

“Many Gatherings, One Church.”



**ANNUAL REPORT
2026**



AGENDA

Ebenezer Baptist Church Annual Meeting
October 26, 2026

1. Opening Remarks –Ricky Lam (Board Chair)
 - a. **Motion to approve the minutes from the April 2026 Congregational Meeting.**
2. Devotional and Prayer –Chet Ingram (Lead Pastor)
3. Brad Berkan – Share & Vote of Affirmation
4. EBC Ministry Reports – EBC Ministry Staff
5. Partner Congregation Updates
 - a. **Motion to accept the Annual Reports as presented.**
6. Auditor Report Approval – Ricky Lam
 - a. **Motion to approve the Audited Financial Statements as presented in the Annual Report.**
 - b. **Motion to appoint the auditor as Buckberger, Baerg and Partners LLP for 2027.**
7. Close in Prayer –Chet Ingram
8. Motion to adjourn.

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2026/27 Ebenezer Church Board

Ricky Lam - Chair
Janet Harms-Masich
Darcie Olson
Mark Dalton
Brandon Bellows
Fred Entz
Soo Kim
Crystal Wilkinson
Murray Long



A. Lead Pastor

There are many things to be grateful for in the last year. The Lord has given us favor and blessing through challenges. He has provided the right people at just the right time for our staff team and for the ministries at Ebenezer. We can honestly say, 'Thus far the Lord has helped us,' (I Samuel 7:12) as the original meaning of our church name means in Hebrew.

We continue to hear many stories of people joining our church family in exploration of God or returning to faith in Jesus. Our Alpha gatherings and ESL have been a fruitful way to share about Jesus and let people ask their heartfelt questions. We've been blessed to have a couple of Life Groups for new believers in the last year, in which people have been disciplined in the foundations of walking in relationship with Jesus. There have been several new life groups that have started where our church family can begin doing life alongside of one another and growing in the knowledge of Christ and the practice of following Him. We saw an explosion of youth led Alphas start in schools that has been very fruitful. Our Senior's Group has been very effective in caring for seniors, challenging them to stay engaged in God's mission, and staying connecting through Life Groups. Our Mom's group continues to love and care for one another, minister to each other, and meet tangible needs they have. Our Young Adult group is growing in numbers and impact, as they serve our church family and engage in God's mission in Saskatoon through acts of service. The Deaf & Hard of Hearing group that meets at Ebenezer held a revival conference in July, and several began relationships with Jesus and experienced healing. As part of thinking more internationally, we have helped fund a refugee family of 8 and are waiting for their arrival. We had the privilege of sending a couple of teams to The House of Omeed to serve and were able to give over \$56k away to other impactful ministries we are connected to. There are many more things that could be highlighted, but these are just a few.

In the last year, we have pivoted the ministries of the church to be more effective and added some new staff; this shift and the added staff have been a blessing! We have added a Youth Ministry Assistant, new Worship Director, an Intern, a Bookkeeper and an Interim Kid's Ministry Director. God has provided these staff at just the right time. One of the new ministry areas has been the Emerging Generations Ministry which includes Kids', Youth, Young Adults and the New Family Ministry areas. They prayerfully work together to create an effective discipleship pathway for families and our kids, youth, and young adults.

Our study of Ephesians in the spring encouraged our church in practically serving Christ with our gift and talents, and we have seen it in our volunteers. This past summer, so many were impacted by hearing the testimonies of people in our church family; it was an impactful series!

As we move forward, please be praying for the board and staff as we discern God's leading regarding further engagement in His mission. Where will He lead us? What will He ask us to do and are we ready to follow His leading?

With much gratitude,

Chet Ingram
Lead Pastor

B. Ebenezer Church Board

Message from the Board – Oct 2026

This past year has brought its challenges, yet it has been deeply encouraging to see your commitment to our church and the preservation of our unity. Transitioning through the departure of a key leader is never easy, and we are grateful for how you sat with one another, interceded in prayer, and helped each other heal. We are especially grateful for Chet's leadership as our Lead Pastor during this season. Chet successfully gathered our staff, helped them process the transition, and rallied everyone together to care for one another and engage in the ministry God has entrusted to us.

To ensure long-term health and sustainability, Chet has restructured the reporting lines. Members of the Lead Team now oversee direct reports to better distribute the leadership load. Our staff team has adapted remarkably, resulting in a vibrant team aligned to minister to our church family. Additionally, Chet is actively pursuing professional development by learning from Christian leaders of larger organizations, so our ongoing growth remains healthy and sustainable. As a Board, we continue to monitor the health and workload of Chet through annual evaluations and his reports at our board meetings.

We also want to celebrate the growth we've seen in the past year! As our church continues to grow, connecting people into Life Groups remains both a priority and a challenge. We've been encouraged by the many ways Chet has guided the team to drive growth in Life Groups. As we seek to fill our current pastoral job posting, we anticipate even greater momentum to help more Life Groups form and thrive in discipling one another.

We share our Lead Pastor's desire to see our congregation equipped for everything God has called us to do. Looking ahead to this upcoming year, it is inspiring to see Chet and the team preparing equipping seminars and lining up guest speakers to help us learn more about God, his character and his ways and how we can engage in the work that he's doing around us and beyond!

Finally, we want to share that one of our board members, Emily Ermel, unfortunately needed to step away from the Board. We want to express our deep gratitude for her commitment, contributions, and faithful service during her time on the Board. We wish her well and are sincerely grateful for everything she brought to our team.

Sincerely,

Ricky Lam
Board Chair

C. Partner Congregations

Our denomination, the Baptist General Conference of Canada, is focusing on four strategic priorities over the next 10 years.

- **Spiritual Formation and Disciple-Making** – Developing mature disciples of Jesus Christ who actively participate in making disciples of others.
- **Healthy, Collaborative Church Networking** – Becoming spiritually healthy, mutually supportive, and collaborative family of churches.
- **A Multiplying Gospel Presence** – Developing new and renewed faith communities among diverse cultures, communities, and nations.
- **Leadership Formation** – Discovering, training and deploying existing and emerging leaders for gospel ministry.

Ebenezer Baptist Church is already fully engaged in all four of these strategic areas but there is one area, in particular, I believe we are a leader in – *A Multiplying Gospel Presence* in our community.

Over the last 15 years, Ebenezer has formed partnerships (Relational to more formal) with five congregations from diverse backgrounds:

- House for All Nations (2009)
- Ukrainian Community Church (2009)
- Nepali Eternal Life Church (2015)
- Saskatoon Arabic Church (2016)
- Vision Korean Church (2019)

These congregations have become an important part of the EBC family and without a doubt, Ebenezer's ongoing relationship has been a blessing to them. But they have been a huge blessing to us as well and have been spiritually fruitful. I truly see Ebenezer's partnership with these five congregations as a model to be shared and adopted by churches, not only in our denomination, but across North America.

Now that doesn't mean the Ebenezer model is perfect. It has its challenges and this past year, Pastor Chet and the EBC Board has asked for clarity around the relationship EBC has with each of our partner congregations.

My role was to come alongside each church, help them develop and write their organization documentation. (Church Constitution & By-laws, Mission Statements, Strategic Plans, Annual Budgets, Doctrinal Statements and guiding policies.)

I also completed a thorough ministry assessment of each church and submitted a report to Pastor Chet and the leadership team. This assessment focused on the following areas:

- **Gospel Presence** (*Does this congregation have a noticeable gospel presence in their community/location?*)
- **Spiritual Vitality** (*Is there a spiritual vibrancy among the people who are present in the congregation?*)
- **Ministry Vision** (*Is there a clear vision for ministry by the pastor? By the congregation? Is the vision big enough?*)
- **Pastoral Leadership** (*How is the pastor leading his congregation? How is his leadership being received?*)
- **Demographic and Target Group** (*Is there a clear demographic or discernable target group the congregation is trying to reach?*)

- **Leadership Structures** (*What are the existing leadership structures? Are they effective? Where are potential areas of growth?*)
- **Existing Documentation** (*What documentation is in place to guide the organization? Is it being followed?*)
- **Growth Potential** (*What are the potential growth areas for the partner congregation?*)
- **Financial Viability** (*Is this partner congregation financially viable? If not, when will they be and how will they move toward that goal?*)

Obviously, this is not the place to report all my findings, but I do want to end my report with a few general observations.

1. Our partner pastors (and spouses) are amazing! They are incredibly gifted, hard-working, godly, passionate, visionary, prayerful and sacrificial servant leaders. It is a privilege to work with them, and I am humbled by their love for the Lord, their love for their church and the many sacrifices they make in ministry – well beyond many ministry leaders.
2. All our partner congregations are spiritually fruitful and have a powerful and visible gospel presence in the community they are reaching out to. Their church members share this passion and are fully engaged in the mission of their church.
3. The partner congregations need our support, and by that, I mean prayer support, financial support, leadership support and ministry/serving support.) Although each congregation is working toward becoming financially independent, only one is. The reality is, some may never achieve financial independence like Ebenezer, but this should not and cannot be the only way we determine the viability and success of a ministry.

God has blessed Ebenezer with the financial resources, building resources, leadership and servant resources to come alongside these partner congregations and be a blessing and support to them as they serve on the front lines of ministry!

This is why I love our church and am proud of it! And this is why other churches with financial, spiritual and human resources need to come alongside and support new ministries across Canada to assist them in doing something they could not accomplish alone.

Respectfully Submitted,
 Leyton Erickson
(Pastor/Coach to EBC's Partner Congregations)

D. Equipping Ministries

Here is a summary of our key equipping ministries this past year.

Alpha

Alpha continues to be a key tool for both our outreach ministries and opportunities for training and equipping. During last year's Alpha Course (fall 2025) we saw approximately 50 guests at various places in their spiritual journey attending. In addition to our team of table hosts, helpers, cooks, and serving team, we had almost 80 here each week.

We also joined with five other churches last year to work in cooperation and collaboration through Alpha by holding a city-wide (and greater Saskatoon area) volunteer training at Elim Church, an Alpha launch party (also at Elim Church) and our Holy Spirit Day at Circle Drive Alliance. It was amazing to see the friendship and camaraderie as we sought to build God's Kingdom together. These key parts of Alpha have been and will be done together again this year with several new churches involved.

