

## **Our Staff**

**A. Henry Eygenraam**, CFP, CLU, CH.F.C. .... EXECUTIVE DIRECTOR  
**Jill Jones**, B.A. .... EXECUTIVE ASSISTANT  
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**Harry Boessenkool**..... WESTERN CANADA REP. (SURREY, BC)  
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**Patricia VanOostveen**, PFP ..... CENTRAL ONTARIO REP.  
**Rick DeGraaf**, MSc..... STEWARDSHIP EDUCATION COORDINATOR

## **CSS Board of Directors**

**Bruce Voogd** ..... *Citizen's for Public Justice*  
**Ellen Vlieg-Paquette** ..... *The King's University College*  
**Hans Mulder** ..... *Back to God Hour*  
**Marten Van Huizen** ..... *Elim Foundation*  
**Henry Koornneef** ..... *Foundation for Niagara Christian Schools*  
**Gerry Ebberts** ..... *Society for Christian Schools in B.C*  
**Clarence Louter** ..... *Ontario Alliance of Christian Schools*  
**Al Karsten**..... *Christian Reformed World Missions*

*We're so thankful that these individuals commit their time to working with CSS and willingly share their experience, expertise and hearts with us.*

# ANNUAL REPORT 2006

### ***Please note our NEW ADDRESS!***

214A - 500 Alden Road  
Markham, ON L3R 5H5

**toll free:** (800) 267-8890 | (905) 947-9262

**[www.cssservices.ca](http://www.cssservices.ca)**

# CATCHING *the passion*

What drives people to give of their time, talents and money? Do charities and ministries ask for support out of financial need or passion for what the Lord has called them to be busy with?

When we consider the prospect of a huge intergenerational transfer of wealth that will happen in the next 25 years (or is it now only 15?), do we see it from the perspective of our personal opportunity to make a significant contribution to the ongoing work?

Recently I met with the executive director of a relatively small local service ministry about partnering with CSS. He said “We believe that we need to serve the people till they begin to ask “why?”, and only then do we have permission to share the good news of Jesus with them. He is serving out of passion! The pamphlet you hold in your hand reports the financial results of CSS working with many who have caught the passion of helping ministry into the future.

**Henry Eygenraam**, *Executive Director*

## *CSS Celebrates 30 Years of Service to Christians and Christian Ministries in Canada*

We praise God for His continued blessings on our ministry and thank all the individuals who have used CSS to support Kingdom work and the many people who have given freely of their time and talents to the development and success of CSS. We look forward to the next 30 years!

## > HOW WE SERVE Our Clients



Our Regional Representatives meet with donors, in the comfort of their homes, to help explore and develop an Estate Plan and/or Gift Plan that addresses the needs and wishes of the donor.

The result of the meeting will be a detailed written plan that the donor may take to their lawyer to be finalized. Many individuals comment that the time spent with a CSS representative is very helpful in thinking through their decisions prior to meeting with their lawyer.

Details of our meetings are held in strict confidence and, in normal situations, there is no fee for the first visit.



Our **Stewardship Education Co-ordinator**, offers the “*Growing and Giving*” Program - available to churches to address the issue of meeting budgets, and to educate and inform on Biblical stewardship.

### **Growing and Giving**

- > Identifies and develops effective learning/training resources
- > Facilitates introductory presentations or workshops on stewardship basics and next steps
- > Develop and coach church leaders to be faithful managers of all the resources under their care
- > On-site coaching, with the help of Diaconal Ministries Developers, to help churches set up their stewardship programs

“Growing and Giving” is a jointly funded program of CSS and the Christian Reformed Church. The program is delivered to CRC congregations in partnership with Diaconal Ministries Canada. “Growing and Giving” is also available to other congregations and constituencies as well.

## > FINANCIAL Statements

	2006	2005
<b>New Resources in 2006</b>		
<b>New Capital</b>		
Deposit agreements	\$ 1,874,791	\$2,969,921
Annuities	445,000	521,851
Endowments & Bequests	174,643	154,094
Appreciated Securities	44,959	87,116
Life Insurance Premiums	83,730	83,655
Designated Gifts & Other	122,155	109,476
<b>Investment Income</b>	<b>\$ 1,043,048</b>	<b>\$ 967,462</b>
<b>New Resources Total:</b>	<b>\$3,788,326</b>	<b>\$4,893,575</b>

### Where Our Resources Went in 2006

Income paid to scholarships	\$ 14,450	\$ 24,058
<b>Deposit agreements:</b>		
Income paid to holders	187,660	257,777
Income paid to charities	380,186	287,535
Capital returned	529,629	1,051,622
<b>Annuity payments</b>	<b>328,766</b>	<b>307,381</b>
<b>Gifts disbursed to charity</b>	<b>227,192</b>	<b>1,031,251</b>
<b>Admin &amp; management fees</b>	<b>184,494</b>	<b>169,967</b>
<b>Life Insurance Premiums</b>	<b>83,730</b>	<b>83,655</b>
<b>Other</b>	<b>1,875</b>	<b>3,483</b>
<b>Disbursements Total:</b>	<b>\$ 1,937,982</b>	<b>\$ 3,216,729</b>
<b>Investment Capital end of year</b>	<b>\$ 18,126,851</b>	<b>\$ 16,274,631</b>

