

AGM

A CELEBRATION OF
God's Faithfulness



GATEWAY CHURCH APRIL 19, 2026

Table of Contents

Page

4.	Proposed Agenda
5.	Previous Years AGM Minutes
8.	Gateway Leadership Chart
10.	Lead Pastor's Report
12.	Elder's Report
13.	Moderator's Report
14.	55+ Ministry
16.	Personnel
17.	Worship
18.	College & Careers
20.	Kids
21.	Preteen
22.	Youth
24.	Property Deacon
25.	Missions
29.	Philippines Missions Trip
32.	Refugee Sponsorship Team
33.	Women's Ministry
35.	Nominating Team
36.	Men's Ministry
38.	Groups & Classes
41.	Social Deacon Report
42.	Meal Train Ministry
43.	Treasurer
44.	Budget for 2026
47.	Annual Financial Statement 2025

2025 AGM Proposed Agenda

INTRODUCTION

- 1) Welcome: Connor Bollen (Moderator)
- 2) Worship: Pastor Wes Morrison (Worship Pastor)
- 3) Devotional: Pastor Aaron Dyck (Lead Pastor)
- 4) MOTION: for approval of 2025 AGM Agenda as distributed
- 5) MOTION: for approval of minutes of 2024 AGM held on April 6, 2025

REPORTS

- 6) Lead Pastor's report: Pastor Aaron Dyck
- 7) StaU reports summary: Pastor Aaron Dyck
- 8) Deacon's reports: as circulated
- 9) Leadership updates: Connor Bollen (Moderator)

OTHER REPORTS

- 10) Phase 3: Dennis Abbott (Director of Development)
- 11) Market: Gregg Cochrane (Associate Pastor, Community Life)
- 12) Finance overview: Jolene Kendrew (Chair, Finance Team)
- 13) 2024 Financial Statements: Jolene Kendrew (Chair, Finance Team)
- 14) MOTION: to accept the 2025 Annual Reports as distributed, including the 2025 financial statements

NEW BUSINESS

- 15) 2026 Budget: Joji Ishikawa (Treasurer)
- 16) MOTION: to approve the 2026 Annual Budget
- 17) MOTION: to aUirm Treasurer, and Church Clerk till next AGM

CLOSING

- 18) Introduction and Thank You to Gateway's Leadership Team, Pastors, Elders, and Deacons: Pastor Aaron Dyck
- 19) Closing prayer: Aaron Dyck (Lead Pastor)
- 20) MOTION: to adjourn

2024 AGM Agenda held on April 6, 2025

- 1) Welcome: Connor Bollen (Moderator)
Head count was good for a Quorum. Total attendance 117.
Connor opened with a word of prayer.
- 2) Worship: Pastor Wes Morrison (Worship Pastor)
Wes led us in an opening song of worship.
- 3) Devotional: Pastor Aaron Dyck (Lead Pastor)
Aaron led us with scripture devotional from the Love Chapter.
Reflected on almost 15 years in service to Gateway.
- 4) Motion for approval of 2024 AGM Agenda as distributed.
Amendment to include info re The Forge.
Connor's name was indicated as the Moderator.
Moved by: Dan Galano
Seconded by: Mike Lucas
All in favor, passed
- 5) Motion for approval of minutes of 2023 AGM held on May 5, 2024
Moved by: Niels Baartman
Seconded by: Matthew Weaver
All in favor, passed

REPORTS

- 6) Lead Pastor's report: Pastor Aaron Dyck
Highlight, transition as Talita is going on Maternity Leave
Shawna will become interim Youth Pastor.
Leslie Morrison will become our Youth support worker.
Staff reports, highlighted areas.
Deacons, Pictures added.

All in favor

- 9) Leadership updates:
Connor Bollen (Moderator)
David Prothro becoming Vice Moderator
Acknowledged Leadership team

OTHER REPORTS

10) Phase 3: Dennis Abbott (Director of Development).

Updated us with praise and thanksgiving. Construction budget costs increased and extended. 1/2 of the GST added to costs will be refunded.

Our budget in February \$2,150,000

\$2,250,000 is our current budget with contingency. 35 Parking stalls added in total.

Praise report. Acknowledging our faithful donors to date.

End of October 2025 is our expected completion date.

11) **Market:** Gregg Cochrane (Associate Pastor, Community Life)

See report published. All given out food is donated. Volunteers were acknowledged. Small groups are contributing to our market.

2 Membership classes this past year.

90 attendance to our new members lunches.

Freedom Session, 90 signed up plus 90 sponsors.

12) Finance overview: Jolene Kendrew (Chair, Finance Team)

See published statements. Team meets monthly.

Tithing receipts were e-mailed out for the first time.

13) 2024 Financial Statements: Jolene Kendrew (Chair, Finance Team)

outlined numbers published in the docket.

14) Refugee Sponsorship: Tammy Ishikawa

Thanked everyone who regularly check in.

In this last year, had an interview date with a Visa officer.

Hired a lawyer who specializes in refugee claims.

Waiting for a date for the 2nd interview.

Continue to pray for the family.

15) Praise Report: Connor Bollen (Moderator),

Shared re giving us the building known as the Forge in the Western Communities.

The CBWC will be giving us this building and transferring the building title to us.

Greg will give us updates when the transition occurs.

16) Motion to accept the 2024 Annual Reports as distributed, including the 2024 financial statements.

Moved by: Adam Henkle

Seconded by: Tammy Ishikawa

All in favor, passed.

NEW BUSINESS

17) 2025 Budget: Joji Ishikawa (Treasurer)

See published document.

Highlights, Continued growth in our congregation. Continue to trust that God will provide.

18) Motion to approve the 2025 Annual Budget as published.

Moved by: Don Richardson

Seconded by: Robert McDonald

19) Motion to affirm:

Treasurer (Joji Ishikawa),

Vice-moderator (David Prothro), and

Church Clerk (Mike Wegerif) till next AGM

Moved by: Josh Upton

Seconded by: Mike Lucas

Bob Overman prayed for all our leadership.

CLOSING

20) Connor introduced all of the all of the leadership in our congregation. Introduction and Thank You to Gateway's Leadership Team, Pastors, Elders and Deacons: Pastor Aaron Dyck

21) Closing prayer: Aaron Dyck (Lead Pastor)

22) Motion to adjourn.

Moved by: Don Richardson.

Big thanks to Connor chairing his 1st AGM

Pizza was served

LEADERSHIP TEAM	Name	Start date	End date	Term length	Note
Leadership – Lead Pastor	DYCK – Aaron	---	---	---	
Leadership – Moderator	BOLLEN – Connor	2024-Mar	2026-Apr	2 years	
Leadership – Vice-Moderator	PROTHEROE – David	2025-Mar	2026-Apr-19	2 years	To become Moderator April 19, 2026
Leadership – Church Clerk	WEGERIF – Mike	2025-Apr	---	---	
Leadership – Deacon	UPTON – Liz	2023-Jun	---	---	
Leadership – Deacon	BAARTMAN – Niels	2023-Oct	---	---	
Leadership – Elder	SZETO – Barb	2025-Jul	---	---	
Leadership – Treasurer	ISHIKAWA – Joji	2022-Jan	---	---	
Leadership – Director of Development	ABBOTT – Denis				

ELDERS	Name	Start date	Note - Served individually not jointly
Elder	ABBOTT – Dennis	2020-Jan	
Elder	ABBOTT – Shiela	2020-Jan	
Elder	COOK – Rick	2018-Jan	
Elder	DAVIS – Susan	2024	
Elder	DAVIS – Tim	2024	
Elder	GARVIN – Brian	2019-Mar	
Elder	ISHIKAWA – Tammy	2021	
Elder	LECH – Garry	2021	
Elder	LECH – Melanie	2021	
Elder	SZETO – Barb	2024	
Elder	SZETO – Keith	2024	