One story to share with you. A couple (who attend another church) came to the Alpha launch party with another couple they are friends with (Muslim background). After the launch party they, and others they had met at the launch, agreed to attend Alpha together and ended up at Ebenezer's Alpha Course as it was the best evening for all of them. They stayed together as a table group exploring life's biggest questions together as they built relationships and friendships with each other. After the formal ending of Alpha, this group continued to meet as a smaller community. As a result, two of the women in that group have received Christ, they have brought their partners to the group, and the Muslim couple continue to explore faith and began to read their Bibles. Praise the Lord!!!

Thank you to the many who serve through Alpha, for your sacrifice of time and the Christ-like hospitality you clearly show to our guests. Many thanks also to our leadership team and their service. It is a joy to serve with you in this ministry!!!

Global Leadership Summit

August 2026 saw (for now) our final opportunity to host the Global Leadership Summit. This has been part of our ministries for the past 18 years. Global Leadership Network (GLN) Canada made the decision to move all Canadian host sites to the fall. Unfortunately, this time doesn't work for us. We have made ourselves available to help GLN find a new host site and if a new host site is found, to assist in whatever ways we can.

Approximately 180 guests attended this year's Summit. As usual, this year's GLS gave us amazing leadership principles and practices that we can all implement into our leadership roles, whatever those roles may be. Each speaker shared actionable nuggets of leadership wisdom and those who attended felt their leadership skills were strengthened and roles as leaders were encouraged. While we will miss hosting the Summit we still see the value of the GLS and hope to be able to attend future Summit's.

A huge thank-you to Tracey Meyer as our GLS Event Manager for pulling together an amazing team to host, coordinating the many, many logistics, and being present to encourage and support our GLS Team.

Spiritual Gifts Seminar

This year's spiritual gifts seminar had lower attendance than the previous year, but we were encouraged to see a few youths participate (as well as some seniors!). It was wonderful to see participants learn about spiritual gifts and then discover where some of their giftings lie. Tracey Meyer does an excellent job teaching and leading this seminar. We will be evaluating this and seeing how we might encourage more to participate in future years.

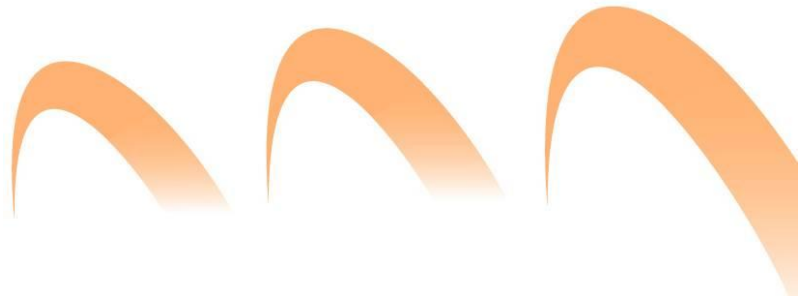
Break Free

Unfortunately, due to low registrations, we made the difficult decision to cancel this past year's Break Free Weekend. As a leadership group, we still see the importance of this weekend and will be assessing how we might present this seminar to more this coming year.

While this is primarily a "looking back" report, I want to just mention that we will be planning to hold several other Equipping Ministries events this coming year. This fall Jenna Hildebrandt will be leading a "Bible Overview" class emphasizing the importance of understanding that the Bible is one, cohesive story. Dennis Wiebe and Krisinda Waugh are planning a similar class beginning in January as way to follow up with our Alpha guests (all are invited though). In addition, we will be hosting Sean Cruickshank from E3 Ministries, to guide us in some key truths about sharing our faith with others in our spheres of influence. This is currently planned for February 2027. And finally, we are planning to hold another Alpha Course in the spring, after the Easter Weekend.

Last year, I was on a medical leave at the time of this report and during the General Meeting and so Pastor Chet presented for me. This year, I write this report with mixed feelings as I have resigned from my pastoral role at Ebenezer to begin a new role with our national office (Baptist General Conference of Canada) as Director of Leadership Development. While I am excited about this new adventure and chapter, I am saddened to step down from the staff team here. Ebenezer has been more than a family to us (Michelle and I and family) for the past twelve years. I am thankful that my new role is remote and so I will be working from Saskatoon and Ebenezer will still be my church home. Thank you to the Ebenezer family for making these past years some of the most joy-filled and meaningful years of our lives.

In Him and for His Kingdom,
Cal Fong
Equipping Pastor & Teaching Pastor



E. Worship

Reuben Van Der Walt has served as the ½-time Worship Director for the past year and has done so with care and thoughtfulness. As a church family, we have been blessed by his worship leading and leadership to the Worship Ministry area. It was a sad day to learn that he would be stepping down from this role at the end of August, but we are thankful for him, excited for what God has for him in his next step, and that he will continue on as a volunteer worship leader at Ebenezer.

Some of the highlights from the last year have been the involvement of choirs for special gatherings at Christmas Eve and Easter; these have been powerful times of celebration and engagement!

The giftedness and thoughtfulness of all our volunteer worship leaders each Sunday continues to be a highlight and is very appreciated. God has used them to touch all of our church family as they lead us into God's presence. Thank you to all who serve in this way!

Another highlight has been moving our Kids' Church from video led worship to worship leaders in-person, and the kids are significantly more engaged and love the times of worship. Thank you to all those that lead in this context!

We want to highlight our incredible volunteers that make worship gatherings come together with meaningfulness. To all our volunteers that serve on worship teams as vocalists, musicians, with media, sound and livestream, you have played a vital role in ministering to our whole church family. Your hours of practice and sacrifice of time are not unnoticed. Thank you for serving others with your giftings and talents!

Lastly, we also want to recognize Adriana Brown, who has generously given her time to help with the administrative side of worship coordinating in the last year. She has done an amazing job, and her support has been such a gift to worship ministry.

As we move into this next year of ministry, we are very grateful for Ashley Pugh coming on staff as the next Worship Ministry Director! She has been a part of leading and coordinating worship at Young Adults for over 6 years and leading on Sunday morning; she is a gift to us in this season.

May Ebenezer Baptist Church continue to be a people who exalt the Lord with sincerity and joy, and may He be continually enthroned upon our praises.

Chet Ingram
Lead Pastor

F. Kids' Ministry

We are very thankful for everyone who has been involved in our Kids' Ministry this year! Thank you to all of the volunteers who serve in many different areas and thank you to our parents and guardians for partnering with us as we seek to point our kids to Jesus and help them know, learn, and follow him.

As I have looked through our records for this last year, we have had over 170 people who have volunteered in different roles in our Sunday morning gatherings, Kids' Club, Moms' Group, VBS, and our one-off events throughout the last year. This ministry would not be possible without the dedication and commitment of our wonderful volunteer teams. Under Pastor Ashlyn's leadership, the volunteer teams grew in stability and unity with refreshed energy, mission, and calling to disciple our kids.

This year we shifted to doing family events at Christmas and Easter with the intention of seeing our kids and parents engage with scripture as a family unit. It has been exciting to see families engage with God's Word and have fun together as we believe that the primary disciplers of kids are their parents.

Kids' Club is our mid-week discipleship program for kids in grades 1–5. Each session runs for eight weeks, one in the fall and another in the spring. We had record attendance this year ranging from 40–50 kids, with 10–15 leaders serving each session. Each time we run Kids' club we have returning volunteers, new kids and families join, and parents asking when the next eight-week session is running. Kids' Club has been an important time for students to connect with peers and leaders as we discover more about the character of God together, seeking to grow as disciples of Jesus, and to learn what it means to follow Him in everyday life.

Our biggest outreach of the year is our Vacation Bible School (VBS) that we run in the summer. This year had record attendance of 110 kids! We also had an incredible opportunity to partner with St. Michael Community School and invite 15 kids to join us who would not have had the opportunity to come without the generosity of the school and the initiative of one of their teachers. It was a privilege and a joy to welcome new faces, some of whom had never been inside of a church before. This was the first event that we ran after Pastor Ashlyn went on maternity leave and I cannot thank the volunteers, parents, and staff enough for their hard work, support, and encouragement.

We continue to be committed to creating spaces where kids encounter God's love, where leaders are equipped and encouraged, and where families feel supported and partnered with in the discipleship of their children. It is my privilege to serve in the Kids' Ministry here at Ebenezer Baptist Church and I look forward with expectation for all that God will do to transform his people in and through this ministry.

Respectfully Submitted,

Charis Israelson

Interim Children's Director

&

Ashlyn Ericson

Children's Pastor



G. Let It Shine Christian Preschool

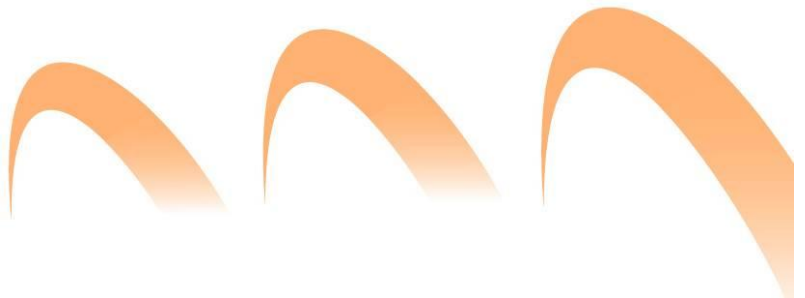
This Preschool year, Jillian Zak and I have the joy of teaching 14 students. Two of the children are from our church family and the remaining children are from communities in and around Saskatoon.

I follow a basic Preschool curriculum while incorporating various themes each month. While Kindergarten readiness is a goal, my primary desire is that my students know that they are special, important, and that God loves them! This may be the first time that some students will be introduced to God's love for them. Many friendships are being made within the classroom as well as between families outside the classroom.

Parents help in the classroom on a rotational basis and are a valuable asset to the effective functioning of the Preschool program. I couldn't do this without them!

I would like to thank Ebenezer Staff for their incredible support and care for Preschool throughout our school year. I am so blessed to operate Let It Shine Preschool at Ebenezer.

