each other once again, as we kicked off the semester with Beavertails for our launch! However, another encouraging aspect to see in the Next Gen, was that there were many younger youth that were eager to be engaged in our worship ministry. With the gracious help of Edwin, many youth started to participate in areas of serving that they hadn't before. This is an exciting time on the worship end to see the new students growing in their giftings.

One of the obvious challenges during 2021 was the effect of the pandemic on our youth. Many of them struggled being limited in seeing their friends and family and suffered with their mental health. This was a difficult season and brought many challenges, including having to cancel our annual retreat. However, we were able to teach a "mental health" series in the Fall, concentrating on how Christ can renew our minds. This was helpful for the youth to reflect on their own thought patterns and engage issues such as depression and anxiety. I am so grateful for our Next Gen leaders that were supporting and encouraging youth throughout this challenging season. Our God is not afraid to enter places of brokenness, and we saw his loving kindness continually drawing near to students.

As Next Gen enters into 2022, many changes have happened. Two years of the pandemic has brought about a shift with many new faces and younger youth joining the ministry. I am excited to see how Jesus will impact these students in the new year, and for the new ways that God is shifting this ministry. One of our themes for the 2022 is HOPE, and am filled with hope as we enter into a new season. THANK YOU to all of the youth leaders and parents that have been supporting the ministry and investing into the Next Generation! You are VERY appreciated!!

Psalm 78:4

In Christ,

Pastor (The Right Reverend) James

YOUNG ADULTS MINISTRY REPORT

SZARINA ROSE CABLING



YA Camping Retreat (Zeiner Campground; July 2021)

VISION:
 A GENERATION OF
 YOUNG LEADERS
MADLY IN LOVE WITH JESUS
 AND MAKING DISCIPLES
 OF ALL NATIONS

MISSION:
 TO PURSUE JESUS,
 BECOME LIKE JESUS
 AND LOVE THE WORLD
 LIKE JESUS DOES

2021 was another year of distancing.. but better! The first half of the year was led by Paula Sampang and a team of 6 young adult leaders. With many life changes coming up soon after, the leadership team was passed down to CJ Tubig in the fall. Returning with him for the 2021-2022 year were Ben Li and myself and we welcomed Nikki Bustamante and Leilanie Ong to the team.

For the first 2/3 of 2021, we met every Wednesday to study spiritual disciplines and go through Soul Care. We saw God move each week with healing and transformation within our young adults. We also held a relationships conference called Love Reframed. This was the first RLAC young adults conference! We discussed topics like dating, singleness, pornography, friendships, and marriage. We were very encouraged to see an attendance of 42 young adults!

During the summer, we went camping (and survived! -- special thanks to Pastor Fe and Tito Dan for cooking meals for us with rice!!). It was a refreshing time of being outdoors in a physical community even just for a weekend.

For the remainder of the year, we made a decision to split into two groups called House Churches, meeting either Wednesday or Thursday evenings. In these house church gatherings, we aimed for a smaller group to come together once a week to go through practices from 'Practicing The Way' and to grow in deeper community with. At this time, we are still meeting at church/online on Zoom but hope to extend into homes as our new normal continues to get better. For those who are not able to be part of House Churches, we held monthly Saturday Socials, which were easy-going hangouts giving those attending a chance to catch up as a large group and to invite others who may not be part of the YA community

At the time of this report, CJ will be leaving to go to his 8-month internship at Dease Lake. Ben, Nikki, Leilanie, and I are so thankful for his leadership this year. We bless your journey!



NEW CANADIANS MINISTRIES REPORT

REV. SHAWN KELLY

I, Shawn Kelly, am grateful to continue to minister in our Church, RLAC, through prayer, visitation, counseling, encouragement, Mens Ministry, Missions and other ministry opportunities. I am enjoying our 3DM (Discipleship Ministry in our Church). Apart from Christ I can do nothing, but in Christ I can do all things (he asks me to do). Thank You Lord.

We are VERY GRATEFUL for our PARTNERS & SUPPORTERS in this ministry. For the Past few Years I have been a tutor to a young man regarding his life skills, education & driving. In 2021, I also helped him improve his English through Bow Valley College (Jan-Aug).