DEACONS (Ministry Chair)	Name	Start date	Note – Can be served jointly or individually
Deacon – 55 Plus Ministry	LEE – Wilson	2024-Oct	
Deacon – Facilities	RICHARDSON – Don	2021-Jan	
Deacon – Mens Ministry			Being overseen by Pastor Gregg Cochrane
Deacon – Missions	BAARTMAN – Niels	2023-Feb	
Deacon – Nominating	UNDERDOWN – Jerry	2017-Jul	
Deacon – Personnel	GALANO – Jamie	2019-Jan	
Deacon – Social	STEWART – Brent	2020-May	
Deacon – Womens Ministry	UPTON – Liz	2020-Jan	

PASTORAL TEAM	Name	Note
Pastoral – Lead Pastor	DYCK – Aaron	
Pastoral – Associate Pastor	COCHRANE – Gregg	Associate Pastor of Community Life
Pastoral – Worship Director	MORRISON – Wes	Worship & Tech.
Pastoral – Children	NAIRN - Shawna	Nursery-Gr.6, & Youth Group Interim Pastor
Pastoral – Youth Pastor	WEAVER – Talita	Middle/High school – Maternity leave began April 2025
Communications Coordinator	VOTH – Skye	
Kids Ministry Coordinator	MORRISON - Leslie	

FINANCE TEAM	Name	Date started	Note
Chair	KENDREW – Jolene		
Bookkeeper	ISHIKAWA – Joji	Temporarily filling in	
Tithe Clerk	VAN BUCHOLZ – Helen	2022-Mar	
Treasurer	ISHIKAWA – Joji		
Member	COOK – Donna	2017	
Member	PHILIPPSEN – Aaron	2025	

NOMINATIONS TEAM	Name	Date started	Note
Chair	UNDERDOWN – Jerry		
Vice Chair			
Secretary	LECH - Melanie		
Member	COOK – Donna		
Member	COOK – Rick		
Member	LECH – Garry		
Member	PROTHEROE – David		
Member	PROTHEROE – Kim		

Lead Pastor's Letter – 2025 AGM

“Have I not commanded you? Be strong and courageous. Do not be frightened, and do not be dismayed, for the Lord your God is with you wherever you go.”

Joshua 1:9

Let me ask you a serious question: “Which commandment is the most difficult for you to obey?”

Cover to cover, the Bible is *full* of commandments (which are entirely different things than suggestions, it turns out). The genuine Christian progressively comes to not only know *what* God commands, and *why* God commands it, but *who* is commanding it. The more we come to *know* God, the more the what and the why come into focus. But no matter how well we come to know God, some commands seem easier to obey than others. “Do not steal.” – check!

“Do not lie.” – you got it!

“Do not be afraid.” – ...please hold...

We live in the ‘age of anxiety.’ Entertainment, recreation, news, even the weather (!) is couched in fearful terms designed in such a fashion as to eventually create a psyche and culture of cataclysm. Fear and dismay are now such baseline states of being that the *most* afraid and the *most* dismayed are celebrated as virtuous, and even wise. Those who are able to explain our reasons for fear and dismay in the most elaborate terms can become sages, even garner fame and followings. Yes, for too many, courage has become the most difficult command to obey. Not because we don't *want* to be courageous, but because the cataclysmic psychology of our society has conflated it with *foolishness*.

And we would rather be genuinely afraid than even appear to be foolish.

Enter the Gospel. Yes, the Gospel is in Joshua as well! After a very significant death (Joshua 1:1), three days later the people are going to see that all the promises God has made are coming true. God will win their battles, God will give them land, God will give them rest. The only condition is *courage*.

They say confession is good for the soul. So, I'll go first. Sometimes I *like* worry. It makes me feel responsible. Especially as a pastor. If I worry about the building project, worry about the government, worry about this, worry about that...then I'm being responsible. I'm being wise. Prudent. Right?

Wrong.

It's healthy to be a bit afraid of crossing the freeway blindfolded, or of big fires, or high-tension power lines. But when it comes to the promises of God, fear and dismay are disobedience. And

God has *promised* to be with us, whether here in Joshua, or Matthew 28:20, or in the quiet assurance of his voice each morning in prayer. He is with *us*. He is with *Gateway*.

The 2025 Annual Report is a testimony to the presence of the Father, Son, and Holy Spirit with Gateway. It is not a testimony to a lack of challenges! Like Joshua and the Hebrews, God's presence and activity was especially clear *because* of their challenges, not the *absence* of challenges. Here's just a small sample: We had Pastor Shawna doing double-duty with Kids and Youth to cover Talita's maternity leave, which is a huge challenge! Yet, kids and youth came to faith, went overseas on missions, and grew in their knowledge of Jesus. Pastor Gregg and the Market Team did more with less all year as food supplies were sometimes really low, and watched as God seemed to multiply food in real time! We had setbacks on the building expansion as timelines stretched and costs ballooned. We had challenges with materials, contractors, permits, and more. Everyone in the church navigated changing access, torn up parking lots, standing room only on Sundays, plywood ramps, dust, flooded bathrooms, the nursery...you name it! And somehow, we *grew*.

Because God is with us.

And I think, because we are being *courageous*.

Please enjoy the enclosed reports, and the testimony they represent as to the presence of God and the courage of his people. Let us, like Joshua and his people, cross over into the new land of this new season that "the Lord your God is giving you to possess" (Joshua 1:10).

In Christ,

Rev. Aaron Dyck

Lead Pastor

P.S.

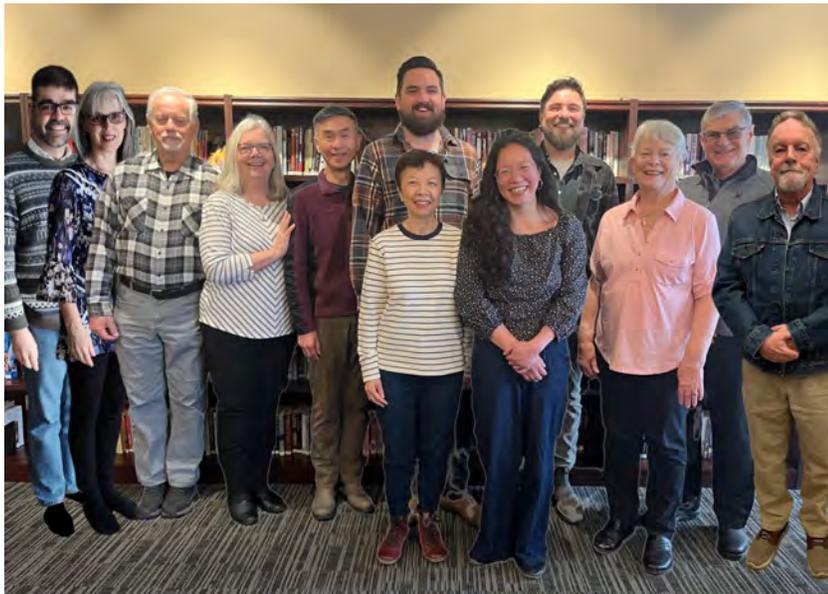
As always, a reminder that this report is distributed with names and contact information for each reporting ministry. If you have questions or would like clarification on a report, please contact the reporting party directly prior to the AGM to get what you need, so that our AGM can (as usual, thankfully!) remain a functional and celebratory meeting.

Elders Report

God's faithfulness and guidance have lead the elders this year to commit to meeting regularly and intentionally with each other to pray for the health of the church community and care for the wellness of the pastoral staff. With the increase of people attending the church regularly, two couples joined the elders' team this year so that there are:

- More hands and feet to care for the needs of the congregation, such as meeting people for prayer, hospital visits, responding to conflicts, and checking in on whom the Lord leads elders to meet with.
- To meet new perspective members who want to join in Gateway membership,
- To support the pastoral team; such as proving guidance around how to maintain work/home balance and caring for their personal growth, and
- Providing guidance on how the funds in the Love In Action fund is utilized.