Jennifer Dalton
Preschool Teacher



H. Youth Ministry

God is stirring a movement among the youth of Ebenezer. Over the past year, we've watched young people come to faith, step into leadership, and invite their friends into what He's doing. Every story and number in this report points to His faithfulness in the emerging generation.

Our weekly programming has continued to thrive. Across our youth initiatives, we regularly see 350-400 youth and leaders each week.

This year, 73 youth indicated that they had made a first-time commitment to follow Jesus. We celebrated 16 baptisms, and another 91 youth expressed interest in being baptized in the coming year in our year-end survey. Each moment is a visible sign of God's grace at work in our community.

Our Tuesday and Wednesday Youth Nights remain the heartbeat of what we do. They give youth a place to explore what it truly means to follow Jesus for life. As attendance has grown, we have also recognized the need for additional spaces that keep discipleship at the center of our ministry. In this past ministry year, a major accomplishment has been establishing several initiatives to fill gaps and meet youth where they are.

The Huddle is our Sunday morning initiative for grades 7-12, focused on catechesis and helping youth engage difficult questions about life, faith, and culture. Intermediates, our program for grades 5-6, walks through an overview of the Old and New Testaments, giving youth a strong biblical foundation as they transition from Kids' Church into Youth. Our Senior Youth Prayer Walk and Bible Study on Monday mornings at 7:15 a.m. helps senior youth begin the week in God's word and be on mission for Him before the bell rings for Monday morning classes. We are also launching an After School Program for youth in Grades 6-12 on Thursdays, giving them space to do homework, play games, and attend a Theology 101 class.

We also hosted special events that brought our community together in meaningful ways. For the second time, our Annual Youth Camp sold out and became a powerful time of spiritual renewal and connection. The 306 Rallies united youth groups across Saskatchewan for worship and gospel teaching. Our Latenighter created space for fun, camp connections, and outreach. We also participated in the Inspire Conference, where youth were challenged to live out their faith boldly, and hosted our annual Good Friday Pancake Breakfast, a continued highlight of hospitality and connection. Each event strengthened relationships, deepened our outreach, and gave youth opportunities to invite friends into what God is doing at Ebenezer Youth.

This summer, we continued our Youth Drop-In Centre and offered Summer Youth throughout July and August. These initiatives created space for connection, fun, and spiritual growth during a season when youth ministry often slows down. To support this work, we once again hired two full-time summer youth workers who led with vision and faithfulness, building relationships with youth week after week. The Drop-In Centre quickly became a hub of community and joy, and we are deeply grateful for how God used this season to reach new youth and strengthen existing friendships.

Together, these initiatives have created new avenues for growth, deeper relationships, and discipleship, ensuring that as we grow in numbers, we continue to grow in faith.

Life Groups remain the vehicle of discipleship. They help us grow smaller as we become a larger group, creating space for honest conversations and deep spiritual formation. Week after week, youth open their hearts, pray with one another, and learn what it means to walk with Jesus in community.

We have also seen significant growth in our leadership development pathway. Our LIT (Leaders in Training) program now includes 41 LITs (4 years ago, when we launched, we had 4 LITs!), and we are grateful for each one as they receive hands-on training and step into intentional leadership roles in our church. As of now, we have 4 Youth Apprentices serving within the ministry, giving high school graduates practical experience in vocational ministry. These apprentices have invested many hours behind the scenes and have become an essential part of what helps our ministry run effectively. Watching these young leaders discern their calling and use their gifts for God's kingdom is truly an honour.

This past February, we went on our first out-of-province Missions Trip in 8 years, bringing a team of 24 LITs and leaders to Vancouver to serve The House of Omeed. From fundraising and team bonding to taking bold steps of faith in evangelism and mercy work, this trip shaped our youth in powerful ways. We're proud of them for giving up their February break, and we've seen them carry that mission into everyday life back home.

Our Youth Leadership Team is what makes discipleship possible at Ebenezer Youth. Week after week, they are on the front lines, loving, mentoring, and walking with youth through every high and low. We currently have 74 weekly leaders serving faithfully across life groups, media, tech, and other ministry areas, each caring deeply for our youth. Alongside them, 42 snack team leaders serve with joyful hospitality on a rotating basis, and 129 faithful prayer intercessors continually cover this ministry in prayer. None of what we see happening would be possible without these leaders. Their faithful service is one of the main reasons we can disciple youth at the scale we do.

Behind every number is a face and a name. Beyond the programs and statistics, here are a few powerful stories we have captured from youth as they reflected on this past year:

“Youth has really brought me to God, as I stopped believing in him after someone close to me passed away and youth has brought me closer to him so thank you guys are amazing and I’m so excited to see you next year”

“I grew up in a household where it was believe what you want to believe. Two years ago I got invited to come to youth, and it was so fun and so touching and God touched me and I have not been the same since”

“God has met me many ways this year. I am so thankful for the people who have mentored and helped me to grow in my walk with the Lord. The Lord tells us that we need a good Christian community to build us up and walk with us through life and Ebenezer is that community for me. Thank you again for all of the support and mentorship I have received here. I am truly so grateful. Jesus loves you all.”

These are youth finding identity, belonging, and purpose in Jesus. Their testimonies remind us that our mission is not simply to run programs, but to walk alongside people as the Gospel transforms their lives.

As we serve our youth, we have also continued to partner intentionally with parents and caregivers through quarterly meetings and conversations. These gatherings have included timely seminars on topics such as artificial intelligence, pornography, social media and algorithms, and what it means to follow Jesus in our modern age. These moments of equipping and dialogue have strengthened our shared vision for discipleship and supported families as they guide their teens in faith.

I want to lastly celebrate our amazing youth staff. It continues to be a blessing to serve alongside my wife, Emma Dmytrow, our Youth Coordinator, who manages many of the key details and structure that make our ministry possible and executes our other youth initiatives and special events. On September 1, we welcomed Lilly Baerg as our new Youth Ministry Assistant, who handles our administrative and creative day-to-day work, as well as larger administrative projects to keep everything organized in the ministry. We couldn't do what we do without this incredible team; they do much more than many may realize!

As we look ahead, please pray that the Holy Spirit would continue to lead this ministry. What God has been building among our youth is nothing less than a movement, but if it isn't led by where God is leading us, then it is all for nothing. Prayer in this season, where we have seen success, is vital so we can keep being led by Jesus. Please also pray for staff shifts in the Youth Department over the next few months. Emma begins her maternity leave in mid-December; please pray for discernment in our Interim Youth Coordinator hire, who will take Emma's place while she is away. Of course, this affects both Emma and me personally as we become first-time parents! Pray for a healthy baby and a healthy delivery, as well as for us to pursue being godly parents while finding a healthy rhythm in the ministry.

Thank you for your support, prayers, and trust. What God is doing here is much greater than anything we could fathom on our own; we give all the glory to Him who has provided so graciously.

Grace and peace,
Will Dmytrow
Jr/Sr Youth Pastor

I. Care Ministry

Jesus said,

²⁸ “Come to Me, all who are weary and heavy-laden, and I will give you rest. ²⁹ Take My yoke upon you and learn from Me, for I am gentle and humble in heart, and you will find rest for your souls. ³⁰ For My yoke is easy and My burden is light.” Matthew 11:28-30 (NASB)

Jesus says, “Let Me cover you with who I Am. I Am here to comfort you, strengthen you, bring calmness in the storm, encourage you and hold you.” “Let Me Yoke you – Cover You so you can learn from Me, hear from Me, know Me and understand that I am here to provide sympathy, love, understanding and eternal life.”

My prayer as I serve in Care Ministry here at EBC is that I would be an ambassador for Christ to those in need. I have been in this role now for a year and there have been some great encouraging times, times of deep grief and times of walking along those who are questioning God in the storms they are facing. My prayer is that I would demonstrate Christ to them and direct them to the Father who will carry them, feed them and bring strength and light to them in the midst of their storm.

One of my roles is to help coordinate funerals. In this past year we had 5 funerals and hosted a funeral for a sister church – Martinsville Baptist Church. I want to thank those of you who so faithfully come to the church to help serve and bring food for every funeral. You being part of this ministry in time of grief is a huge blessing to every family.

Annually at Christmas time we bless individuals in need with gifts and food hampers. The gift tags for gifts are placed on the Blessing Tree the last Sunday in November. Last year, by the end of that first week all the tags had been taken. Thank you to all who participated so graciously. Many groceries were also brought to the church to distribute in the food hampers. We thank you for participating in this important ministry and being the hands and feet of Christ.

I work alongside our Partner Churches to see who might need extra help during the holiday season. The Pastors give me a list of families and individuals from within their congregations. From these lists we make up the gift tags and determine how many food hampers are needed. Last year - 2025, 85 food hampers were delivered to households and 38 gifts were purchased. We did have to supplement the groceries by placing an order to a local grocery store for \$5,159.00.

A HUGE thank you to all who participated in this important ministry.

In this past year I have also had the joy of meeting and visiting many who are grieving or those who just need a listening ear and guidance and encouragement.

We have also reached out to many benevolent needs from within the church family and individuals from many communities within the city.

I am incredibly humbled to have the opportunity to serve in this role as Care Ministry Coordinator. Thank you to all who have reached out to me with encouragement. This has given great affirmation that this is where the Lord wants me to serve at this time. And it truly is a joy to be part of the incredible staff team here at EBC.

Teresa Teigrob
Care Ministry Coordinator

J. Ebenezer Young Adults

Hello to all and thank you for taking time to read through this letter pertaining to Young Adults here at Ebenezer. Over the past year, we have felt so blessed to have been entrusted with the leadership of this community, and it has been a blast to be a part of it!

This fall has been a great time for our young adult community! Since our Kickoff in Early September, we have seen our group grow to 180-200 a week on Thursday nights! This has required us to move out of the chapel and back into the worship center each week! We are blessed to have this problem, and we are so grateful for not just the amount of people we have been seeing come out, but the hunger and depth that these young adults are desiring to move towards in a Christ-Centered Community.