*Interest income of 6.12% was earned on all CSS investments in Fiscal 2006. Charities and donors shared in this growth from Deposit Agreements, Charitable Annuities and Endowments.*

### Where Your Gifts Went in 2006

Christian Schools	\$175,277	<i>CSS distributes gifts routinely from deposit agreements, etc. on June 30th and December 31st of each year.</i>
Scholarships	\$ 14,450	
Christian Reformed Churches	\$ 32,845	
CSS Partner Organizations	\$ 231,355	
Other Charitable Organizations	\$ 167,462	

**Your gifts to Charity in 2006** **\$ 621,389**

### How Funds Were Invested in 2006

	ASSETS	%
Institutional Mortgages and Loans	\$6,433,488	34.9%
Government Provincial Bonds	\$4,975,807	27.0%
Investments with Jarislowsky Fraser	\$6,657,471	36.1%
Cash and Other Assets	\$ 354,957	1.9%
<b>TOTAL PORTFOLIO</b>	<b>\$ 18,421,723</b>	<b>100%</b>

### CSS Annual Investment Returns

2006.....6.12%    3 year avg..... 6.78%  
 2005.....6.93%    5 year avg..... 6.67%  
*All returns are Simple Rates of Return in Fiscal Year*

### CSS Operating Income in 2006

	2006	2005
Fees from Partners & Assoc. Partners	\$231,421	\$213,991
Administration & Disbursement Fees	\$184,494	\$169,967
Donations	\$ 3,443	\$ 5,269
Interest & Other	\$ 7,759	\$ 11,149
<b>CSS Operating Income</b>	<b>\$ 427,117</b>	<b>\$ 400,376</b>
CRC Stewardship Education Support	\$ 50,000	\$ 50,000
Partner Fees for Stewardship Education	\$ 20,000	\$ 20,000
Fees and Reimbursements	\$ 5,022	\$ 5,656
<b>Stewardship Education Income</b>	<b>\$ 75,022</b>	<b>\$ 75,656</b>

## > THE YEAR at CSS

- > In 2006 we celebrate the 30th year of service to Christians and Christian ministries in Canada.
- > Another increase in funds being managed by CSS, now \$18.1 million is held in deposits, annuities, endowments, etc, producing income for donors and charities.
- > \$29,614,000 promised to charity through Will Bequests, Life Insurance policies and Annuities in fiscal year 2005-2006 by CSS clients.
- > Amount paid out to charities through gifts and donated income from agreements and endowments - \$621,389 in fiscal year 2005-2006.
- > Mortgage and loans to partners and Christian Schools of over \$6 million.
- > Continued development of new marketing materials and publications, including our first Corporate Brochure. Partners ordered 9000 copies for distribution.
- > Enthusiastic distribution of 60,000 receipt enclosures by partners offering CSS services to donors.
- > The Membership Meeting has moved to a new time of the year and is incorporated into the Annual Planned Giving conference with expanded workshops and presentations.
- > Participation in Days of Encouragement, Diaconal Conferences, Classis meetings and Christian School Development Conferences across Canada.
- > Strong promotion of the advantages of donation of Appreciated Securities to partners and supporters.
- > A move down the street to Suite 214A-500 Alden Road, Markham, ON L3R 5H5.

## > OUR PARTNERS in 2006

- |   |   |
|---|---|
| Back to God Hour                                    | Ebenezer Home                                     |
| Beginnings Counseling & Adoption Services           | Elim Housing Society                              |
| Bethesda Christian Association                      | Foundation for Niagara Christian Schools          |
| Bible League  | Friendship Groups                                 |
| Calvin College                                      | Holland Christian Homes                           |
| Calvin Theological Seminary                         | Homestead   |
| Canada Institute of Linguistics                     | Institute for Christian Studies                   |
| Canadian Christian Education Foundation Inc. (CCEF) | Lighthouse  |
| Christian Counseling, Ottawa                        | Mission Services of London                        |
| Christian Horizons                                  | Ontario Alliance of Christian Schools             |
| Christian Labour Association of Canada (CLAC)       | Redeemer University College                       |
| Christian Reformed Church in North America (CRCNA)  | Rehoboth Christian Ministries                     |
| Christian Reformed Home Missions (CRHM)             | Salem Christian Mental Health Association         |
| Christian Reformed World Missions (CRWM)            | Society for Christian Schools in British Columbia |
| Christian Reformed World Relief Committee (CRWRC)   | Sonshine Community Services                       |
| Citizens for Public Justice (CPJ)                   | The King's University College                     |
| Dordt College                                       | Tollendale Village                                |
| Durham Christian Homes Inc.                         | Urban Aboriginal Ministries                       |
|   | Work Research Foundation                          |
|   | Worldwide Christian Schools                       |