- In Dec 2019, I was introduced to a Pakistani Christian Family (the Nadeems) in Moscow Alliance Church and I ended up being the main Sponsor under First Alliance and God led me to ask Capstone Alliance Church here in Calgary to be part of the team to bring the Pakistani Family to Calgary. Through a year of MUCH Intense Wrestling in Prayer & the Team Encouraging the Nadeems & overcoming Great & Unbelievable Obstacles even to the very moment the Nadeems got on the plane in Moscow, and came to Calgary on Dec 11. They were quarantined until Christmas Day and had their first free day Boxing Day. Since Boxing Day, I have been leading the Team to help settle the Nadeems for 4 weeks straight, and I helped in the Team effort of setting up the Nadeems House for Dec 1. I want to say a Big Thank you to a Wonderful, Loving, Caring Capstone Church Team.
- N (Oromo), who I helped settle in Calgary Sept 2018, was rear-ended in a car accident Feb 2021 and injured. In July, when N ran into difficulty with his work disability claim & accident claim & needed financial aid, he reached out to myself to help him, which I did. I remember that week because I ended up talking to at least 15 different types of Professionals in 4 days (Fed Govt (EI & CRA), AB Govt (aid), Insurance (car accident), I gave "N" a Lawyer & assistants, HR Dept at "N"s work, physiotherapists & doctor; (Plus I was walking with a separated husband, who ended up selling his house at the time): Realtor, Insurance adjuster (because of hail), Utility companies, City of Calgary (property taxes), Canada Post, mortgage broker, Uhaul; (Khorshid: doctor & pharmacists pills) and I needed a Baker for some desert. Jesus Guided and gave us favor as we talked to each person and God Blessed and we completed all the requirements. Since then N Always asks me to pray to Jesus to help him & his family, because N saw Jesus answers prayer & is a healer.
- However, I am also helping N's Friend F, whose car N was driving at the time of the accident. F was in the passenger seat at the time of the accident. So I have been helping both N & F with their documents & communication with their lawyers due to their limited English & understanding the legal process.
- R & W, our Iraqi friends for 20 years, we visited them & got together for family outings. He too always mentioned how Jesus answered prayers when we prayed for him & his family and requests more prayer. In fact a couple times I went to his business and he called his employees over & told them that when I pray Jesus Answers prayer & so we prayed right then and one employee asked me to pray specifically for his family.

In 2021, I connected with my other cross-cultural friends as well through visits.

- Weekly, I visited & helped (Mommy) Khorshid (Iranian), however, in Oct Khorshid quit taking her opioid pain killer pills and could not move for 5 days due to extreme severe pain. This caused her to have a Medical Emergency Crisis that included a blood clot in her lungs & her body wanting to shut down (she could not handle the pain), so I brought her to the Emergency at Rockyview Hospital where she stayed for three weeks and I visited her every two days. After the doctors diluted most of her blood clots, she was released to go to her house. However, a few days later she booked a trip to see her son in Ireland at his request. Praise God she made it to Ireland with no medical problems.