At the time of writing this, we are planning our annual fall retreat up to Christopher Lake. This has historically helped set the tone and been a great catalyst for community in the upcoming year. Registrations are still coming in, but we currently have roughly 40 people coming up to Camp Kinasao, and we anticipate a wonderful time of both fun and going deep with God together, so we praise God for his faithfulness! In line with our vision to equip future leaders, we have continued a life group with our leadership team at young adults. This year we are having our leadership team take ownership of different areas, such as prayer, worship, outreach, social media, welcome/hospitality and social event coordinating. This is a great way for our leadership team to take initiative and grow as leaders. But in addition to that, being able to invest in and disciple these leaders more intentionally is a great blessing, and our hope is that they can help lead life groups in the future, both in young adults but also in the wider body of the church.

In addition to my role with young adults, I am blessed to serve in overseeing our emerging generations ministries to help develop a cohesive discipling strategy from birth to young families. This role is largely providing oversight to our children's, youth, young adults and family ministries to ensure our discipleship pathway is clear and effective in helping people grow in these life stages in their discipleship to Christ. This year, we also have one intern, Faith Krahn, who I have the privilege to help oversee in their growth and development as leader as she invests largely with our youth.

Thank you deeply for your care, your trust and your encouragement to myself and my family as we seek to be faithful to God in this ministry he has called us to Blessings to you!

Thank you!
Wes Hodgson
Young Adults Pastor

K. Welcome Ministries

As I look back on another year serving in Welcome Ministries, I am filled with gratitude. This ministry continues to remind me that sometimes the simplest things can make the biggest difference—a smile, a handshake, a warm “good morning,” a cup of coffee, or taking a moment to help someone find their way.

Our church family has continued to grow, and it has been such a joy to see so many new people walk through our doors. With that growth comes an even greater opportunity to help create an environment where people feel noticed, valued, and connected.

One of the things I love most about this ministry is seeing people of **all ages serving together**. We have greeters who are young children, teenagers, adults, and seniors. What a beautiful picture of the church! It is a privilege to see our youngest volunteers learning to serve alongside those who have faithfully served for many years.

I am incredibly thankful for every volunteer who gives their time to serve. Thank you for arriving early, offering a smile, making conversation, answering questions, and helping people feel comfortable. So many of these small acts may go unnoticed, but they make a difference.

At the heart of Welcome Ministries is a desire to reflect **God’s heart of hospitality and love**. We may not know what someone is carrying when they arrive at church, but we can make sure they know they are seen, valued, and cared for. A simple conversation or friendly smile can be a small moment that God uses in a much bigger way.

As we look ahead, I ask that we continue to pray:

- For every new person who walks through our doors, that they would feel cared for and find a place to belong.
- For God to continue to grow our team and raise up volunteers of all ages.
- For wisdom as our church continues to grow and as we find new ways to care for those God brings to us.
- And that our church would always be a place where **everyone feels seen, known, loved, and valued**.

If you have ever thought about getting involved in Welcome Ministries, there is a place for you. Whether you are a child, teenager, adult, or senior, you can make a difference simply by showing up with a willing heart and a desire to serve others.

I am so thankful for the wonderful team God has given us. It is a joy to serve alongside each of you, and I look forward to seeing how God continues to use this ministry to help people not just walk through our doors but **feel like they belong**.

With deep gratitude,
Darla Hamm
Welcome Ministry Director

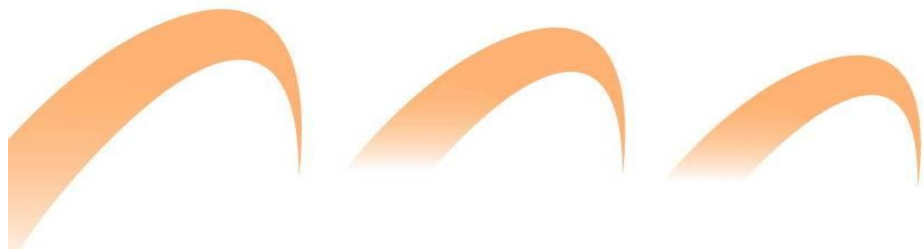
L Women's Ministry

We are very thankful for the many women that faithfully serve our Ebenezer church family in many ways! As they serve us, we desire to pour into them and encourage them as well. Our Church Staff and family is blessed to have such amazing women, attentively listen to where and what the Spirit is calling them to.

Ruth Guenther (Senior's Ministry Director) has been engaged with our Tuesday morning women's group led by key volunteer women. This group is eager to grow and enjoy diving deep into the Word of God together. Those attending are enjoying deeper relationship with God and each other. Women of all ages are welcome around this expanding table.

In past years, there has been a smaller group of women that have coordinated a few events for women, but for various unforeseen reasons this team was unable to lead in this way in the last year. We hope to see this come back into fruition in the next year and to provide opportunities for women to connect and grow spiritually.

Chet Ingram
Lead Pastor



M. Men's Ministry

In years past, there have been men engaged as volunteers in men's ministry to host events. This last year, we had several volunteers step down from key roles in volunteer leadership, and we were unable to host any events for men. In the coming year, this is an area of focus for the staff team to consider and to breathe life into. We have ideas that we sense God may be putting on our hearts, and we will be pursuing individuals to join us in the best way to engage our men in connecting relationally and growing spiritually.

As a constant and faithful presence, there is a gathering of men that continue to meet for morning prayer at EBC on Wednesday mornings. We thank these faithful prayer warriors!

**“As iron sharpens iron, so one person sharpens another.”
(Proverbs 27:17)**

Respectfully Submitted,

Chet Ingram
Lead Pastor

N. Seniors Ministry

We are blessed to be on Ebenezer staff as the Seniors Ministry Directors. We started our quarter time position at the end of August 2024 & are excited to be a part of what God is doing here.

The Seniors Ministry aim is to create opportunities and activities for people to not only connect and be involved in what is happening here at Ebenezer, but also in the community around us. And we also want to encourage Seniors in their walk with God as they age.

Our main event is our Seniors lunch – usually the 4th Thursday of each month, from September to June. In this past year there have been up to 100 or more in attendance. Plus, we also had a BBQ in July & August that has been well attended & allows us to keep in touch during the summer months.

Special thanks to those who helped with the food prep, setup, serving and clean up. We praise God for a wonderful volunteer team!

Some of the organizations & speakers that we had share during this last year were Pastor Will shared about the pros and cons of AI; World Serve (Marcel Janzen); Two Homelessness Seminars – Mustard Seed; Pastor Chet – sharing his calling into ministry; Saskatoon Pregnancy Options & Support Centre; BGCS (Matt Tiegrob); Forever in Motion Fitness (Kimberly Willison)-helpful exercise information.

Here are the other activities that are ongoing:

Forever in Motion exercise class (designed for 55+): meets Monday and Thursday mornings, 10 to 11:00am. We usually have about 25-30 in attendance, mostly women – we need more men! We also have a coffee/visiting time afterwards that has been well attended. This has been a great opportunity to exercise & interact with each other.

2 Sparrows “Stiches to Share” quilting group. This ladies group meets Wednesdays from 10am to 3pm. It has been meeting for over three years & has made over 300 quilts. These quilts have been distributed to many organizations in the city such as: Haven House, YWCA, Saskatoon Tribal Council Shelter for Women, & the Cancer Clinic. Plus, many have also been given to individuals and families.

Ladies Bible Study – Tuesdays, 9:30 to 11am. The ladies continue to review and discuss the previous Sunday messages. Plus, they also enjoy a good time of prayer and fellowship together.

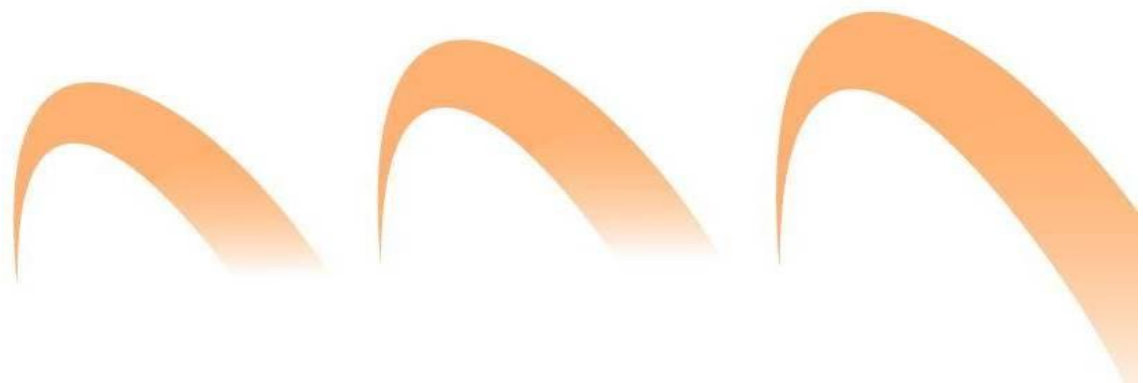
Men’s Prayer time – Wednesdays, 7:30-9:00am. A great opportunity for men to gather together & pray for each other, the church and world needs.

Men’s Monthly Breakfast – 2nd Thursday of each month at Grainfields, 7:30-9:00am. This has been a good time of fellowship and discussion with about 8-10 guys.

We have also been involved in doing visitation at hospitals, homes and coffee shops!

We look forward to getting to know many of our seniors in the coming year and are praying for God to bless our times together.

Yours in Christ,
Rick & Ruth Guenther
Seniors Directors



0. Library Ministry

We are thankful to confirm that our library continues to thrive. We have seen an increase in readership, particularly in the adult area and the middle grades area. And of course, the children continue to make a beeline for their special corner for which we are so grateful.

Some of our concerns are:

We are rapidly outgrowing our space. We hope to do a reorganization in order to utilize all of the shelving more effectively. Part of this is the fact that we have had increasing budget to spend and also we have had some significant donations this year. We are thankful for all of that.

Another area of concern is the return of library books. We are finding that many are simply not being returned, and although we send out overdue notices, some have not responded or have moved and so we've had to absorb that cost. Others have offered to pay, and we are most happy to accept that from them so that we can replace at least some of the books.

Our other great concern, of course, is the water that has seeped into the library several times over the last months, and some books were completely ruined. We trust that that will be fixed as soon as possible so that we won't have any more losses.