Elders are available to provide prayer and counsel to you so please reach out to any of the elders for this support through office@gatewayvictoria.ca



We love pointing people to Jesus!

Left -Right: Tim Davis, Susan Davis, Garry Lech, Melanie Lech, Keith Szeto, Brian Garvin, Barb Szeto, Tammy Ishikawa, Pastor Aaron Dyck, Sheila Abbott, Dennis Abbott and Rick Cook.

Moderator's Report

Looking back on the 2025 calendar year we have so much to be thankful for, and we have seen the Lord's providence and blessing in many ways.

Our church community continues to grow, with approximately 560 people attending the two Sunday services at the end of 2025. We're veritably bursting at the seams as we eagerly look forward to expanding into our soon to be completed addition. Concerning the building project, we've experienced a variety of delays and significant unexpected budgetary increases. The Lord's grace has been clearly evident as He's continued to meet our needs on this project every step of the way, with every financial challenge being met with generosity and providence. Despite a budget that has practically doubled, we have not exceeded our original loan, and will not go into further debt to complete the building.

It's amazing seeing our church body work to accommodate the inconveniences around access and parking as the literal face of the church is torn off and rebuilt. The building and parking lot are being used to capacity not just on a Sunday, but throughout the week, a testament to our communities' active participation in small groups, courses, alpha, etc. Our church has an amazing team of dedicated staff and volunteers, too many to name, which help the church run smoothly on Sunday, as well as throughout the week, taking care of everything from serving coffee and manning cameras to administration and finances.

Our church has been blessed with financial abundance this year through the giving of its congregants (a complete financial report can be seen in the treasurer's report):

2025 Fiscal Budget

- General Income: \$1,241,356
- General Expenses: \$1,175,522
- Building Fund Contributions: \$851,402

I would like to express a heartfelt thanks to the amazing members of the Leadership team, that have made my duties a joy, and bring wisdom, unique perspectives, and a real kingdom mindset to every meeting we've had this year. You make serving on this team a real pleasure:

David Protheroe
Aaron Dyck
Barb Szeto
Liz Upton
Niels Baartman
Dennis Abbott
Mike Wegerif

The Leadership Team meets monthly to seek direction, steward resources, and manage in accordance with our Lord's plans, purpose, and direction. Our overall purpose is to expand the Kingdom. It is my privilege to hand the reigns to David Protheroe this year who will be taking over as Church Moderator.

Connor Bollen
Church Moderator
moderator@gatewayvictoria.ca

55+ Ministry

This past year has been one of meaningful growth and strengthened community within our 55+ Ministry. Community remains at the heart of what we do, as we intentionally create spaces where relationships can flourish beyond Sunday mornings. We have seen not only increased participation, but also deeper engagement, fellowship, and care among our members. We continue to provide opportunities for learning, biblical reflection, and meaningful connection, while having fun.

We also continued with our regular Connect potlucks, which have become a popular and meaningful cadence within the ministry. Many have shared how much these gatherings help foster a strong sense of belonging and community.



Over the past few years, we have noticed a growing interest among the group regarding biblical knowledge, church history and the relationship between faith and science. This prompted us to host our first ever Science & Faith Seminar led by Dr. Steve Mairs in November. We explored how science and faith beautifully meets through the Lordship of Christ, addressing questions surrounding creation, rationality, stewardship, and unity. Through Scripture and discussion, people were encouraged to participate and deepen their understanding God's Word and world. In light of the strong interest, we plan to host more seminars and smaller scale courses at the church to continue equipping people to think biblically about faith and science.



As the ministry continues to grow, we look ahead and have identified three areas of growth.

1) Visitation and care:

We want to place greater emphasis on visitation and caring ministries, prayer, and practical care. We have begun creating more structure around this initiative by gathering volunteers and developing systems to care well for one another.

2) Partnership with outside organizations:

We also hope to explore partnerships with other seniors' organizations and local groups, creating opportunities for service, and connection beyond our church walls.

3) Biblical teachings and bible study series:

We have started developing a new series of in depth Bible character studies. These studies will explore the historical context, biblical meaning, and practical application of Scripture through the lives of key biblical figures. Studying Scripture through the lens of real people and real stories helps paint a clearer picture of biblical theology, making it easier to understand and apply to everyday life. We plan to begin hosting these studies later in the year, with the hope that they will further deepen spiritual growth, encourage discussion, and strengthen confidence in God's Word.

We are grateful for how God continues to grow this ministry and for the many volunteers and participants who make it such a meaningful community. It has been encouraging to see people connect, serve one another, and grow together in faith. We look forward with expectation to what God has in store in the year ahead.

Wilson Lee

55+ Ministry Coordinator

seniors@gatewayvictoria.ca

Personnel report

We are so blessed to have the incredible staff team that we have. We have a stable and cohesive team that is uncommon and a huge blessing to the church. Huge thank you to each of our pastors and staff for all of their hard work this year to care for our church.

As we head into 2026 we're sad to say goodbye to Pastor Talita who has chosen not to return to her Youth Pastor role once her maternity leave ends in April. She and her family will continue to be a part of Gateway and we wish her all the best in this next phase of life.

With this update, we have begun the search for a new Youth and Young Adults Pastor. We believe God will bring us the right candidate to fit with our team, bless our Youth and Young Adults, and grow with our church over the next few years.

Jamie Galano
Personnel Deacon
hr@gatewayvictoria.ca

Worship Ministry



“Addressing one another in psalms and hymns and spiritual songs, singing and making melody to the Lord with your heart, giving thanks always and for everything to God the Father in the name of our Lord Jesus Christ, submitting to one another out of reverence for Christ.”

- Ephesians 5:19-21

This passage has long been a mantra of our Worship Ministry at Gateway. When people walk in the doors, we want to welcome them into this exact atmosphere. Singing songs, giving thanks to God and submitting to one another out of reverence to Christ. We have such an amazing team of musicians and tech people that make Sunday’s happen every week. Whether its the small team that leads worship on Sunday mornings, or when everyone gets together for an all-team get-together, the community is thriving. Remember to thank them when you get the chance!

It has been amazing to see more and more people coming in to worship the Lord with us both on Sunday mornings and at our Worship Nights. Because of Gateway’s size, Worship Nights have become the place where we do baptisms. Look forward to more of that in 2026!

With the building project coming to a close, we are expanding our sound system in stages over the next couple years. Our tech team has done an amazing job utilizing what we currently have to make the most of it in our “in-the-round” configuration. Big shout out to those guys. We are all looking forward to opening the building this year!



Lastly, I will mention that our Worship Ministry Leadership went away last year to start something totally new. We wanted to begin to write new songs for our church. These songs come right from the heart of what Gateway is and what we care most about: Jesus Christ. We’ve already introduced one of them. More coming in 2026!

Pastor Wes Morrison
Worship & Tech.
wes@gatewayvictoria.ca

College & Career Ministry

1. Introduction

My wife Ramona and I started this group three years ago. C&C is a young adult ministry serving students and young professionals who are in school or at the beginning of their careers. The group exists to provide community, encouragement, and spiritual support as they pursue Christ during a pivotal season of life.

2. 2025 Highlights & Recap

C&C has become a meaningful gathering place for young adults who are navigating life away from their home, family, long-time friends, and former church communities. Many of our students attend secular schools and have been seeking a Christ-centered community where they can belong and grow in their faith, during this critical time in their life.

Throughout 2025, we saw young adults not only deepen their own walks with Christ but **also invite non-Christian friends into a welcoming and relational environment**, where they are introduced to Jesus in a natural and authentic way among friends.

Young professionals have also found C&C to be a place of connection and encouragement as they begin their careers and look to live out their faith in their workplace.

One of the greatest highlights of this year was celebrating **three baptisms** among our young adults — a beautiful testimony to God's transforming work in their lives.

We are a constantly evolving group as students who have come to study in Victoria find a place at C&C and get connected to the church, return home in the summer and those who have been studying or working away return; the group on an average week can range from **25-35 young adults**. No matter where the young adults go, they have cultivated a family in C&C which stays connected and supporting each other through prayer around the world. Our C&C body consists of young adults primarily from Gateway but also from churches across the city, all brought together to encourage, support, mourn with, and celebrate with each other.

Through weekend trips like our Sambrio Trip the young adults bear Christ outside of our local community. During the Sombrío trip they sang Christian songs on the beach which others on the beach engaged in.



With Pastor Aaron, we had a valuable opportunity to pray for each other for hours.

The young adults have taken a larger part in **organizing teachings** and taken initiative to **lead worship, serving God with their individual talents.**

3. Looking Ahead to 2026

We are excited to continue growing as a community and to see more young adults strengthened in their faith, stepping into leadership, and boldly inviting others into relationship with Christ.

4. Prayer Requests & Invitation

Please pray for continued spiritual growth among our young adults, for boldness in sharing their faith, and for wisdom as we disciple and mentor them. Pray also for provision, unity, and perseverance as this group continues to grow.

If you have a heart for young adults, we would love your support through prayer, mentorship, hospitality, or simply by helping spread the word to students and young professionals who may be looking for community.

Matthew & Ramona Van Heyst
C & C Coordinators
candc@gatewayvictoria.ca

Kids Ministry 2025

2025 was an incredible year with so many highlights. Easter was such a special time we did a Stations of the Cross activity where the kids went to each station and heard and saw the different parts of the death and resurrection of Jesus.

We have an incredible team of teachers (both youth and adults) that lead so lovingly and with such faithfulness. It was a highlight to celebrate our team with a Games Night at the Out Post Board Game Cafe. We had 80 of our team and their family out to play games and enjoy each others company. It is so special to have so much fun with those you serve with!

Always the highlight of the year is our summer camps. This year we kicked off camp season with our kids camp. We dove deep into the Armour of God and experienced such a great week of friendship, worship, truth, and fun. Our preschool camp was a blast as well. Again we dug into The Armour of God, worshiped and enjoyed such special relationships with their big buddies. We had over 100 kids and preschoolers attend camp.

A Special highlight for all was the addition of Leslie Morrison to the Staff team in Kids Min. We LOVE her and are so thankful for her!

2025 Kids in Attendance
235
Nursery
Thru
Grade 6

Bible Verses Memorized
1691
Verses

Kids Camp
52
Campers
30
Leaders

Leaders serving in Kids ministry
97
Leaders



Preteen Ministry 2025

It was a great year for our Preteen ministry. We worked on and developed our leadership and practiced this in the summer serving and preschool camp leading.

Preteen Leadership Camp
12 Campers serving
28 preschoolers

We have an awesome team of youth and parents that teach and hang out with the preteens once a month for our preteen nights. Preteen nights are about friendship and Jesus.

Always the highlight of the year is our sleep away camp at Hope Bay Bible camp. This year our team took on all the leadership and roles to run the camp. Shannon Hovelkamp came with us to lead worship while we dove into studying the Armour of God.

2025 Preteens in Attendance
61 Preteens

At camp we had many student make decisions to follow Jesus for themselves. They memorized scripture and worshiped their hearts out. It was such a special experience with memories for a lifetime.

Preteen Leaders serving monthly
13





Youth serving weekly kids ministry
31

Youth Ministry 2025

We kicked off this year by looking at sex, gender, and relationships. It was a great time of unpacking some difficult and confusing topics in a safe bible focused environment.



2025 Youth in Attendance
137
Youth

During spring break a handful of our students headed out with their parents to the Philippines for a missions experience. It was a special time of growth and leadership for these students.

April brought a change in leadership as Pastor Talita headed off on Maternity Leave and Shawna stepped in with the assistance of Leslie Morrison.

Youth Leaders serving weekly
14

We spent the summer at the beach catching up and hearing testimony about all God is doing in our students. Summer camp is always the highlight of the year we had another amazing year learning growing and worshipping together.



Special shout out to the Youth Leaders team who serve weekly all year round. Their faithful investment is so fruitful!

2025 Youth Camp
60
Youth & Leaders



This was a year of growth all around. We saw a growth in our team, in the number of students involved in all our ministries and of course growth in our over numbers in our church family. We are so blessed to have dedicated 6 babies this year with a church community dedicated to coming around families and see them supported and encouraged in their faith. Thank you Gateway for your love and support of all generations!



All Church Camp 2025

This year for the first time we hosted an all church camp at Camp Imadene in October. This was a very special church wide event that brought people together and strengthened our greater church family in connection and identity.

A very special thank you to Tammy Ishikawa and Kim Protheroe for there hours invested planning and executing a very special event.

We had incredible teaching from David Protheroe and Steve Mairs. Special times of Worship with Chelsea & Adam Henkel and Shannon Hevelkamp. There was also countless other volunteers that made this weekend so special.

We love connecting as a greater church family and this camp was integral in that!



Property Deacon Report 2025

We continued with the remediation of the lower level after the sewer backup in August 2024. I was finally able to sign that work as complete in February 2025. There was a lot of work to be completed and just took longer than expected to get done. I had the electric heaters replaced in the stair well washrooms at the same time the flood repairs. They were very old and had to be removed anyway for the rebuild of the walls.

In March, part of the excavation for the new build was to investigate the water leakage showing in the lower parking lot. What was discovered was the main water line into the church was leaking. It was decided that it was best to replace the water line rather than repair. That was completed and no further leakage was seen.

To further our first aid available in the church, an AED was purchased and installed near the back of the main hallway. This unit is now available for emergency use if required.

One of the heat pumps in the Sanctuary was found to have a leak in the coil. To replace that, the inside unit had to be taken down and torn apart to get to the defective part. This was a long, most of the day job, but was completed successfully and was put back in service.

As part of the new build, we had the roof replaced on the complete building. During that part of the construction, we had heavy rain which damaged the ceiling in the Nursery and required that some of the ceiling drywall be removed. That remediation work is now being completed.

In October, one of our hot water tanks sprung a leak and required replacing. We replaced it with much more efficient unit.

I did not plan a lot of capital work in 2025 as the major renovations, to the front of the church were in progress.

Normal routine maintenance work was done, as required, on the various systems in the building.

Respectfully Submitted

Don Richardson

facilities@gatewayvictoria.ca

Missions

Once again the Missions committee is pleased to present to you how Gateway is supporting local and overseas missions. This past year we changed things up where a team member was assigned one or more ministries to stay in constant contact and report back to the team how their ministry is doing. We also added two new members this past year Hilda McGrath and Ted Tyrrell and we were sad to see Joy Farrell leave the team as she is involved in so many other ministries at Gateway plus we miss Valeria Sanchez Achulla who is attending church elsewhere. Please find the following reports presented to you by each member.

From Nicole Bollen, missions team member:

Our YWAM missionaries, Levi and Jojo Shauer with their little son Bjørn, have been adjusting well to their new life in Nepal. Building the foundation for long term ministry in the country, they have completed over 430 hours of language learning in 2025. They also helped lead four discipleship training schools and their outreaches, facilitated Bible translation and distribution, and have been creating connections with the local community and continuing to share the gospel. In the short time they have been there, they have already seen many people come to Christ and students that have graduated now going to unreached people groups with the gospel.

From Diane Edwards, missions team member:

Neighbourhood Market – Gregg Cochrane

Our Market is and has always been Ministry first and food security second. On the ministry side, we encourage our volunteers to build relationships with our guests each week. We often have opportunities to pray for our guests and help them with their questions about faith. Many of our volunteers were able to sit with and pray for a guest. In 2025 we held our first ever “Christmas in January Dinner” for our Market Guests and Volunteers. One of our Gateway Small Groups hosted and organized this amazing event which saw 75 guests and 25 of our volunteers, share a meal together at the table. This was a fun, family style, roast beef dinner. We had a dozen of our youth’s serve the meals too.



"For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me."

- Matthew 25:35

We saw over 600 different people attend the Market in 2025, some only once, some occasionally and some regularly. For the first time we missed having our Market 5 times this year, once because of snow and the other 4 because a stat holiday was on a Tuesday. Even with missing those 5 dates we still were able to give out almost 5000 food hampers for an estimated value of \$750,000.

From Julie Bradshaw, missions team member:

Sanctuary Youth seeks to help homeless and in need youth in Victoria live healthy and fulfilling lives, inspired by the love Jesus. They do this through a drop in center open Wednesday to Sunday where youth can come to receive mentorship, meals, showers, activities, and a safe space to find community. They help with getting youth into detox and rehab, and supporting them in finding jobs and accessing resources helpful to their flourishing.

Right now, Sanctuary Youth Center has over 170 people come through their doors every month. The funding that we give helps with operating costs including paying the 7 staff members, providing meals and other practical needs. This ministry exists in the heart of our city to meet struggling young people in Victoria where they are at with Jesus' love, hope, and mercy.

A note from a Sanctuary Youth volunteer:

This past year has been a full and encouraging one at Sanctuary. Between 2024 and 2025, youth attendance increased by 38%, reflecting both the growing need in our community and the trust youth continue to place in the Centre. We celebrated a successful gala fundraiser—where youth themselves participated—that raised over \$20,000, and our Ride for Refuge fundraiser brought in more than \$50,000 in 2025. Throughout the year, youth took part in many outings that helped build friendships, confidence, and community connection, including ice skating, go-karting, rock climbing, paintball, campfires and cookouts, axe throwing, kickball, visits to a petting zoo, hikes, walks, and swimming.

We also introduced Faith Friday discussions, creating intentional space to talk about Jesus, faith, and the gospel—conversations many youth are curious about and deeply in need of as they search for meaning, hope, and belonging. Alongside this, we witnessed meaningful personal milestones: three youth came off hard drugs and are now moving forward with school and employment, several youth were supported in accessing counselling, and staff walked alongside a young couple as they prepared to welcome a baby while pursuing college plan.

From Hilda McGrath, missions team member:

Precious Jewells Ministry:

TWEVUMBLE “Let’s Discover”

Over 20 teens came to PJM Uganda for 3 weeks of Bible growth, teaching on sexual purity, life skills like shoemaking, tailoring, computer, hairdressing. The program was prayed into for years, finally all things came together to change young people’s lives.

A note from Joke Bergink PJM missionary

PJM ministers to children and families, including those affected by HIV/AIDS. For many years PJM has been sharing Sound the Alarm for adults -through education, awareness and prevention of HIV. In 2025, PJM has entered an open door to begin to reach children. Please pray with us as this is developed. Thank you for partnering with PJM as we develop innovative strategies to meet emerging needs.

In the Philippines- PJM was invited to present a Child Protection Seminar at a local elementary school in 2025. Almost 400 children, in grades 4,5,6 and 7 participated in activities in small groups -The goal of the seminar was to equip children with knowledge, helping them to recognize the difference between safe and unsafe touch, reminding them of God's love and that their lives are precious.

This open door has prompted the PJM team to develop age appropriate HIV awareness and education materials as the Philippines is now recording an average of 57-61 new daily HIV infections amongst youth ages 15-35.

From Christine Wosilius, missions team member:

Haven Pregnancy Support Clinic is a Christian-based organization. This identity drives us to respect, empower, and support each and every client we serve. Offering free programs and services that are committed to empowering individuals, creating safety and creating options by offering programs and services that address the cultural, social, spiritual and economic concerns which cause individuals to see abortion as their only option to an unexpected pregnancy.

Canadian Baptist Ministries (CBM) is the missional component of our Baptist organization in Canada. CBM partners with and supports local churches around the world as they work to address all the basic needs of people in their own communities, including physical, social, economic, political, spiritual, and environmental needs, as well as the sense of human dignity. They believe the purpose of mission is transformation, so that God is glorified in all dimensions of life, including our relationships with God, with others, and with creation itself.

From Niels Baartman, missions team member:

Living Water / Adopt-a-Child continues to faithfully serve by providing both daily meals and the hope of the Gospel to children in need. Rick and Lesley Kroeker serve as the Canadian office contacts. This past year Gateway has been able to help support the ministry with some finances and several missions team members were able to attend fantastic fundraisers they conducted. Rick and Leslie also helped inspire the missions expo held this past fall at Gateway that we plan to hold annually going forward. Many Gateway members participate in the incredible GoTrips to Guatemala. These trips deeply impact those who attend, offering a firsthand look at how powerfully God is moving there. Perhaps you feel called to go? Connect with Rick or Lesley to learn more and take that next step. This ministry is also actively serving in Albania. Praise God for His faithful provision!

Share Word, led locally by Jerry Underdown, is actively distributing Bibles around the world. Just like every year, we continue to be amazed by the countless number of Bibles being sent out. The Word is spreading—both physically and verbally. Praise the Lord! Jerry is also available to connect with anyone interested in joining the many mission trips that take place regularly across the globe. Be sure to reach out to him to learn more.

The missions committee also had the opportunity to give a one-time gift to Vision Impact Liberia to help pastors there receive funds to support their families. Thank you for your faithful giving so we can continue to support these great ministries.

Philippines Missions Trip March 2025

In March we had an amazing team of teens and parents go on a missions trip to the Philippines. The trip was hosted and organized through Canadian Baptist Missions (CBM). This was a big adventure with many firsts for our Gateway Team and CBM as the format of a trip for parents and teens had not been done before. We flew to Roxas City, Philippines with a representative of CBM, Pastor Erica Kenny and were welcomed by our hosts Job and Phoebe Santiago of Kabuganaan Philippines Ministries (KPM).



For many of our team this was the furthest away from home they had been, the first time experiencing a different culture, and our first time leading worship or preaching. For all of us, this was a step of faith and a big adventure!



Our time in the province of Capiz was spent learning about all of the ways that KPM is ministering to the local communities. We visited farms and nurseries working in reforestation to heal their land, schools, a hospital, small businesses supporting women and their families, rural churches, and kids day programs. We put on two Sunday school style day camps in areas suffering from severe financial poverty. We lead the kids in worship songs and dancing, taught lessons and ran crafts. These were some of the most rewarding and stretching experiences for the whole team.



Another valuable experience was when the team split into three groups to visit different church services on a Sunday. We went and lead worship songs (some with little musical experience), and brought messages to share. The hospitality and love we were shown by our brothers and sisters in Christ was beautiful.



We saw the Lord provide; financially for the trip, energy for very hot and humid weather, words to say when sharing with other broken people just like us, and unconditional love to pour out on one another and the beautiful Filipino people. We asked and the Lord provided!

Skye Voth
Philippines Trip Leader

Refugee Sponsorship Team

Update 2026

Thank you for continuing to support our team and this family with your prayers. We are all continuing to wait upon the government to make an appointment to interview family for a decision around whether they will be approved or denied in their application to come to Canada. Please continue to pray for this interview to be booked, and for favor to be granted this family. All funds raised continue to be held in trust. As a team, we continue to wait and pray. Thank you for journeying with us in this waiting period.

Tammy and Joji Ishikawa, David Protheroe, Laura Corcoran and Susan Davis.

In April of 2025, we held the first Gateway Women's Retreat in many years at Caperway Harbour on Thetis Island. It was a wonderful time of worship, laughter, sunshine and fellowship. Existing friendships were strengthened and new friendships were made. We are meant to live life in community, encouraging and challenging one another towards a life lived in Christ. Come and join us at this year's Women's Retreat, May 22-24, 2026. Registration is open!



We are always looking for more hands to help out on the Women's Ministry team, so please reach out to myself if you could see yourself helping out in some way!

Elizabeth Upton
Women's Ministry Deacon
women@gatewayvictoria.ca

NOMINATIONS TEAM

- 1) Current members of the Nominations Team are:
 - Donna Cook
 - Rick Cook
 - Garry Lech
 - Melanie Lech (secretary)
 - David Protheroe
 - Kim Protheroe
 - Jerry Underdown (chair)
- 2) With direction from Pastor Aaron Dyck the Nominations Team continues to pray and as required search for potential candidates to best fill the various vacant Deacon and Officer positions from the Gateway Church membership list.
- 3) Positions:
 - a) See the “Overview – Gateway Church’s Leadership” for the various Deacon, Elder, and Officer positions
 - b) In 2025 the following persons assumed the following responsibilities:
 - Church Clerk – Mike Wegerif
 - c) Vacant positions – current:
 - Deacon – Men’s Ministry
- 4) Other items:
 - a) The Nominations Team generally meets every three months on the last Thursday of the month.
 - b) If someone is interested in serving in a vacant deacon position they can make contact with the Chair of the Nominations Team, Jerry Underdown by cell: 250-744-6935 or email jerryunderdown@gmail.com so that they can have a conversation.

We thank God for all those that faithfully serve and may our joy overflow as together we work to serve our King.

Jerry Underdown
Chair – Nominations Team

Men's Ministry

In 2025 we have continued with 3 main ways that we connect and grow as men at Gateway.

Once a year we gather a large group of men together for a weekend at Capernwray Harbour for our Men's Retreat. In 2025 we saw 60 men attend with men represented from their 20's to men in their 80's.

We had a guest speaker in 2025, Duncan Polson, the Executive Director of Living Edge. Duncan lead us through scripture and the early church fathers to see what type of man God created us as and is calling us to be: A Man Like Jesus.



Monthly we host a Men's Breakfast that falls on the Last Saturday of the Month, except July and December. We have seen a steady growth at our Men's Breakfasts where we eat some great food, hear from one of the guys who will share their testimony or something that God is doing in their life right now. We follow that by a discussion at each table and wrap it up with a time of prayer. We see guys from all ages at our breakfasts. It's a great place to meet some new guys and build relationships and learn from each other. Typically we see 40+ men at each breakfast.



Weekly we have a number of ways for guys to connect around a shared interest or maybe a perfect time that works for them during a very full schedule. We have guys who work out and then pray for each other, some guys are connecting around the topic of purity, some are connecting and focusing on fellowship over a meal and others are gathering outside and connecting around sports. I'm thankful that men are looking for and finding ways to connect with each other and grow closer to Jesus.



Pastor Gregg Cochran
Community Life
gregg@gatewayvictoria.ca

Father's Day

Father's Day was a lot of fun at Gateway in 2025. The sun was out, Pastor Gary Bennet gave the message and our own Pastor Aaron and the team served hundreds of hot dogs to the old and new fathers at Gateway.



Butchart Gardens

In 2025 we gathered the Gateway Family again at Butchart Gardens to celebrate the beginning of the Christmas Season. Over 300 people shared time, coffee, hot chocolate, a cookie and an experience together.

Lots of laughter, hugs and pictures were taken by many. The room worked great for us and for hours we could see people walking all over Butchart Gardens with green lit up Gateway Buttons on their jackets.

Fall Kick-Off

The first weekend in September after Labour Day was Gateway's Fall Kickoff Sunday! Volunteers from each ministry were greeting everyone as they arrived and left the services that day.

Anyone who had questions about how to get connected, how to get involved or what's happening at Gateway were able to find answers from one of dozens of volunteers under one of our blue tents.

Thank you to everyone who was part of that amazing day, looking forward to the next one in 2026!



Alpha 2025

Alpha continues to be an amazing way to introduce people to Jesus for the first time. We run Alpha at Gateway every year and have seen many people meet Jesus for the first time.

In 2025 we partnered with Open Gate Church who currently is holding services at our Westshore Location. We worked together for everything Alpha and then held our Alpha Series at the Westshore location in the fall of 2025.

One of the exciting things to see was one of our co-table hosts was someone who came to Alpha at Gateway the previous year! We also had guests who attended who in the past had been very standoffish about faith conversations but at this time were open. We had guests from the Market that is hosted on Fridays at the Westshore location as well.

We are so thankful that we are able to run Alpha over and over and each time we see God use these conversations to draw new people to Him.

Pastor Gregg Cochrane
Community Life
gregg@gatewayvictoria.ca

Social Deacon Report

Hello my name is Brent Stewart. I have been Gateway's social Deacon since 2020. At first, I was a socially distant, social Deacon but since then I have had many great times serving the Lord and Gateway with the skills I learned as a cook and a Baker.

One of the staples we do at gateway are our summer barbecues. But with the construction project we have had to curtail those which was unfortunate but we are looking forward to getting the griddle out and having some more good times with food and fun.

Last year in conjunction with Open Gate church we ran an Alpha Course for about 20 people. This as always was a fun experience. I learned that the fire alarm system works very well there. While searing chicken legs on high heat. I set off the fire alarm and the local fire department paid pastor Gregg and I, a visit. These were fun times.

In April we will be running another alpha course. We are always looking for help, with cooking, cleaning up and setting up as well.

This goes for all our events. If you're interested, please find me or Gregg or contact the office

I do so enjoy being able to serve in this capacity. The act of sharing a meal and preparing it for my church family and new friends. Is such a blessing

Sincerely yours

Brent Stewart
Social Deacon
office@gatewayvictoria.ca

Meal Train Ministry

A group of about 75 volunteers at Gateway use a website called mealtrain.com to organize the making of and delivery of meals to individuals, couples and/or families in need of acute support in our church. While the meal train has been going on since 2017, in 2023, we solidified parameters around who and when we offer this type of support. The three situations in which we use meal train are:

New babies

Acute illnesses

The death of an immediate family member

This past year the meal train crew supported their church family by dropping off 89 home-cooked meals. These meals are not only a practical help for individuals/families but also they provide another point of connection outside the brick and mortar of our church building. Many people are blessed by this ministry in both the giving and the receiving of meals.

As we grow as a church, we not only need more volunteers but we also need to know about the needs of our brothers and sisters. Our congregation numbers have gone up, but our meals went down this year. If you hear of a need, please make sure to email the church office to let them know. Moreover, if you are willing to be on the email list to receive meal requests, please email the church office or fill out the form at the bottom of the meal train page on Gateway's website: <https://gatewayvictoria.ca/meal-train>. There is no expectation to sign up every time; even a couple of times a year makes a difference!

We look forward to how the Lord will continue to use the meal train ministry to do His work and build His church.

Kim Protheroe

Meal Train Coordinator

mealtrain@gatewayvictoria.ca

Treasurer's Report

2025 Financial Statements- Thank you Lord and Gateway Family for another blessed year! For the first time, donations exceeded \$2m. Approximately \$1.19m was received towards the operating budget and just over \$850k towards the capital budget (building fund). Rental income from the newly acquired Westshore Facility was approximately \$50k and rental income for Royal Oak and interest/investment income was approximately \$4k for total income of just under \$2.1m. Operating expenses were under budget at a rounded \$1.18m resulting in a \$917k excess of income over expenses. The cost of the phase 3 work and Westshore Facility in 2025 was added to the "Building and equipment" account. We ended 2025 with approximately \$400k in cash and \$173k in short term investments (GICs) with the CBWC line of credit balance at \$1.26m. A new Future Ministers trust fund was established in 2025 to help support the education and development of future ministers within the church.

2026 Operating and Capital Budgets-The operating budget of \$1.385 m reflects anticipated continued growth in ministry, discipleship and outreach opportunities for the Gateway body. On the funding side, we continue to trust in the Lord's faithful provision to meet the planned needs. The capital budget expenditure of \$345k reflects an anticipation completion of the phase 3 building addition in the early spring. Subject to funding and favourable pricing, the capital budget also includes \$190k to finish paving the parking lot and \$119k for audio video equipment and furniture for the newly completed building addition for a total of \$654k in expenditures. Funding sources include a final \$140k draw of the CBWC line of credit and Lord willing, anticipated building fund donations of \$581k which will also cover repayment of approximately \$68k in temporary internal funding from accumulated general funds.

A big thank you to the Finance committee for their faithful service to the body as an advisory committee to the Leadership Team. The committee is made up of chair Jolene Kendrew, tithe clerk Helen von Bucholz, Donna Cook, Aaron Philippsen, Anamaria Laturus, Dennis Abbott, and Pastor Aaron.

Joji Ishikawa

Treasurer

treasurer@gatewayvictoria.ca

Gateway Baptist Church
Operating budget
For the year ended December 31, 2026
AGM April 19 2026

Personnel expenses	2026
Wages & Salaries	462,125
Payroll taxes & benefits	100,904
Payroll costs	1,100
Guest speakers	3,600
Staff education	18,500
Pastoral & car	20,500
Sabbatical	22,000
	<hr/>
	\$ 628,729

Missions and outreach	
General missions and outreach	\$ 109,649

Christian education	
Young adults	1,000
Children's ministry	13,500
Nursery	500
Youth ministry	11,000
Family Camp	5,000
Preteen ministry	3,000
Library	1,200
Congregational development	12,000
Alpha	6,500
Neighbourhood Kids	500
Youth Ministry - missions trip	3,000
	<hr/>
	\$ 57,200

General church expenditures	
Sooke Rd Expenses	30,000
Accounting & legal	18,500
CBWC Administration expense	11,511
CBWC assembly costs	6,000
Utilities	18,500
Maintenance	89,900
Repair	4,000
Capital expenditures	113,000
Office/postage	13,200
Office technology replacement*	5,000
Software and licensing	13,500
Phone & internet	11,160
Printing costs	2,200
Advertising	15,000
ROBO Van	3,000
Insurance	38,000
Bank charges	12,000

Contingency*	20,000
Line of credit interest (Phase III expansion)	87,600
Development	1,000
Phase 3 non-capital costs	-
Sympathy	1,200
	\$ 514,271

Ministries

Senior's ministry	2,000
Music worship	11,500
Worship upgrades	12,900
Women's ministry	7,500
Men's ministry	7,500
Creative (design team)	1,500
Christmas party	5,000
Kitchen	15,000
Events	12,000
	\$ 74,900

Total expenditures	\$ 1,384,749
---------------------------	---------------------

Funding sources	2026
General contributions	\$ 1,282,546
Sooke Road rental income	72,000
Transfer from refugee trust fund	5,000
Draw down of housing loan (asset -non cash expense)	5,203
*Transfer from accumulated general funds for current year contingency	20,000
Total funding	\$ 1,384,749

Monthly giving required for general contributions	\$ 106,879
--	-------------------

**Gateway Baptist Church
Capital budget (Phase III)**

For the year ended December 31, 2026

2026 budget

Phase III expansion cost	344,637
Parking Lot Paving - subject to funding	190,000
AV equipment and furniture- subject to funding	119,000
Total expenditures	653,637

Funding sources

CBWC Line of Credit 2026 draws	140,000
Building Fund Annual Giving	581,260
Repayment of accumulated general funds 'borrowed' in 2025/2026	-67,623
Total funding	653,637

-

Monthly giving required for Phase III expansion 48,438

**Gateway Baptist Church
Annual Financial Statements
For the year ended December 31, 2025**

Gateway Baptist Church
Statement of operations
For the year ended December 31st

	2025 Budget (Note 2)	2025 Actual	2024 Actual
Income			
General contributions	1,147,279	\$ 1,142,832	\$ 1,026,872
Designated giving - missions and neighbourhood market		30,470	20,410
Designated giving - refugee fund		-	250
Designated giving - mission trips		465	65,553
Designated giving - Love in Action fund		6,383	23,566
Designated givings - other ministries		6,989	-
Designated giving - building fund	280,000	851,402	318,947
Rental income - Sooke Rd.		50,403	-
Rental income - Royal Oak		1,200	675
Interest and investment income		2,614	28,202
		<hr/>	<hr/>
Total income	\$ 1,427,279	\$ 2,092,758	\$ 1,484,475
Expenses (Schedule 3)			
Personnel expense	\$ 573,937	\$ 529,400	\$ 506,872
Missions and outreach	103,679	93,861	95,543
Christian education	48,700	36,515	119,624
General church expenditures	404,666	406,122	240,949
Ministries	60,900	67,559	52,133
Sooke Road expenses	-	42,065	-
Total expenses	\$ 1,191,882	\$ 1,175,522	\$ 1,015,121
		<hr/>	<hr/>
Excess of income over expenses	\$ 235,397	\$ 917,235	\$ 469,354

Gateway Baptist Church
Statement of financial position
As at December 31st

	2025	2024
Cash	\$ 401,054	\$ 466,153
Short term investments	173,025	400,000
Receivables	20,516	20,841
Prepaid expenses	-	7,555
GST receivable	27,601	15,956
Total current assets	<u>\$ 622,197</u>	<u>\$ 910,505</u>
Housing loan	\$ 162,201	\$ 17,621
Building and equipment	\$ 3,975,973	\$ 1,627,738
Building and equipment - accumulated depreciation	(223,877)	(189,982)
Total building and equipment	<u>\$ 3,752,096</u>	<u>1,437,756</u>
Total assets	<u>\$ 4,536,494</u>	<u>\$ 2,365,882</u>
Accounts payable	\$ 164,924	\$ 91,475
CBWC Foundation Line of Credit	1,260,000	80,000
Total liabilities	<u>\$ 1,424,924</u>	<u>\$ 171,475</u>
Fund balances		
General fund	\$ 152,922	\$ 89,985
Invested in capital assets (Schedule 1)	2,424,473	1,357,756
Trust funds (Schedule 2)	534,176	746,666
Total fund balances	<u>\$ 3,111,571</u>	<u>\$ 2,194,407</u>
Total liabilities and fund balances	<u>\$ 4,536,494</u>	<u>\$ 2,365,882</u>

Gateway Baptist Church
Notes to the financial statements
For the year ended December 31, 2025

Gateway Baptist Church is incorporated under the Societies Act (British Columbia). Gateway Baptist Church is registered as a charitable organization under the Income Tax Act and, as such, is exempt from income taxes, and is able to issue donation receipts for income tax purposes.

1. Significant Accounting Policies

(a) Fund accounting

Gateway Baptist Church follows the restricted fund method of accounting for contributions.

General fund:

The operations (general and administrative) of Gateway Baptist Church are recorded in the General Fund. All designated givings, except those that relate to a specific trust fund are recorded in the general fund.

Capital fund:

The building fund contains activity related to the building, such as major renovations/additions and improvements, as well as significant equipment purchases, recorded at their net book value. The building fund balance represents the net book value of these assets, less any related debt.

Trust funds:

The trust fund balances report amounts that have been allocated for specific purposes by the Leadership Team. Trust funds are reviewed on an annual basis to ensure that they align with the ongoing missions, activities and programs of the church. As of December 31, 2025, the church had the following trust funds:

- (i) Love in Action fund: This fund provides benevolence on an as needed basis, and is administered by the Lead Pastor. Designated givings to Love in Action are included in this fund.
- (ii) Major repairs trust fund: This fund was established in 2023, to fund major building repairs (for example, roof replacement) over multiple years. \$30,000 in the 2024 operating budget was set aside to increase this fund.
- (iii) Mission trip bursary fund: This fund includes any excess funds raised for mission trips that have not yet been spent. This funds are distributed and allocated to Gateway organized mission trips on a needs basis.
- (iv) Pastor housing fund: This fund was established to fund loans to senior pastors, to support housing costs. The fund balance represents funds available for lending.
- (v) Ongoing expansion fund: This fund contains designated givings towards the building fund that have not yet been spent on major renovations or expansions. They are designated for future major capital projects.
- (vi) Operations contingency fund: This fund was established in 2020, and represents approximately three months of operational contingency. It has been established to designate these funds as a contingency for unforeseen circumstances.
- (vii) Refugee sponsorship fund: This fund was established in 2021 to support the sponsorship of a refugee family. These funds are exclusively dedicated to supporting the sponsored refugee family's first year of life in Canada.
- (viii) Staff education fund: This fund was established to support long-term education programs by Gateway staff members that benefit their present role as well as career development.
- (ix) Youth Mission trip fund: This fund includes any funds designated for youth mission trips that have not yet been spent. They are designated for future Gateway organized mission trips.
- (x) Future ministers education fund: This fund was established in 2025 to support the education and development of future ministers within the church.

(b) Payments and reimbursements

The operating budget is prepared on a 'net' basis, meaning that many ministry events which are run on a cost-recovery basis are not included in the ministry's annual budget. As a result, any payments collected towards these event where the payments are not separately budgeted are offset against their costs in the financial statements. Detail of these offsetting amounts can be seen in Schedule 3.

(c) Comparative figures

Certain comparative figures from the 2024 financial statements have been reclassified to conform with the presentation adopted for the current year.

2. Annual budget presentation

The annual budget is balanced and prepared on a cash basis, so when incorporated into the annual financial statement presentation it shows a budgeted surplus. The following reconciles the budget between the statement of operations presentation and the 2025 approved balanced budget:

Budgeted surplus per statement of operations	\$235,397
Add: Items not requiring current year givings but included on statement of operations	
Non-cash expenses (housing loan forgiveness)	5,203
Current year contingency (funded from accumulated general funds)	10,000
Refugee costs funded from refugee trust fund	10,000
Major roof repair, funded by major repairs trust fund	90,000
Less: Items included in budgeted current year givings that are not current expenses (i.e. trust fund contributions)	
Staff education fund contribution	(2,600)
Major repairs trust fund contribution	(30,000)
Other capital purchases (costs capitalized, added to building and equipment assets)	(38,000)
Phase 3 expansion contributions (costs capitalized, added to building and equipment assets)	<u>(280,000)</u>
Balanced budget	\$0

Schedule 1

Gateway Baptist Church

Capital fund reconciliation

For the year ended December 31

	2025	2024
Total building and equipment, net book value, January 1	1,437,756	800,101
capital additions for the year	2,348,236	671,550
less depreciation expense for the year	(33,895)	(33,895)
Total building and equipment, net book value, December 31	\$ 3,752,096	\$ 1,437,756
	31-Dec-25	31-Dec-24
Total land and building, net book value	\$ 3,752,096	\$ 1,437,756
Less CBWC Mortgage, December 31st	(1,260,000)	(80,000)
Less borrowed from operating surplus	\$ (67,623)	\$ -
Invested in capital assets	\$ 2,424,473	\$ 1,357,756

Schedule 2
 Gateway Baptist Church
 Reconciliation of trust funds
 For the year ended December 31, 2025

Trust fund	Trust fund balance, January 1, 2025	Designated givings	Spending	Transfer from/(to) other funds	Trust fund balance, December 31, 2025
Love in action fund	\$ 20,904	\$ 6,383	\$ (1,745)	\$ -	25,541
Major repairs trust fund	60,000	-	-	(60,000)	-
Mission trip bursary fund	7,103	-	-	-	7,103
Pastor housing fund	150,000	-	-	-	150,000
Ongoing expansion fund	167,887	851,402	-	(1,019,289)	-
Operations contingency fund	280,000	-	-	-	280,000
Refugee sponsorship fund	52,112	-	(6,080)	-	46,032
Staff education fund	8,660	-	-	1,340	10,000
Pastor's sabbatical trust fund	-	-	-	6,000	6,000
Future ministers education fund	-	-	-	9,500	9,500
	<u>\$ 746,666</u>	<u>\$ 857,784</u>	<u>\$ (7,825)</u>	<u>\$ (1,062,449)</u>	<u>\$ 534,176</u>

Schedule 3**Gateway Baptist Church****Year ended December 31, 2025****Expense schedules****Personnel expenses**

Wages and salaries	\$	415,636	
El, CPP, pension and benefits		80,684	
Pastoral, education and training		29,081	
Guest speakers		4,000	
		<hr/>	
	\$		529,400

Employees with salary exceeding \$75,000	2	
Total salaries for these employees (included above)	\$	209,590

Mission and outreach

Canadian Baptist Ministries		5,500	
Precious Jewels Ministry		18,000	
Living Water Adopt-a-Child		15,000	
Cornerstone Youth Society		4,200	
Neighbourhood Market - Living Edge		12,000	
Neighbourhood Market		6,621	
Victoria Pregnancy Centre		6,000	
Gideon's International in Canada		3,600	
YWAM		14,600	
Whole Way House Society		2,260	
Refugee sponsorship		6,080	
		<hr/>	
	\$		93,861

Christian education

Alpha		2,682	
Children's ministry		14,326	
Children's ministry - reimbursements		(6,606)	
Family camp		27,853	
Family camp - reimbursements		(22,417)	
Pre-teen ministry		6,578	
Pre-teen ministry - reimbursements		(5,525)	
Nursery		79	
Youth ministry		16,889	
Youth ministry - reimbursements		(6,692)	
Library		741	
Congregational development		13,386	
Congregational development - reimbursements		(4,780)	
		<hr/>	
	\$		36,515

Schedule 3 (continued)**General church expenditures**

Accounting and legal	\$	19,300	
CBWC administrative expense		10,305	
CBWC general assembly costs		-	
Utilities		18,273	
Maintenance		57,913	
Capital expenditures		79,321	
Postage		-	
Office		3,460	
Software and licensing		15,219	
Office technology replacement		3,250	
Phone and internet		15,299	
Printing costs		2,070	
Advertising		4,351	
ROBO Van		1,455	
Insurance		33,020	
Bank charges		11,389	
Contingency		21,470	
Loan interest		33,718	
Development		560	
Phase 3 expansion - non-capital costs		41,855	
Depreciation expense		33,895	
		<hr/>	
	\$		406,122

Ministries

Music worship	\$	8,221	
Worship upgrades		5,292	
Women's ministry		24,350	
Women's ministry - reimbursements		(13,096)	
Men's ministry		23,708	
Men's ministry - reimbursements		(14,975)	
Creative (Design team)		460	
Christmas party		10,576	
Christmas party - reimbursements		(4,051)	
Kitchen supplies & social		6,916	
Kitchen coffee/tea/cream		10,162	
Events		10,013	
Events - reimbursements		(2,948)	
Love in action		1,745	
Senior's ministry		1,186	
		<hr/>	
	\$		67,559

Sooke Road expenses \$42,065

Total expenditures \$ 1,175,522