- I still manage the house (15 years) for our Bangladeshi Friend (28 year friendship) here in Calgary. The Bangladeshi renter calls me his good Friend. Pray for openness of heart to talk more about Jesus.
- I was able to hand out less 30 Day Prayer Guides due to most churches being closed.
- In Aug 2021 Iris & I had the Blessing of having a 10 day trip to Ontario & Quebec. 50 years ago, as a child, I spent 4 years in the Toronto area, this was my first time back to visit where I lived. We were hoping to visit an Iranian couple, Ehsan & Miriam, whom we led to Jesus who moved to Ottawa, but they were sick at that time. We did however connect & encourage Pastor Andrew & his wife, co-laborers in our cross-cultural ministry in Montreal. We enjoyed our Anniversary in Quebec City.
- In Sept, I had the honor of doing my first wedding ever of a close family friend (another Pastor signed the registry document). I also dedicated our Friends Dental clinic in Feb 2021.
- I Praise God for the opportunity to be part of City Wide Prayer Rally Committee these past 11 years. It both encouraged & challenged my Prayer Life. It has been great to meet many Prayer Warriors in our City. In the Oct Prayer Rally I had the privilege of meeting Brother A, an Afghan Believer who has been planting Afghan house churches around the world for the past 15+ years and he was moved by God to come to Calgary for the next 3-5 years under the umbrella of Calgary Church. I mentioned to Brother A that we had been praying for an Afghan Pastor/Church Planter to come to Calgary for the past 20years. I introduced A to different pastors, cross-cultural co-laborers here in Calgary. I am assisting Brother A as he reaches out to Afghans in Calgary and is planning to plant 2-3 Afghan house churches in Calgary. Pray for A as he prepares Afghan Christian Radio programs. Brother A has already connected with 2 Afghan Believer families here and sponsoring a 3rd family and I am joining him as he reaches out to an Afghan Mus family.
- I am part of different Network groups: 1) Ignite Global (Pentecostal Global Group that meets online every other Tues night), 2) Calgary Pastors Network (mainly African) 3)met a few times with the Yazidi & Syrian Pastor, and 4) connect with my Bishop friend in Pakistan once a month.
- In Sept 2010 I was introduced to Babar (A Pakistani Christian, who is good in evangelism, who fled to Canada as a refugee) & it was a joy to help him bring his family to Canada. In the past few years, I have been helping him to get Bible School training, which he started taking online in Urdu & English in 2021. He has been a key leader in the Pakistani Christian community.
- At Christmas my family made a trip to visit my Mom and we made sure she is a Christian. I was very happy to find out that she accepted Jesus as her Savior 5 years earlier when my wife & I shared the Gospel to her.
- Personally: I am Applying the “Stages in the Christian Life” - All in & Dying to Self & Living for God
- July 16& 17 at a RLAC small group camping trip I had to overcome my FEAR of Heights, which God showed me how to defeat my fear of heights.
- At the End of July, I had a Supernatural healing from God: While helping a family move, I lifted a couch and snapped my muscle one inch off my left elbow, with no pain and yet I was still able to drive the U-Haul Truck to move the family with a group of friends. Within 10 days I saw 4 doctors, 1 x-ray technician, 1 ultrasound technician, 4 orthopedic Surgeons, 4 Physio therapists and ONE GREAT PHYSICIAN- THE LORD JESUS. There was No pain & no surgery needed, Jesus Healed me (Praise the Lord) and I have two muscles on my left arm and 2 months later I was at YMCA lifting 20-50 lbs to strengthen my body. I Testified at RLAC regarding my left arm.
- We are Looking Forward to what God has in store for us & the Canadian Church to reach the Nations at our Door Step in 2022.

Thanks Again for all your Faithful Support, Prayers, and Encouragement!

Gratefully Submitted
Shawn & Iris Kelly, PALM Ministry Calgary

WOMEN'S MINISTRY REPORT

JEANNETTE PODADOR



When the pandemic restrictions started easing out, the Women's Ministry decided to break the ice by having a bowling night on November 13, 2021. Special prizes were given out during the game and the winners of the tournament were announced at the following week's event.

The tournament's winners were announced the following week at the Let's Catch Up seminar. This in-person event also featured stories of hope and courage during the ongoing pandemic. Five women gave inspiring stories on the faithfulness of Jesus.

On December 11, 2021, the Women's Ministry started Soap with Love which we hope to do annually. We distributed 50 Christmas packages to the indigent community of the city. We prayed and ministered to a number of recipients and two ladies, one in her 20s and one in her mid-30s accepted Jesus Christ. The Lord was so gracious that He gave us nice weather.

In the midst of the pandemic, God is still faithful and he's shown up in all these events. We give Him all the glory!

TREASURER'S REPORT

ELDER OLIVER SICAT

As we reflect upon 2021, it is evident that The River of Life Alliance Church (RLAC) continues to receive God's blessings in the financial realm, making possible the carrying out of the Church's mission.

Despite the global pandemic lingered, 2021 was a positive year for the RLAC. We ended the year with receipts exceeding operating expenses by \$123,838, before allocation of the surplus for designated purposes. The total gross receipts were \$584,496 against operating expenses of \$460,658. Total allocation for designated purposes amounted to \$90,452. For the year 2021, we realized a net surplus of \$33,386 after depreciation of \$70,000 (est.).

2021 FINANCIAL SUMMARY

	2021	2020	2019
Total Givings	\$584,496	\$564,588	\$618,745
Total Operating Expenses	\$460,658	\$468,026	\$493,853
Surplus Before Expenses for Designated Allocations	\$123,838	\$96,562	\$124,892
Total Expenses for Designated Allocations	\$90,452	\$82,001	\$117,659
Total Expenses	\$551,110	\$550,027	\$611,512
Net Surplus (Deficit)	\$33,386	\$14,561	\$7,233

2021 GIVING SUMMARY

	2021	2020	INC(DEC)	%INC(DEC)
General Offering	\$501,073	\$480,621	20,451	4.3%
Building Fund	\$45,926	\$34,108	11,818	34.6%
Global Advance	\$15,660	\$17,423	(1,763)	-10.1%
Benevolent & Compassion	\$12,465	\$16,533	(4,068)	-24.6%
Others	\$9,372	\$15,903	(6,531)	-41.1%
Total Givings	\$584,496	\$564,588	19,908	3.5%

2021 SPENDING SUMMARY

OPERATING & ADMIN EXPENSES	2021	2020	% TOTAL	INC(DEC)	% INC(DEC)
Pastoral & support staff comp	\$271,023	\$266,227	49.2%	\$4,796	1.80%
Depreciation	\$70,000	\$69,224	12.7%	\$776	1.1%
Building maintenance	\$56,368	\$65,829	10.2%	(\$9,461)	-14.4%
Administrative & office expenses	\$41,613	\$41,161	7.6%	\$452	1.1%
Mortgage interest	\$21,653	\$25,585	3.9%	(\$3,932)	-15.4%
Total Operating & Admin Expenses	\$460,658	\$468,026	85.1%	(\$7,368)	-1.6%
MINISTRIES & OTHERS	2021	2020	% TOTAL	(INC)DEC	% INC(DEC)
Mission & outreach	\$27,754	\$26,623	5.0%	\$1,131	4.2%
Church ministries	\$14,539	\$11,410	2.6%	\$3,129	27.4%
Special events	\$10,576	\$2,910	1.9%	\$7,666	263.5%
Benevolent & compassionate	\$10,360	\$21,469	1.9%	(\$11,109)	-51.7%
Professional development	\$8,508	\$2,764	1.5%	\$5,744	207.8%
Bible students scholarship	\$3,600	\$3,500	0.7%	\$100	2.9%
Others	\$15,115	\$13,325	2.7%	\$1,790	13.4%
Total Ministries & Others	\$90,452	\$82,001	14.9%	\$8,451	10.3%
TOTAL SPENDING	\$551,110	\$550,027	100.0%	\$1,082	0.2%

Giving has increased by 3.5% in 2021 compared to 2020 giving, although still 6% lower than 2019 giving.

The decrease in Operating & Admin spending is attributed to:

- Lower Building maintenance (less cleaning & repair services required, and Utilities usage) and
- Mortgage interest pegged at 2.95%.

CHURCH BUILDING MORTGAGE

MORTGAGE PRINCIPAL AT CHURCH BUILDING ACQUISITION - SEPTEMBER 9, 2016	\$1,050,000
PRINCIPAL PAYMENT TO DATE (from October 2016 to December 2021 @ \$5,833/month)	\$333,498
MORTGAGE PRINCIPAL BALANCE AS OF DECEMBER 31, 2021	\$716,502
Payable to The Western Canadian District of the Christian and Missionary Alliance	
15-year term (\$5,833 per month)	
Interest rate : RBC Prime Rate + 0.50%	
Current Interest rate	2.95%
Acquisition Interest rate	3.20%
Interest rate increase since Church Acquisition	-0.25%

2021 CASH FLOW STATEMENT

OPERATING ACTIVITIES		
Excess of revenue over expenses		\$103,386
Net changes in non-cash working capital balances		
Non-cash current assets		-\$350
Non-cash current liabilities		\$1,871
Net cash provided by operating activities		\$104,907
INVESTING ACTIVITIES		
Purchase of capital assets using unrestricted funds		-\$7,315
FINANCING ACTIVITIES		
Mortgage repayments		-\$36,000
INCREASE (DECREASE) IN CASH		\$61,592
CASH BEGINNING		\$131,614
CASH ENDING		\$193,206

For the year 2021 surplus realized, God has been gracious that the church generated a cash inflow of \$104,907, that enabled us the capital expenditure of \$7,315, and to pay off \$36,000 of our mortgage principal. A lump-sum payment of \$24,000 has been ear-marked to pay mortgage principal in 2022 first quarter.