We have a wonderful group of library volunteers who take time on Sunday to keep the library open and help keep it organized. I once again put out a special thanks to Carol Klassen who processes all our books. That is probably the biggest job of them all. I also thank the rest of the committee, Michelle Shaw, Debra Melynychuk, and Adrienne Banzet who help wherever needed.

Thank you for the support from the church for this wonderful resource which we know has a positive effect on the lives of the readers.

I feel privileged to be a part of this ministry.

Respectfully submitted,
Jane Glen

P. Operations & Mobilization

We celebrate the Lord's victory and provision despite trials of many kinds. God has been faithful. Our Operations Team consists of expertise in the business side of enabling ministry and stewarding God's resources. This team covers human resources support, payroll, purchasing, accounting, finance, legal, marketing & communications, booking contracts, leasing & insurance, emergency plans, first aid, criminal record searches, funeral & benevolence support, membership databases, giving, information technology, developing processes, cleaning and maintenance, and capital projects and a plethora of other's that does not fit a category. All these to serve the Lord and minister to people, our most precious resource.

We are grateful for each team member as they bring joy to the workplace.

Adeanna – our bookkeeper beams with joy on her face. She keeps our revenue numbers current.

Colin – our Facility Director – he always makes sure you are okay.

Darla, as well as her ministry position - Facility Booking Director and handler of all the phone calls and emails & anything you can do to stump her...I'll let you try!

Kristin – Communications & Everything else under the sun that needs to be done, including caring for her plants! Someone called Kristin wanting to rent the kitchen a few days a week to make chocolates. It's a very busy place, Kristin explained. "Why not?" "When is it busy, who is using it?" "We have many congregations meeting here," Kristin explained.

Tracey – Finance & Events Director – She is a teacher, keeps the numbers square, and go over budget...don't you dare! Celebration Banquet is coming up in December – if you want to volunteer, you know who to call.

You would not believe it. Among these handful of employees, four of them lost their dads and a father-in-law in 2025 & 2026. Two of them had or are recovering from major health challenges and many have close family with health issues. And yes, sometimes life is NOT "a box of chocolates." We need to remember them in prayer and ask the Lord for covering protection over them and their families.

In His service,
Kevin Abrey
Operations Director

Q. Facility

1,500-2,000 people per week use our building among many ministries. It is a well-used building. Keeping it clean, and keeping it renewed is a challenge, and it sometimes feels like we are chasing the maintenance, so it does not get away from us.

Colin has been a blessing to us in his role as Facility Director. He came in Quarter Two: August of 2025. He has a wealth of experience. He fine-tuned our HVAC, knows controls and fire panels, etc. He cleans, sets up events, funerals, weddings, and is a friendly face for Ebenezer. He has done a lot of work to coordinate maintenance at House for All Nations.

Isaiah D worked hard with a willing heart this summer, helping us with building and grounds maintenance. Jae L, “Choi” U and Michael K helped us as custodians on weekends and for events.

Many have crossed our paths as volunteers or truth-speaking consultants. You bring me joy every time we get together:

Arlen O – installed countertops, sinks, upgrades to our foyer, info desk and check in stations, among many other items.

Brent R and Ken D– with their big hearts and strong hands crafted up floor thresholds, camera mounts, handrails, fixed barbecues, etc.

Kory K & Shawn H– helped us find contractors & suppliers, given expert advice, reviewed specifications, helped build a broadcast room.

Stan M– brings energy to variety of projects (chairs, carts, doors, hangers, you name it) and has gone the extra mile for us.

Lynna, Trevor, Kerry, Rhoda, and others help us with seasonal decor around the building.

20+ adults and kids came forward on the Work Bee day.

Projects: East Door replacement, Access Controls, Roof & HVAC engineering, Chapel roof warranty, Electrical, Kitchen suppression, Check-in Computer Counter, Washroom upgrades, an Office upgrade, Broadcast Room, Info Desk, but mostly it was planning and preparing 16 months in advance for projects that started in May.

We recently signed contracts for window replacements, Worship Centre HVAC, and are engaging Roof and Building Envelope consultants to make plans for a new roof system.

It was a privilege to build relationships with contractors and share some seeds of the gospel with them. We had conversations about the “man in white” on the picture at the back of the Worship Centre as they kneeled at their toolboxes. One troubled contractor said that he came here for peace. I pointed to the picture as we walked by and said, “here is your bridge to peace.”

Kevin Abrey
Operations Director

R. Media Production

Overview

As we reach the midpoint of the year, the Media Production Department continues to experience growth, creativity, and impactful outreach. Our mission remains clear: to enhance worship experiences, share stories of life change, build and make disciples and extend the message of Jesus through engaging and meaningful multimedia content. We are encouraged by the progress so far and excited about what lies ahead.

Accomplishments

1. Worship Services

- Produced and livestreamed **102 weekly worship services**, with still an average online attendance of **500 viewers**.
- Continued refining our livestream quality, including audio mixing and visual presentation, we added new cameras and controls this year, leading to increased engagement during worship.

2. Ministry Outreach

- Ongoing collaboration with **Ebby and external ministries** for promotional videos, expanding our reach and building awareness.
- **Weekly church-wide updates** still have strong engagement.
- Captured and shared **powerful testimonies and baptism stories**, deepening the connection between personal faith journeys and our church family.
- Recording and editing media for The Baptist General Conference of Sask and BGC Canada
- Editing media for a podcast for Young Adults
- Editing media for Youth ministries
- Creating short clips from the past week's sermon for social media distribution 3x per week

3. Events and Special Projects

- Documented and livestreamed key events so far, including **Easter services** and several **special memorials services and weddings**, with solid viewership and positive responses.
- Supported the **Preschool Christmas & year-end programs** and **Saskatoon Christian School Grad, BGC Canada Conference**, with technical services & livestreaming,
- Hosted and provided technical support for **multiple rentals and external events, concerts**, etc. reinforcing our role as both a ministry partner and a trusted community resource.

Praises

- **Technology upgrades:** we have been blessed with the resources to upgrade our worship center lighting (2025) and this year upgrading camera system, building out a production room (just waiting for HVAC then we will move our livestream production in to there), new projector in the Chapel.
- **Volunteer scheduling and training:** while our team are growing in skill!

Progress Toward Goals (2025/26)

1. Enhanced Training

- Team members are taking on new roles, diversifying our coverage and building capacity.

2. **Expanded Content**

- Continued capturing of **discipleship and training seminar sessions**, building an archive for future use.

3. **Improved Equipment**

- New P.A. System arriving Mid-Oct.

Conclusion

I want to thank every member of our Media Production team. The long hours, creativity, and technical skills you pour into this ministry are what make it possible. We are grateful for the support of our church leadership and congregation as we continue to move forward.

Together, we remain committed to sharing the love of Christ through innovative, inspiring, and excellent media.

Chris Read

Media Production Manager

S. Life Group Ministry

“Discipleship is at the center of all that we do.” This is a common phrase we use as a staff team. It really is true! We don’t run ministries or programs but are seeking to help people learn about and practice, abiding in Christ, growing in their knowledge of God, walking in His ways, spurring on others to deeper engagement of God’s mission, and to making disciples of others.

In the last year, we held two Taste of Discipleship gatherings that led to 3 new groups forming. We taught the Life Group Leader Training and had some new leaders begin new groups. We laid the foundation of discipleship out to the Young Adult and Youth leaders, and it has produced good fruit through them.

In the last year, the demand of people desiring to be in a group as a participant (About 120) is high. We are starting to see a few more leaders come forward, which we are thankful for. This gets us excited to hopefully have a Discipleship Pastor soon, who can have designated time to recruit new leaders and pour into and encourage our existing leaders.

Our prayer for the future is to call leaders and disciplers forward to give leadership to new Life Groups, to challenge some people from existing groups to step out and consider leading their own groups, and to help our people to discover new ways to approach being in a Life Group that works for their family and rhythms of life. Please be praying for us in this endeavor. One day we hope to see a deeply embedded culture of mentoring and discipleship among our church family because we believe that it is one the most effective ways to mature in following Jesus and becoming like Him.

Please continue to pray for men and women to come alongside others to disciple and care for them.

Chet Ingram

Lead Pastor & Life Group Pastor

T. Mission

Praise Items

1. Adult Mission Trip

In June 2026, we organized an adult mission trip to the **House of Omeed in Vancouver**, where we helped with building renovations and construction, as well as their food bank ministry.

2. New Mission Partnerships

We began partnering with two new organizations:

- **World Serve International**, supporting evangelists and pastors in countries including Cuba, China, Ethiopia, Myanmar, and Vietnam through regular monthly support.
- **Legacy One**, which equips students in our city and province through mental-health and resilience programs, workshops, and school presentations.

3. Mission Moments on Sundays

We continue to give the missionaries and organizations we support opportunities to share about their ministries during Sunday morning services, either in person or by video. We support 21+ Missionaries through 10 different organizations.

Prayer Requests

• **Outreach Fair – October 18:** Pray that the fair will help our congregation learn more about the ministries we support and discover opportunities to serve.

• **Adult Mission Trip in 2027:** Pray for wisdom and guidance as we explore another adult mission trip, either locally or overseas, and for God to raise up people to participate.

Many Blessings,
Shadi Saleh

U. Marriage Ministry

Marriage and family life are important areas of ministry for our church. In the last year, we sought to connect with Hope Encounters, to partner with them in providing care to married couples in our Ebenezer family. Hope Encounters provides focused weekends for couples to build into their marriages by being encouraged and equipped to live godly values in their marriage. We will continue to strengthen this partnership for the coming year. We know this is an important area to invest and resource in – so we will seek to reignite this vital ministry in our church.

As pastoral staff, we have engaged in pre-marriage counseling and officiating weddings for 10+ couples in the last year. We enjoy being a part of this investment into marriages and their special wedding.

Respectfully Submitted by,

Chet Ingram
Lead Pastor



V. Membership

Membership as of May 1, 2025	524
Members received	<u>28</u>
Total members received	552
Members Deleted/Transferred	0
Members Deceased	<u>6</u>
Total members deleted	6
Membership as of Apr. 30, 2026	546
Baptisms	27
Child Dedications	10

Detail of Membership Changes

Received

1. Alan Christopher (June 15/25)
2. Larry Wilkins (June 15/25)
3. Sheran Wilkins (June 15/25)
4. Emily Engel (June 3/25)
5. Corbin Golding (June 3/25)
6. Justine Golding (June 3/25)
7. Jordan Espenant (June 3/25)
8. Phyll Summach (November 4/25)
9. Wayne Summach (November 4/25)
10. Delores Moorman (November 4/25)
11. Don Moorman (November 4/25)
12. Marlene Moorman (November 4/25)
13. Jo Gorectke (November 4/25)
14. Joyce Ojeifo (November 4/25)
15. Jeff Bergen (January 13/26)
16. Lara Bergen (January 13/26)
17. Michele Irving (January 13/26)
18. Toni Esorun (February 3/26)
19. Olasunkanmi Esorun (February 3/26)
20. Nick Taba (March 3/26)
21. Taiye Erewele (March 15/26)
22. Esther Bamidele (April 7/26)
23. Oluwabukole Bamidele (April 7/26)
24. Deborah Bamidele (April 7/26)
25. Olanike Bamidele (April 7/26)
26. Graham Tyson (April 7/26)
27. Elizabeth Tyson (April 7/26)
28. Stacey Foster (April 7/26)

Deletions

John Roberts (Deceased)
Don Heppner (Deceased)
Dave Epp (Deceased)
Art Lane (Deceased)
Troy Beaver (Deceased)
Marion Stolte (Deceased)

W. Finances

As I reflect on the past year, I am consistently amazed and grateful for what the Lord has done in and through Ebenezer. Thank you for trusting us to steward your tithes and donations well. We know the giving of money can be a difficult area to follow through with (or to even ask the Lord about) and yet, when we propose a budget or share a need, we have seen your generosity.

It is sometimes hard to focus on the business side of Ministry. It is exciting to think about people deciding to follow Christ, to celebrate baptisms, to see young people digging into scripture, to build community, for the more mature folk to find new ways to serve and mentor. I remember Pastor Leyton saying it isn't as exciting to pay to keep the lights on! But our facility is a tool that helps provide spaces and times where some of the excitement of transformed lives can happen. This building provides opportunities to connect with and serve our community. Your giving allows us to take care of this place so we can connect with God (up), develop as disciples of Christ (in), and share our faith while serving those around us (out).

Your generosity allows us to invest in the facility and the people so we can do what God has called us as this community of believers, Ebenezer and all of the partner congregations, to do.

As your financial team (Kevin Abrey- Financial Controller, Darla Hamm- receipting, Kristin Heppner- deposits, Adeana Webb-bookkeeper, and myself), we work hard to ensure Ebenezer's finances are properly managed.

The following reports describe our financial position and help explain the stewardship of our giving.

With thanksgiving,
Tracey Meyer
Finance Director

X **Ebenezer Giving Comparison – 2025 and 2024** **(Calendar Years)**

Ebenezer Giving Comparison - 2025 and 2024 (Calendar Years)

	2025 (includes part of fiscal 2026)				2024 (includes part of fiscal 2025)			
Donation Amount	No. of Donors	% of Donors	Amount Given	% of Total Amount	No. of Donors	% of Donors	Amount Given	% of Total Amount
\$0.01 - \$50	159	19.30%	\$ 4,128.05	0.17%	87	12.97%	\$ 2,810.45	0.12%
\$50.01 - \$100	66	8.01%	\$ 5,480.25	0.23%	43	6.41%	\$ 3,754.75	0.16%
\$100.01 - \$200	58	7.04%	\$ 9,013.06	0.38%	47	7.00%	\$ 7,716.45	0.34%
\$200.01 - \$500	91	11.04%	\$ 32,067.92	1.35%	59	8.79%	\$ 20,704.28	0.90%
\$500.01 - \$1,000	67	8.13%	\$ 47,043.81	1.98%	83	12.37%	\$ 62,965.10	2.74%
\$1,000.01 - \$5,000	234	28.39%	\$ 616,843.34	25.90%	214	31.89%	\$ 610,012.84	26.50%
\$5,000.01 - \$10,000	107	12.99%	\$ 767,253.11	32.23%	97	14.46%	\$ 676,232.82	29.37%
\$10,000.01 >	42	5.10%	\$ 899,010.58	37.76%	41	6.11%	\$ 917,974.72	39.87%
Total	824	100%	\$ 2,380,840.12	100%	671	100%	\$ 2,302,171.41	100%

Average Yearly Giving Per Person: \$ 2889.36

Average Yearly Giving Per Person: \$3,406.20

Y. Financial Report

Audit Report

Please review the attached Audited Financial Statements as prepared by Buckberger Baerg & Partners LLP. In the audit report, the auditor explains their opinion on our financial statements and presents the responsibilities of both them and management. Except for not being physically present to monitor cash collections and counts, the auditor's opinion is that the books materially and fairly represent an accurate picture of the organization, resulting in a clean audit report.

Note: Our fiscal year runs from May 1 to April 30.

Additional commentary on the financial statements has been provided below.

Balance Sheet

Accounts payable and accrued liabilities	2026	2025	Difference
General fund accounts payable	\$74,085	\$35,586	\$38,499

The accounts payable and accrued liabilities at year end have increased from last year. This is due to a combination of factors as we operate. Factors include remaining year end purchases made before April 30 that were not reimbursed until after April 30 even though the expense was accounted for and a \$10,000 accrual for construction projects not yet billed.

Capital Assets (Net Book Value)	2026	2025	Difference
Buildings, Equipment, Paving, & Vehicles	\$3,952,319	\$4,057,311	(\$104,992)

The value of our Capital Assets decreases over time. We recorded amortization to calculate the remaining book value of our non-cash assets. During the building expansion we focused on conserving cash and paying off the cost of the expansion. Now our attention has refocused on areas of the building and equipment that need to be upgraded. See the Operations report for more detail of what was accomplished this year.

Income statement

Excess of Revenues Over Expenses	2026	2025	Difference
General Fund excess revenue over expenses	\$254,625	\$545,381	(\$290,756)
Mission Fund excess revenue over expenses	(\$3,178)	\$1,252	(\$4,430)
Benevolent Fund excess revenue over expenses	(\$56,080)	(\$7,792)	(\$48,288)
Capital Fund excess revenue over expenses	(\$270,443)	(\$215,183)	(\$55,260)
Total excess revenues over expenses	(\$75,076)	\$323,658	(\$398,734)

Although it does not look like it from the above chart, Ebenezer ended the year in a decent financial position- our revenue was more than our expenses, but amortization on the Capital Assets makes it appear we have gone in the negative. As our building and equipment ages, it loses value. Amortization of Capital Assets account for this loss of value, but it does not affect the actual cash flow of our operations until we replace items. If the \$272,960 amortization is removed from the equation, there is an excess of revenues over expenses of \$197,884.

In the Benevolent Fund, the 1st payment to cover expenses for our 2nd Refugee Family occurred in the 2026 Fiscal Year. The 2nd payment was made in May of 2026 (2027 Fiscal Year).

Although we ended the year in a good financial position, the staff continues to strive to be good stewards of the funds you entrust us with.

Tithes and Offerings	2026	2025	Difference
General Fund tithes and offerings	\$2,335,639	\$2,279,914	\$55,725
Missions Fund tithes and offerings	\$24,178	\$8,420	\$15,758
Benevolent Fund tithes and offerings	\$110,215	\$174,198	(\$63,983)
Capital Fund tithes and offerings	\$2,517	\$53,440	(\$50,923)
Total tithes and offerings	\$2,472,549	\$2,515,972	(\$43,423)

Overall tithes and offerings have decreased by \$43,423. Although there was some expectation of this as we are no longer in a building phase so giving to the Capital Fund decreasing by \$50,923 is understandable, the hope was for other giving to continue increasing as our congregation continues to grow. The Benevolent Fund did not see the same legacy gifts and donations to partner organizations as in the previous year.

Counselling & Benevolent Activities Expense	2026	2025	Difference
Counselling & Benevolent Activities Expense	\$121,696	\$153,801	(\$32,105)

The decrease in the Benevolent Activities expense correlates to the decrease in legacy gifts and offerings designated to our missionaries and partner organizations. Even so, along with our regular benevolent activities (helping individuals with various needs, funeral ministry, etc.) we were able to make a payment for our 2nd refugee family sponsorship, and bless four groups (Tear Fund, House of Omeed, Mustard Seed, Deaf & Hard of Hearing Community) due to your generosity to the Benevolent Fund.

Occupancy Costs	2026	2025	Difference
Total occupancy costs	\$314,455	\$271,575	\$42,880

As expected, just like last year, there has been an overall increase in occupancy costs for a few reasons. Just as you are most likely experiencing in your lives there has been an increase in goods and services. For example, some service providers have incorporated a “war-time fuel surcharge”). As well, there has been a focus on much needed maintenance in areas across the building and we have increased our insurance building replacement cost estimates to be closer to the current market

Salaries and Related Benefits	2026	2025	Difference
Total salaries and related benefits	\$1,362,684	\$1,134,545	\$228,139

As we continue to determine the needs of our congregation it has been necessary to make strategic hires.

Cash Flow Statement

The Cash Flow Statement shows where the church generates its cash and where it spends it. The cash flow is divided into three types of activities including operating, investing, and financing activities.

The operating cash flow is the cash that is generated and spent on regular operating activities. In 2026 our operating cash flow was \$232,229 compared to \$504,865 in 2025. This means \$232,229 more cash was generated then was spent on daily activities of the church in 2026.

In the year, \$157,967 was used to purchase Capital Assets compared to \$75,473 in 2025.

There were no financing activities in 2026 as the mortgage was completely paid in the previous year.

Tracey Meyer
Finance Director

Z Audited Financial Statements

EBENEZER BAPTIST CHURCH INC.

FINANCIAL STATEMENTS

APRIL 30, 2026



**BUCKBERGER BAERG
& PARTNERS LLP**
CHARTERED PROFESSIONAL ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Members of Ebenezer Baptist Church Inc.

Qualified Opinion

We have audited the financial statements of Ebenezer Baptist Church Inc. (the "organization"), which comprise the statement of financial position as at April 30, 2026, and the statement of operations, statement of changes in fund balances and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at April 30, 2026, and its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, Ebenezer Baptist Church Inc. derives a material amount of revenue from tithes and offerings, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Ebenezer Baptist Church Inc. Therefore, we were not able to determine whether any adjustments might be necessary to revenues, deficiency of revenues over expenses, and cash flows from operations for the years ended April 30, 2026 and 2025, current assets as at April 30, 2026 and 2025, and fund balances as at May 1 and April 30 for both the 2026 and 2025 years. Our audit opinion on the financial statements for the year ended April 30, 2025 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

INDEPENDENT AUDITOR'S REPORT (continued)

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ♦ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ♦ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- ♦ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ♦ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- ♦ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

SASKATOON, SASKATCHEWAN

October 7, 2026

Buchberger Baerq & Partners LLP

Chartered Professional Accountants

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF FINANCIAL POSITION

APRIL 30, 2026

	General Fund	Missions Fund	Benevolent Fund	Capital Fund	Total 2026	Total 2025
ASSETS						
Current assets						
Cash	\$ 859,132	\$ -	\$ -	\$ -	\$ 859,132	\$ 784,870
Accounts receivable	22,096	-	-	-	22,096	15,219
Prepaid expenses	3,823	-	-	-	3,823	18,457
Due from General Fund	-	25,979	8,859	119,549	-	-
	885,051	25,979	8,859	119,549	885,051	818,546
Capital assets (Note 3)	-	-	-	3,952,319	3,952,319	4,057,311
	<u>\$ 885,051</u>	<u>\$ 25,979</u>	<u>\$ 8,859</u>	<u>\$ 4,071,868</u>	<u>\$ 4,837,370</u>	<u>\$ 4,875,857</u>
LIABILITIES						
Current liabilities						
Accounts payable and accrued liabilities	\$ 74,085	\$ -	\$ -	\$ -	\$ 74,085	\$ 35,586
Deposits	8,455	-	-	-	8,455	10,365
Due to Missions Fund	25,979	-	-	-	-	-
Due to Benevolent Fund	8,859	-	-	-	-	-
Due to Capital Fund	119,549	-	-	-	-	-
	<u>236,927</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>82,540</u>	<u>45,951</u>
Lease commitments (Note 8)						
FUND BALANCES						
Externally restricted	-	25,979	8,859	-	34,838	94,096
Internally restricted	-	-	-	3,952,319	3,952,319	4,057,311
Capital fund reserves (Note 5)	-	-	-	119,549	119,549	285,000
Unrestricted	648,124	-	-	-	648,124	393,499
	<u>648,124</u>	<u>25,979</u>	<u>8,859</u>	<u>4,071,868</u>	<u>4,754,830</u>	<u>4,829,906</u>
	<u>\$ 885,051</u>	<u>\$ 25,979</u>	<u>\$ 8,859</u>	<u>\$ 4,071,868</u>	<u>\$ 4,837,370</u>	<u>\$ 4,875,857</u>

See accompanying notes

Approved on behalf of the board

Director 

Director 

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF OPERATIONS

YEAR ENDED APRIL 30, 2026

	General Fund	Missions Fund	Benevolent Fund	Capital Fund	Total 2026	Total 2025
Revenues						
Tithes and offerings	\$ 2,335,639	\$ 24,178	\$ 110,215	\$ 2,517	\$ 2,472,549	\$ 2,515,972
Ministry revenue	86,139	-	-	-	86,139	87,215
Other revenue	32,824	-	-	-	32,824	39,513
Grant revenue	19,281	-	-	-	19,281	13,483
	<u>2,473,883</u>	<u>24,178</u>	<u>110,215</u>	<u>2,517</u>	<u>2,610,793</u>	<u>2,656,183</u>
Expenses						
Advertising and promotion	7,968	-	-	-	7,968	6,971
Amortization	-	-	-	272,960	272,960	262,667
Christian education (Note 6)	173,081	4,848	-	-	177,929	150,973
Counseling and benevolent activities	768	-	121,696	-	122,464	153,801
Interest and bank charges	18,346	-	-	-	18,346	15,491
Interest on long-term debt	-	-	-	-	-	5,956
Missions - Outreach	142,126	181	44,507	-	186,814	146,608
Occupancy costs	314,455	-	-	-	314,455	271,575
Office	163,372	6,292	92	-	169,756	144,601
Professional fees	29,200	-	-	-	29,200	33,234
Salaries and related benefits (Note 7)	1,362,684	-	-	-	1,362,684	1,134,545
Travel and automotive	7,258	16,035	-	-	23,293	6,103
	<u>2,219,258</u>	<u>27,356</u>	<u>166,295</u>	<u>272,960</u>	<u>2,685,869</u>	<u>2,332,525</u>
Excess (deficiency) of revenues over expenses	\$ 254,625	\$ (3,178)	\$ (56,080)	\$ (270,443)	\$ (75,076)	\$ 323,658

See accompanying notes

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF CHANGES IN FUND BALANCES

YEAR ENDED APRIL 30, 2026

	General Fund	Missions Fund	Benevolent Fund	Capital Fund	Total 2026	Total 2025
Balance, beginning of year	\$ 393,499	\$ 29,157	\$ 64,939	\$ 4,342,311	\$ 4,829,906	\$ 4,506,248
Excess (deficiency) of revenues over expenses	<u>254,625</u>	<u>(3,178)</u>	<u>(56,080)</u>	<u>(270,443)</u>	<u>(75,076)</u>	<u>323,658</u>
Balance, end of year	\$ <u>648,124</u>	\$ <u>25,979</u>	\$ <u>8,859</u>	\$ <u>4,071,868</u>	\$ <u>4,754,830</u>	\$ <u>4,829,906</u>

See accompanying notes

EBENEZER BAPTIST CHURCH INC.

STATEMENT OF CASH FLOWS

YEAR ENDED APRIL 30, 2026

	<u>2026</u>	<u>2025</u>
Cash flows from operating activities		
(Deficiency) excess of revenues over expenses	\$ (75,076)	\$ 323,658
Adjustments for		
Amortization	272,960	262,667
Change in non-cash working capital items		
Accounts receivable	(6,877)	(2,726)
Prepaid expenses	14,634	(5,749)
Accounts payable and accrued liabilities	28,498	(75,045)
Deposits	(1,910)	2,060
	<u>232,229</u>	<u>504,865</u>
Cash flows used in investing activity		
Purchase of capital assets	<u>(157,967)</u>	<u>(75,473)</u>
Cash flows used in financing activity		
Repayment of long-term debt	<u>-</u>	<u>(117,255)</u>
Net increase in cash during the year	74,262	312,137
Cash, beginning of year	<u>784,870</u>	<u>472,733</u>
Cash, end of year	<u>\$ 859,132</u>	<u>\$ 784,870</u>

See accompanying notes

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

1. Nature of operations

Ebenezer Baptist Church Inc. (the "organization") was incorporated on June 12, 1958 in the province of Saskatchewan. The organization is dedicated to providing religious services to its members and the community. As a registered charity under the Income Tax Act, the organization is exempt from income taxes and may issue receipts for charitable organizations.

2. Significant accounting policies

These financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant policies are detailed as follows:

Fund accounting

The General Fund reflects the receipts of tithes and offerings, plus expenses associated with the primary offerings of the church. The church also operates various programs in support of its mission statement and core values. Revenues and expenses from these programs are reflected in the General Fund.

The Mission Fund reflects the receipt of contributions to undertake mission trips and projects that are undertaken by the various groups.

The Benevolent Fund reflects the receipt of contributions to be used for benevolent purposes.

The Capital Fund reflects the amounts that the organization has restricted for certain purposes and includes those used to fund capital asset purchases.

Certain amounts from time to time are transferred between funds in order to fund disbursements for purchases and operations. An interfund receivable and payable represents amounts received in the General Fund for expenses not yet incurred in the Restricted Fund.

Capital assets

Capital assets are recorded at cost, less accumulated amortization. The organization provides for amortization using the straight-line method at rates designed to amortize the cost of the capital assets over their estimated useful lives. The annual amortization rates are as follows:

Buildings	25 years
Computer equipment	3 years
Equipment	10 years
Paving	25 years
Vehicles	10 years

EBENEZER BAPTIST CHURCH INC.

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

2. Significant accounting policies (continued)

Impairment of long-lived assets

Long-lived assets, which comprise capital assets subject to amortization, are tested for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected undiscounted future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent carrying value exceeds its fair value.

Revenue recognition

The organization follows the restricted fund method, whereby externally restricted contributions are recognized in the fund corresponding to the purpose for which they were contributed. Unrestricted contributions are recognized as revenue in the General Fund. Contributions, tithes and offerings, ministry revenue, and grant revenue are recognized as revenue when received or receivable, if the amount received has been committed, can be reasonably estimated, and collection is reasonably assured.

All other revenues are recognized as goods are provided and services are performed.

Contributed services

The organization would not be able to carry out its activities without the services of the many volunteers who donate a considerable number of hours. Due to the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

Financial instruments

The organization initially records a financial instrument at its fair value, except for a related party transaction, which is recorded at the carrying or exchange amount depending on the circumstances.

Transaction costs are recognized in net income in the period incurred. However, transaction costs associated with financial instruments carried at cost or amortized cost are recorded as adjustments to the initial fair value recognized and amortized over the expected life of the instrument.

Financial assets and financial liabilities subsequently measured at amortized cost include cash, accounts receivable and accounts payable and accrued liabilities.

When there is an indication of impairment and such impairment is determined to have occurred, the carrying amount of financial assets measured at amortized cost is reduced to the greater of the discounted future cash flows expected, the proceeds that could be realized from the sale of the financial asset, or the amount that could be realized by exercising the right to any collateral held to secure repayment of the asset. Such impairments can be subsequently reversed to the extent that the improvement can be related to an event occurring after the impairment was recognized.

EBENEZER BAPTIST CHURCH INC.
NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

2. Significant accounting policies (continued)

Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty. The effect of changes in such estimates on the financial statements in future periods could be significant. Accounts specifically affected by estimates in these financial statements are capital assets, as it relates to the estimate of their useful lives.

3. Capital assets

			<u>2026</u>	<u>2025</u>
	<u>Cost</u>	<u>Accumulated amortization</u>	<u>Net book value</u>	<u>Net book value</u>
Buildings	\$ 5,716,502	\$ 2,424,562	\$ 3,291,940	\$ 3,446,922
Computer equipment	25,023	19,930	5,093	-
Equipment	368,880	224,325	144,555	79,585
Paving	431,345	292,153	139,192	156,446
Vehicles	28,189	6,662	21,527	24,346
	6,569,939	2,967,632	3,602,307	3,707,299
Land	350,012	-	350,012	350,012
	<u>\$ 6,919,951</u>	<u>\$ 2,967,632</u>	<u>\$ 3,952,319</u>	<u>\$ 4,057,311</u>

4. Line of credit

The organization has access to a Royal Bank of Canada ("RBC") line of credit with an authorized upper limit of \$50,000, bearing interest at prime (April 30, 2026 - 4.45%; April 30, 2025 - 4.95%) plus 1%, secured by a general security agreement. At April 30, 2026, no amount was outstanding on the line of credit. Included in the credit facility with RBC is a VISA Business facility authorized to a maximum of \$40,000.

EBENEZER BAPTIST CHURCH INC.
NOTES TO THE FINANCIAL STATEMENTS
APRIL 30, 2026

5. Capital Fund - Internally Restricted Reserves

	<u>2026</u>	<u>2025</u>
Balance, beginning of the year	\$ 285,000	\$ (392,889)
Tithes and offerings	2,517	53,440
Interest on long-term debt	-	(5,956)
Change in accounts payable and accrued liabilities	-	(1,686)
Purchase of capital assets - buildings	(73,687)	(41,150)
Purchase of capital assets - computer equipment	(5,930)	-
Purchase of capital assets - equipment	(88,351)	(34,323)
Repayment of long-term debt	-	(117,255)
Transfer from General Fund	-	824,819
Balance, end of the year	\$ <u>119,549</u>	\$ <u>285,000</u>

6. Related party transactions

During the year, the organization paid \$5,000 to a spouse of a board member for coordinating and delivering programming conducted within the organization's premises.

This transaction is in the normal course of operations and has been valued in these financial statements at the exchange amount, which is the amount of consideration established and agreed to by the related parties.

7. Pension plan

The organization's employees participate in the retirement plan of the Canadian Council of Christian Charities, which is a multi-employer defined contribution plan. The organization's financial obligation to the plan is limited to making required payments for a specified percentage of employees salaries for current services. The pension expense for the year was \$59,438 (2025 - \$52,669).

8. Commitments

The organization has entered into an operating lease for equipment, as well as a rental agreement for the Meadowgreen building, which expires December 2026. Future minimum lease payments under the operating leases are as follows:

	<u>Lease payments</u>	<u>Occupancy</u>
2027	\$ 25,976	\$ 19,254

EBENEZER BAPTIST CHURCH INC.
NOTES TO THE FINANCIAL STATEMENTS
APRIL 30, 2026

9. Financial instruments

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge a liability. The organization's main credit risk relates to its accounts receivable.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in interest rates. The organization is exposed to interest rate risk on its floating interest rate financial instruments. Floating rate instruments, which includes the line of credit, subject the organization to a cash flow risk based on changes in the prime interest rates.

Liquidity risk

Liquidity risk is the risk that the organization cannot repay its obligations when they become due to its creditors. The organization's main liquidity risk relates to its accounts payable and accrued liabilities. The organization reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due and maintains an adequate line of credit to repay trade creditors.

Minutes from Past Meetings

EBC Annual Congregational Meeting – April 27, 2026

7:00 pm

MINUTES

Opening Comments & Prayer

Ricky –Opening Prayer and thanksgiving

Lead Pastor Report

Mark 16v15: “He said to them, go into all the world and preach the good news to all creation. Preach to all creation

Equipping: Challenge our church family to engage with God’s Word (Reading the bible for life, life group resources)

- ½ Family ministry director: Mom’s group, women’s group, parenting seminar
- ½ Youth ministry assistant:
- 1 FTE: Discipleship Pastor: Life Groups and Equipping ministries
- ½ Worship Ministry Director: Reuben pursuing seminary FT in September, Leading worship 1/month. Need to replace coordination and help with leading
- Temporary Role Shift – Kid’s Ministry Pastor / Director

Mission, Keep the Mission of God at the forefront

Mission Moments: Highlighting our missionaries

Webpage Updates with Missional Opportunities

Quality Audio Visual for Online Congregation

Mission Targets & Signage

Increase ALPHA groups – Adding 6 youth ALPHAs

Sharing the Gospel & Missional Living Seminar

Add 2 new mission organizations to support: World Serve; Legacy One

Partner Congregation Coach (Leyton Erickson)

Future Ministry:

Romans 10: 14 -15, apostolic strategic end.

- Continue listening at Church Wide prayer gatherings
- Deaf & Hard of Hearing community, Conference end of July ‘26
- Christian Arabic refugee family – family of 8 under persecution ~1.5 years

Election & Appointment of 26/27 Board

Departing Board Members: Colin Bruins (6 yrs) & Myron Johnson (6 yrs)

New Board members: Crystal Wilkinson (25 year attendee), Murray Long (41 year attendee)

Motion to accept the 2026-27 Board as presented: Motion carried

26-27 Budget Approval

Fiscal year of 2027, May 1 – April 30 2027

General Fund & Capital Budget Review

Motion to accept 2027 proposed budget: Arlen Olson, Dawna Friesen

Motion to accept proposed budget: Passed

Co-Lead Model Update

- Affirm Chet in his leadership as a Lead Pastor in the past 7 months
- Pause on seeking another Lead Pastor – we need stability in this season
- Board will continue to support the Lead Pastor as he restructures the organization for sustainability in the Lead Pastor Role

Q& A Period

Closing Prayer & Adjournment

Matt Teigrob

MINUTES

1. Opening Remarks – Ricky Lam (Board Chair)

- a. Gratitude for God's work in and through us as we move into the new ministry year – staff old and new, congregant volunteers, and ministries.
- b. Prayer
- c. Review of Agenda. **Motion:** To adopt Agenda as presented: Moved: Anjeli Sethi, 2nd Jeff Friesen . Carried.
- d. **Motion:** To approve the minutes from the October 28, 2024, AGM and the April 2025 Congregational Meeting. Moved: Emily Ermel. 2nd Myron Johnson. Carried.
- e. Board Update
 - i. Short Term Actions: Identify short term hires to help with current gaps
 - ii. Medium Term Actions: Make shifts in the organization that meet long term needs
 - iii. Long Term Actions: Need feedback from the congregation regarding the future of leadership structure (i.e., co-lead model)
 - a) November 2, 2025, Church-wide Prayer
 - b) November 23, 2025, Congregational meeting
 - c) January 18, 2026, Church-wide prayer
 - d) February 1, 2026, Congregational meeting
 - e) March 22, 2026, Church-wide prayer
 - f) April 27, 2026, Annual Congregational Meeting

2. Devotional and Prayer – Chet Ingram (Lead Pastor)

- a. Psalm 40:4-11 David's testimony: *Blessed is the one who trusts in the Lord... many, Lord my God, are the wonders you have done, the things you planned for us. None can compare with you; were I to speak and tell of your deeds, they would be too many to declare... Here I am, I have come – I desire to do your will, my God; your law is within my heart. I proclaim your saving acts, I do not hide your righteousness, I speak of your faithfulness and your saving help.*
- b. God's faithfulness through growing ministries and staffing challenges. God is allowing us to be part of what He is doing. What is our heart posture to God now? Am I willing to sacrifice things to do what God is asking of me?
- c. Prayer

3. EBC Ministry Reports (Printed/distributed) – EBC Ministry Staff

- a. Partner Congregations
- b. Highlights and prayer requests shared.

4. Auditor Report (Printed/distributed) – Tracey Meyer.

- a. **Motion:** To approve the Audited Financial Statements as presented and in the Annual Report as Printed. Moved: Colin Bruins. 2nd Bryan Conrad. Carried.

- b. **Motion:** To appoint the auditor as Buckberger, Baerg and Partners LLP for 2025- 2026 fiscal year. Moved: Craig Stewart. 2nd Heidi Friesen. Carried.
- c. Year to Date – September 30, 2025 – Budget vs. Actual and Difference.
- d. Ways to Give reminder.

- 5. Conclusion and call for questions – Ricky
- 6. Close in Prayer – Chet Ingram
- 7. Motion to adjourn. Troy Beaver



2026 General Fund Statement of Operations Variance & 2027 Budget

	2026 Actual	2026 Budget	2026 Variance	2027 Budget
Total Tithes & Offerings	\$ 2,335,639	\$ 2,268,133	\$ 67,506	2,409,802
Total Other Income	32,824	49,600	- 16,776	41,600
Total Ministry Revenue	86,139	98,490	- 12,351	106,200
Grant Revenue	19,281	28,000	- 8,719	20,000
Total receipts	\$ 2,473,883	\$ 2,444,223	\$ 29,660	2,577,602
Advertising, licenses, and dues	7,968	7,725	243	9,800
Professional and Consulting Fees	29,200	16,000	13,200	30,000
Office, Supplies, and Consumables	163,372	184,765	- 21,393	183,710
Ministry Resources & Development (formerly Education & Training)	173,081	208,125	- 35,044	227,415
Interest & Bank Charges Expense	18,346	18,900	- 554	16,140
Occupancy Costs*	314,455	309,725	4,730	240,105
Travel & Automotive	7,258	14,515	- 7,257	12,765
Missionaries, Outreach, Partner Congregations (formerly "Outreach")*	142,894	268,139	- 125,245	464,852
Salaries & Related Benefits*	1,362,684	1,365,686	- 3,002	1,353,624
Total disbursements	\$ 2,219,258	\$ 2,393,580	-\$ 174,322	\$ 2,538,411
Excess of Revenue over Expenditures	\$ 254,625	\$ 50,643	\$ 203,982	\$ 39,191

*2027 budget reclassifies House For All Nations occupancy, partner congregation salaries and costs into one line- Missionaries, Outreach, Partner Congregations

Notes: