

# REIMAGINE

## How We Lead

# 2026 AGM



April 24-25, 2026

Willow Park Church | Kelowna

# BCMB

BRITISH COLUMBIA CONFERENCE  
OF MENNONITE BROTHERS CHURCHES

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## BCMB ANNUAL REPORT 2026



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*“Jesus said, ‘But I am among you as the one who serves.’”*

*Luke 22:27*

# Welcome

## FROM WILLOW PARK CHURCH - 2026 CONVENTION HOSTS

### REIMAGINE How We Lead

**“But I am among you as the one who serves.” — Luke 22:27**

There is no greater model of leadership than Jesus Himself. His words in Luke 22:27 challenge and invite us to rethink everything we assume about influence, authority, and purpose. He stands among us not as one who demands, but as one who serves.

As we gather for the BCMB 2026 Convention, we come anchored in this truth. We are called and commissioned not just to lead, but to lead differently. In a time marked by complexity and change, the Church is invited to embody a leadership that is rooted in humility, shaped by love, and empowered by the Spirit.

Willow Park Church is pleased to host our sister churches as we unite around this vision. Together, we seek to refocus our hearts and ministries around the way of Jesus. We believe God desires to form in us a deeper kind of leadership, one that bears lasting fruit as we serve faithfully in His name.

Our prayer is that God would meet us in fresh and powerful ways over these days. That He would renew our vision, strengthen our calling, and ignite in us a deeper commitment to serve His Church and His mission.

May this be a time of encouragement, alignment, and transformation, for the glory of God and the good of His people.

**Phil Collins**  
**Lead Pastor**  
*Willow Park Church*



# Agenda

## FRIDAY EVENING

**6:00 pm** | **Pizza Followed by an evening of Prayer**

## SATURDAY MORNING

**8:00 am** | **Registration**

- » Pick up delegate Packages
- » Light Breakfast

**8:30 am** | **Celebrating What God Has Done**

- » Church Renewal
- » Developing Leaders
- » Building Community
- » Multiplying Churches

**10:00 am** | **Coffee Break**

**10:30 am** | **Celebrating What God Has Done *cont.***

## SATURDAY AFTERNOON

**12:00 pm** | **Lunch**

**1:00 pm** | **AGM**

- » Welcome & Greeting
- » Approval of Agenda
- » Acceptance of Ministry Reports
- » Recognized Churches
- » Financial Presentation from Loewen Kruse
- » Budget Presentation from SAC
- » Election of Nominees
- » Present Recommendations
- » CCMBC Governance Proposal Discussion
- » Voting Results
- » Closing Comments

**3:00 pm** | **Leave on Mission**

# BCMB Common Understandings

## OUR VISION

To multiply Christ-centred churches to see the people of BC transformed by the good news of Jesus Christ.

## OUR MISSION

To Empower and Equip Churches for Ministry Effectiveness

## OUR COMMON UNDERSTANDINGS

### Jesus at the Centre of Everything

Colossians 1:17

### A Church that Reflects Jesus' Transforming Life

1 Peter 2, John 13:14

### Preaching and Discipleship Shaped by Scripture

Psalm 119:105, 2 Timothy 3:16-17, 4:2

### A Church that is on Mission

Genesis 12:1-3, Matthew 28:18-20, Acts 1:8

### Community Formed by the Holy Spirit

John 16, 1 Corinthians 12, Galatians 5

### A Church that Serves in an Atmosphere of Cooperation and Accountability

Hebrews 10:25, Philippians 2:2

*Read the Full Version of Common Understandings [here](#).*



# Rules of Order

1. We strive for unity and respect, involving participation of all assembled, as we deliberate decisions that shape the future of our conference.
2. Delegates should stand to speak at a nearby microphone.  
Please use the following protocol:
  - » Wait for acknowledgment by the moderator.
  - » State your name, church, and the community you come from.
  - » Address the moderator. Delegates may not dialogue with each other on the floor.
3. Keep remarks to the point. Avoid repeating statements already made by another delegate.
4. Take care to confine remarks to the motion or resolution under discussion.
5. A delegate may speak to an issue more than once unless there are other delegates who wish to address an issue. A delegate should not ask for the floor more than three times on one issue. The mover of a motion may answer questions as often as they are raised.
6. Individuals other than delegates may be permitted to speak, subject to the decision of the moderator. The assembled delegates may, by a simple majority vote, override the decision of the chair.
7. Only delegates are permitted to vote.
8. In general, Robert's Rules of Order will be followed.

# Recommendations

1. That all ministry reports be approved. Mennonite Brethren Churches.
2. That the members of the BC Conference of the Mennonite Brethren Churches close and release from membership, Abbotsford Community Church.
3. That the members of the BC Conference of the Mennonite Brethren Churches approve the application for recognition of Praxis Church to be a Recognized Church within the BC Conference of the Mennonite Brethren Churches.
4. That the members of the BC Conference of the Mennonite Brethren Churches approve the application for recognition of Promontory Church to be a Recognized Church within the BC Conference of the Mennonite Brethren Churches.
5. That the members of the BC Conference of the Mennonite Brethren Churches approve the application for recognition of Sunrise Church to be a Recognized Church within the BC Conference of the Mennonite Brethren Churches.
6. That the members of the BC Conference of the Mennonite Brethren Churches approve the application for recognition of Redeemer City as a Recognized Church within the BC Conference of the
7. That the members of the BC Conference of the Mennonite Brethren Churches approve the application for recognition of Christ Church Kitsilano as a Recognized Church within the BC Conference of the Mennonite Brethren Churches.
8. That the audited financial statements, prepared by Loewen Kruse Chartered Accountants for the fiscal year 2025, be approved as presented.
9. That we appoint Loewen Kruse Chartered Accountants as the accounting firm to perform an audit of the financial records and prepare the financial statements for the year 2026.
10. That the 2026 Church Contribution Budget be set at \$ 1,743,847.
11. That the 2026 BC Conference of the Mennonite Brethren Churches budget be set at \$2,050,947.
12. That the members of the BC Conference of the Mennonite Brethren Churches affirm and approve the nomination slate as presented.
13. That the ballots for elections be destroyed.

# Moderator's Report

BY JONATHAN GIESBRECHT

**"I am the LORD, and I do not change..." Malachi 3:6**

**"Jesus Christ is the same yesterday and today and forever." Hebrews 13:8**

Change feels commonplace today. Change management is an entire field of study, there are countless books written about change and how to navigate it from a personal, corporate, and even ecclesiastical perspective. Change can be wildly acute at moments, (see the years 2020/2021), but even when it isn't, it is constant and

have been a few years of significant adjustment and upheaval. Ongoing modification at these levels, though necessary, can lead to fatigue, exhaustion, anxiety, and a whole variety of other emotions.

However, some things never change, and on the Unchanging One we can place our hope. The great commission is not a novel idea. We follow the unchanging call to discipleship and evangelism, to repentance and redemption that our forefathers for 2000 years have preached and lived out.

At the BCMB level, our focus on Christ and His Mission has not changed. Our focus on our churches, their health, and their leaders' health, and our love for our province and desire to see the lost reached, has not changed. It must not change.

**This year, we've made some significant steps in a few key areas.**

First, we have begun conversations about some governance alterations to better

***"However, some things never change, and on the Unchanging One we can place our hope."***

unrelenting. Our world is not the same world that many of our pastors were prepared to lead when they were in their training days, even if those days were not that long ago. Pastoring through change can be very difficult, as churches and church leaders, I'm certain you'll agree you know this story well.

Change has also been a constant for us as a denomination. With the high transition on our staff, and even on the board, these



organize the BCMB board and the staff - to ensure we have structures for our staff team, who are then empowered to do their roles, with clear accountability. While we are not bringing these recommended bylaw changes forward yet, you can expect this conversation at future Townhalls and meetings, likely sometime in the next year. This has been a massive project this year, and I want to thank the Governance Committee specifically for their work in this front, and our board more broadly for their investment and energy they've spent discerning this matter.

Second, we have completed Reg's first 360 review. This is the first significant leadership review that we as a board have done in quite some time. We completed this review through a wide variety of different voices from within BCMB, our churches, staff, and the wider CCMBC network. As a board, we were very pleased with the results, because it both affirmed Reg's

leadership and also ensured the board that we had a very good pulse of how Reg's leadership was being received by a wide group of stakeholders. We are so blessed to have Reg in the Executive Director seat.

Finally, at this AGM we will be looking at the evidence of God's grace in the province and the evidence that our unchanging God is still at work. That people are still encountering Jesus, that lives are being transformed, and communities are being impacted by the work of our churches.

My prayer is we continue to reflect what Paul wrote to the Thessalonian church. We want to rejoice always, pray continually, and give thanks in all circumstances (1 Thessalonians 5:16-18), and celebrate God's faithfulness to us. Because He who calls us is faithful, and He will surely sanctify and keep us (1 Thessalonians 5:23-24).

And in case we haven't talked about change enough, I want to remind us all - some change is good. After all, we're in the business of seeing lives changed by the gospel. Were it not for the hope of change, what would be the point?

**Jonathan Giesbrecht**  
**BCMB Moderator**



**BCMB Townhall**

# Executive Director's Report

BY REG TOEWS

## Leadership Focus

Over the past year, I have been focusing us on **REIMAGINE How We Lead**. The health and direction of every organization rise and falls on leadership. In the church, it is no different. As I write this report reflecting on the last year, I know that I'm writing to leaders. It is, and has been, my prayer that we would pay attention to our leadership – how we lead. There are many good practices that come out of the corporate

*“The Bible calls us to put others first, that is humility.”*

world but there are also practices that go against the way that Jesus would

want us to lead. I believe ideas like Board unity in decision making are healthy as it keeps people at the table to work through hard decisions. Top down, heavy-handed leadership that can be seen as positive, can also be damaging to people and the long-term health of an organization. We see examples of this all around us. The question that I keep asking is, “How would Jesus’ lead in our present world?” The two words that I see in Jesus’ life and

throughout Scripture both Old and New Testaments are: Humility and Courage.

The opposite of humility is pride. The Bible has a lot to say about pride and how it damages our relationship with God and with others. It puts us above God in many situations. Humility on the other hand, is the ability to put others first, to see their perspective without losing our own. It may be reflected in empathy. The Bible calls us to put others first, that is humility.

Courage is the call to make hard decisions in the face of fear. I'll admit that I love history, particularly looking at both world wars. I believe we are called to live as peacemakers which involves a proactive response to conflict. Courage is facing the truth and acting in a way that puts God first even when it is difficult. Jesus modeled courage for us in not giving in to people pleasing but focusing on God's calling and will.

As I reflect on this year, I hope that my life has been to model humility and courage in leadership here at BCMB and to invite all of you, as leaders, to shape your leadership in the same manner.



### **Board Leadership**

Our Executive Board has been working hard, learning and developing systems to help us lead in the two ways mentioned above. I want to thank and honour them for the good work that they have done and are doing to serve our conference. As a staff, we work hard to provide them with all the information that they require to make wise decisions. Often there are 40+ pages of reading in preparation for a meeting. We have moved to streamline our meetings for the best use of time and efficiency. Please be in prayer for these servants.

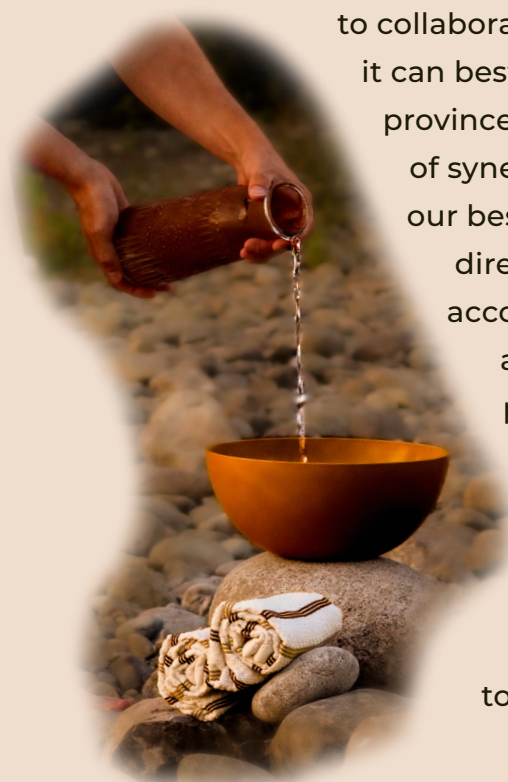
### **Our BC Focus**

Our vision and mission statement is to multiply Christ-centered churches to see the people of BC transformed by the good

news of Jesus Christ. We live in a big province. We have churches in our largest cities and churches in very small communities. What I've noticed as I meet with pastors and leaders is that they all want to see people transformed with the gospel of Jesus Christ. Their approaches might be different, but the message is the same. I am in early days of working through how we might grow in our ability to reach our province with the good news. This work is drawing leaders together to consider the best ways to have faithful, gospel proclaiming churches in small communities that may not be able to pay a pastor. I invite you to pray into your context asking God how we can best move this mission forward together.

### **Our National Focus**

BCMB works alongside all the other provinces and national (CCMBC). There is a National Ministry Team which meets to collaborate on our mission and how it can best serve our churches in each province. There is a strong degree of synergy as we meet and share our best practices, pray for God's direction and plan how best to accomplish the plans that we are working on together. One particular area of interest is the new Canadians that are joining us. Here in BC, we are in the early stages but work with the Ukrainian Bible Church as they desire to join us. We have also had



other groups reach out to us seeking theological and missional oversight. Again, I invite you to pray for these contacts asking God to guide us into healthy relationship.

### **Our Staff**

This past year has been one of change. I actually like change but know the cost of it. We have seen some good changes. Rick Bayer joined our staff team serving our church leaders through connection, leadership cohorts and care. It took us awhile to find the right fit, but Rick is certainly that and I appreciate his engagement and care for our pastors and leaders. Wanda Froese completed her time with us, heading off to PAX House on the UBC campus to serve there in a leadership role with students. She did amazing work and has left us with solid policies. Her love for the local church was evident to all. Steve Boakes has joined us starting in February. He has as strong background in finance and insurance. He is part time but serving well and getting up to speed very quickly. He has taken a number of items off my plate for which I am very grateful. Connie Dyck has been with BCMB for many years and serves graciously and faithfully. I appreciate all the work that

***“I pray that we can see the mission that God has put before us moved forward for His glory.”***

she does to make my work life smooth and effective. Roxy Neufeld keeps our office functioning smoothly, handling

finance and procedural issues with efficiency. We have one other part time person, Jarrett Niermann who is helping us get all of our paper files

digitized making them searchable. He is in school for Social Work. He loves technology and uses it to benefit us. Our staff team serves well together. Please let us know anything that we can do to assist you in your ministry.

### **Grateful**

I'll close by sharing how grateful I am to serve in this ministry with you all. Each day I get out of bed ready to see what God is going to do. I live out of God's great love for me and experience His faithfulness each day. I pray that we can see the mission that God has put before us moved forward for His glory.

Together for God's glory,

**Reg Toews**  
**Executive Director**



# Director of Pastoral Ministries' Report

BY RICK BAYER

It has been a tremendous privilege to serve the BCMB as Director of Pastoral Ministries since October 1. After ten years as Lead Pastor of Gracepoint Church in Surrey, I stepped into this new role grateful for the opportunity to support our pastors and churches. Over these first six months, my focus has centered on several key areas of ministry:

## Credentialing

Working alongside our Provincial Faith and Life Team (PFLT—formerly the PMC) has been a joy. We are blessed with a dedicated group of men and women who steward our credentialing process with care. Our desire is for every BCMB pastor who is not yet credentialed to complete the process and align with our MB Confession of Faith.

Beyond the written theological components, candidates are required to attend two events. This February we hosted our first Sacred Trust event in 2026 with 39 participants, and we have

another scheduled for October 20. We will also host the Pastors Credentialing Orientation (PCO) for candidates from across Canada on June 2–4 at Columbia Bible College, and our planning team is actively preparing for this important gathering.

As part of my role, I also serve provincially on the National Faith and Life Team (NFLT). While credentialing is a provincial responsibility, we value collaboration and consistency across

***“We are blessed with a dedicated group of men and women who steward our credentialing process with care.”***

the provinces. Current projects include a theological document for distribution to our churches, upcoming revisions to Article 12 (Society and State) and Article 13 (Love and Nonresistance), and early conversations around the development of pastoral professional development plans.

## Pastoral Pipeline

While I am encouraged by those currently progressing through our credentialing pathway, I am also deeply concerned for our BCMB churches without lead pastors and those unable to fill additional staff roles. With an estimated 625 evangelical pastors retiring annually in Canada—and perhaps just as many resigning—we urgently need a strong pastoral pipeline. Yet all of our Canadian denominations, Bible colleges, and seminaries are collectively producing only a few hundred new pastors each year.

In response, I have reached out to our MB schools and churches with internship programs to explore collaborative approaches to this growing crisis. I also believe every BCMB pastor plays a role in identifying and encouraging individuals within their congregations who may have potential for pastoral ministry. Who might God be prompting you to approach?



## Cohorts

This spring we launched four new pastoral cohorts:

- » Lead pastors of mid-sized churches
- » Second-chair pastors
- » Family ministries pastors
- » Wives of pastors

These groups will run through the spring and relaunch in the fall. Our cohorts provide meaningful spaces for connection,

learning, and personal & ministry growth.

Please connect with me if you'd like to explore joining a cohort.

## Daily Pastoral Visits

Nearly every day, I meet with one or two pastors for coffee or via Zoom. These



*Pastors Credentialing Orientation*

conversations are filled with stories—celebrations of God’s work, honest reflections on challenges, and moments of prayer. I continue to be inspired by the character, integrity, and faithfulness of our BCMB pastors. Feel free to reach out any time for connection.

### **Weekly Church Visits**

Most Sundays, my wife Sheila and I visit a different BCMB church. Though Gracepoint remains our home church, we are grateful for the privilege of worshipping with our BCMB family across the province. Sometimes I preach; other times I simply join as a newcomer, listening for what God is doing in each local church.

And the stories we hear! Our churches reflect a beautiful diversity of culture, expression, and ministry approach. Despite secondary theological differences and

***“Our churches reflect a beautiful diversity of culture, expression, and ministry approach.”***

varied ministry philosophies, we see a consistent and unwavering focus on Jesus—revealed in Scripture, worshipped wholeheartedly, and proclaimed faithfully. I genuinely sense a quiet renewal occurring in our province. It may not make the evening news or magazine headlines, but

we frequently witness people coming to faith, turning from false beliefs, being baptized into new life, and the church living out authentic Christian hospitality.



### **Closing Reflections**

I consider it a privilege to serve under our Executive Director, Reg Toews, whose visionary and servant-hearted leadership strengthens our entire conference. I am grateful for my co-workers at BCMB: Steve, Connie and Roxy. I am excited for the days ahead and grateful to partner with you in advancing God’s kingdom through our local churches—through your church, and through you.

**Rick Bayer**  
***Director of Pastoral Ministries***  
rick@bcmb.org

# Director of Operations' Report

BY STEVE BOAKES

## Who is this guy?

I feel a little bit of a fraud submitting this report given that at the time of the AGM, I would have been working at the BCMB office for a little under three months. Consider that my work week is Tuesday through Thursday, and that has only been 28 working days. That has not been long enough to conquer the working of the office kettle.

But here I am having followed a winding path through the corporate world, into church ministry, retirement, back into the corporate world, retirement, and now serving God in a different capacity. Oh, and a few voluntary stints on the way.

Not that I haven't been busy. Ongoing issues needed addressing and completion, as well as new issues presented themselves from day one. My comments are therefore a mix of involvement and observation.

## Initial observation

It was evident from day one that there is great energy and momentum emanating out of the staff team. A mixture of continuing to improve procedures and processes to better provide support for the member churches, keep up with changes in legislation, advancements in technology, and a desire to build better relationships with the people who are on the front lines of ministry in our churches. Who knew that this ancient relic of a man would be learning about AI at his tender age.

## Insurance

Insurance is, and always will be, a subject of much discussion. This past year presented challenges that we could never have imagined. In 2017 legislation removed the Statute of Limitations on claims of a sexual nature. This enabled claimants to issue civil claims regardless of the historical

nature of the incident(s). As a result of this substantial





change, BCMB received notice of three civil claims in a very short period of time.

If asked, could your church find documents relating to insurance coverage more than 50 years ago? That is the challenge we have been faced with on one of the claims. The other two, although not as historical, still date back over 25 years.

To compound the issue, the insurance industry has gone through a period of consolidation and acquisition and they themselves are having trouble tracing documents that are that historical. In one of our claims, the insurance company that underwrote our policy at the time of the incident has been acquired four times over. They are having as much trouble finding documents as we are.

We are doing everything we can to ensure that the insurers “step up to the plate” where appropriate but the lesson we need to learn is that insurance documents need to be retained, and filed well, regardless of the year they refer to.

## Financial Matters

As I came on board the 2025 audit was being discussed. The result, a strong endorsement of how well the finances are overseen and the procedures that govern the finances adhered to. There were three small recommendations from the auditor which were addressed and implemented within a working week.

The finances themselves finished in good shape. Revenues finished a healthy \$ 220,562 above budget. Significantly, contributions from BCMB churches were above budget and exceeded the 2024 actual figure by \$116,400. Expenses were extremely well controlled, and the staff need a big thank you for their continued containment. Thirteen of the nineteen major expense categories finished under budget. As a result, the year-end figures indicated a healthy surplus compared to a budgeted loss. This led to a decision being taken to transfer \$350,000 of cash in the bank into a short-term investment fund to help finance future ministry opportunities.

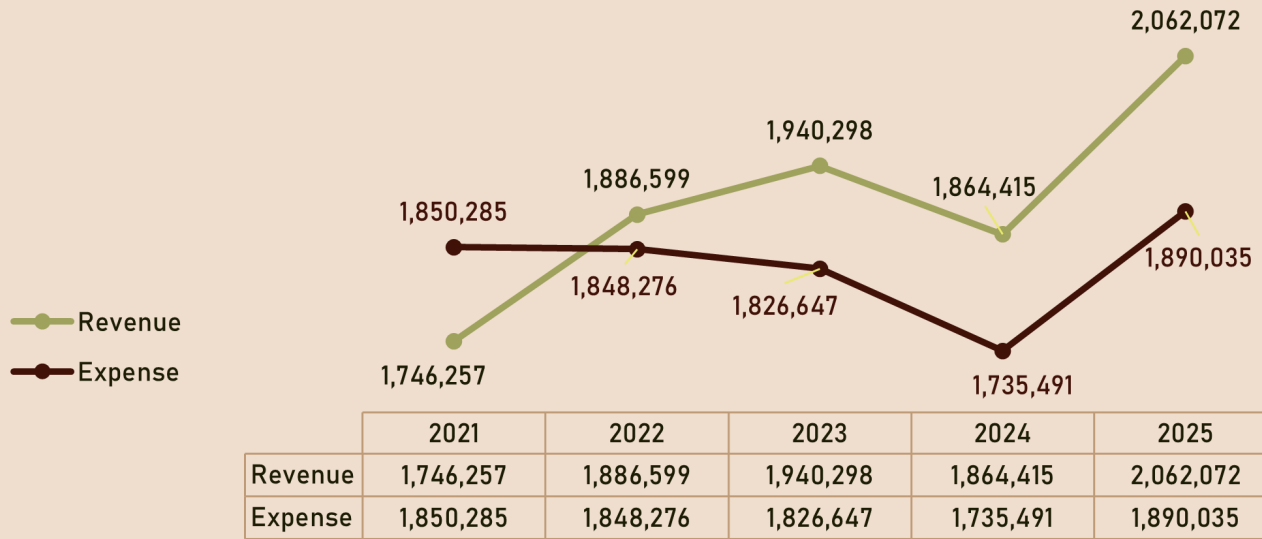
The budget set for 2026 speaks to the momentum I mentioned earlier. It is a forward-thinking budget that will allow for the churches to be supported better and the staff within those churches to be better informed and to further their development.

## Building on Wanda’s Legacy

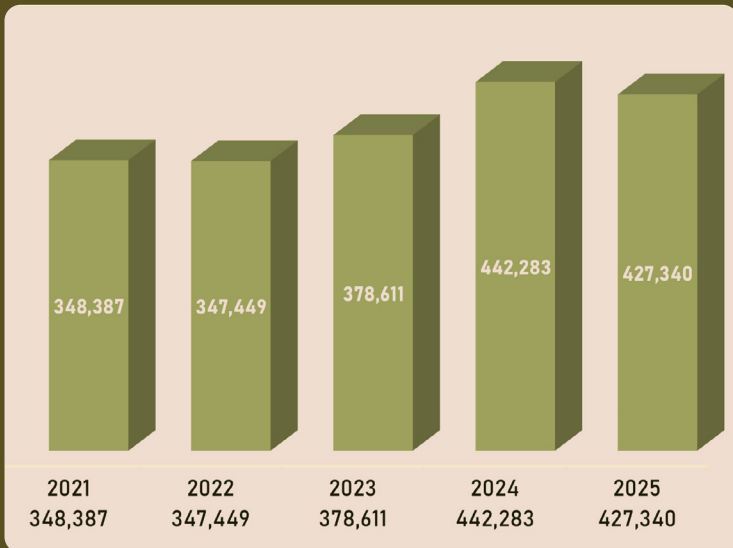
Wanda left us having achieved so much. New policies/procedures written, existing ones updated. Internal controls were reviewed and tightened where necessary,

# FIVE YEAR FINANCIAL SNAPSHOT

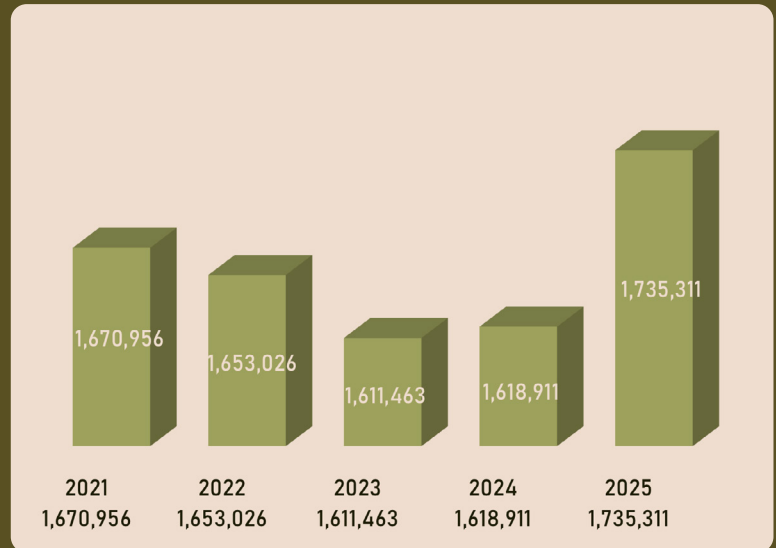
## Revenue & Expenses



## Staff Compensation



## Church Contributions



all with increased efficiencies in mind. And so much more. My role is now to build upon that legacy and in the future pass on a further evolved organization to my replacement.

While it is too early for me to be able to set some specific goals for 2026, I did return to last year's convention booklet and review the goals that Wanda had set for 2025. No surprise here but she achieved 100% of the goals she published.

## AI

One of the issues we are examining in 2026 is the continuing impact of AI on our organization and churches. Like all blossoming technologies there are pros and cons to how the technology is used. Some work has already been done but we continue to examine its development and uses. We hope in the not-too-distant future to publish abbreviated guidelines for our Conference to review. This will concentrate

more on the “down sides” of AI rather than restricting use on the “up sides”.

### **It Is a Team**

I am extremely grateful to the staff team for their welcome and their continuing patience as I settle in. They are a strong committed team, and I am thrilled to be part of it. Nothing is too much for them and they all have a servant mentality. Although they are all individually gifted, they are more than prepared to apply the multitude of counsellors philosophy when the need arises. My early observation is that the Conference is in very competent hands.

It would be remiss of me to fail to mention a young man that is temporarily part of our team. Jarrett, primarily still immersed in his studies, shares his free time with us with the sole purpose of transferring hard copy files on to the computer. He will not be known to many of you or have the chance to meet many of you, but this young man is already one of my heroes. To sit in front of a computer for multiple hours inputting

data, after having made sense of the paperwork, is not something I would do with any great pleasure. But consider the impact this man is having. Consider how much easier our insurance challenges mentioned earlier would have been if everything we needed to review was on the computer. His work is not only vital, but the impact is, and will be, immense.

The only thing he has been unable to find so far in his deep dive into our hard copy files is the electric kettle handbook.

Next year I will be a little more organized, a little wiser and certainly able to compile a more meaningful report. I will claim Hebrews 13:20-21 as I journey through 2026.

**“May the God of peace who through the blood of the eternal covenant brought back from the dead our Lord Jesus, that great shepherd of the sheep, equip you with everything good for doing His will and may He work in us what is pleasing to him through Jesus Christ, to whom be glory for ever and ever. Amen.” (NIV)**

**Steve Boakes**

***Director of Operations***



# Stewardship Advisory Committee

BY PAUL FAST

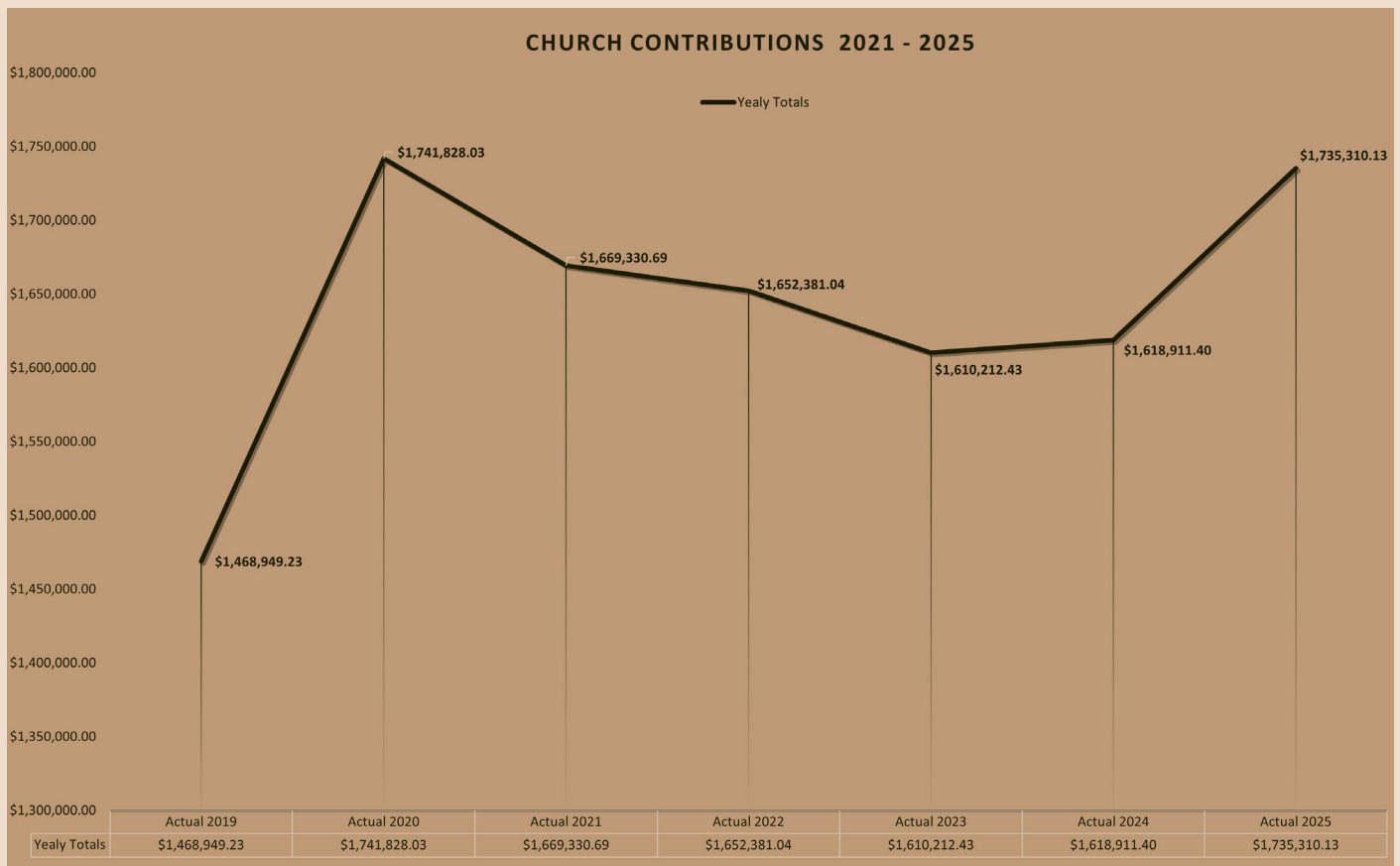
**"Now He who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.**

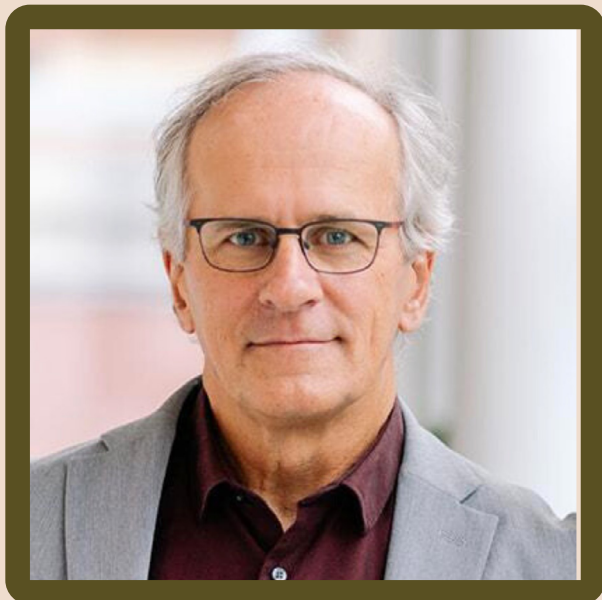
**You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."**

**2 Cor. 9:10-11**

At the close of 2026, we as BCMB denomination have ample reason to give thanks to our heavenly Father for supplying 'seed and bread' to our congregations this past year and granting us the grace to give with a generous spirit. For the first time in many years,

church contributions exceeded budgeted contributions. This happy development coupled with lower expenses arising from staff vacancies and the delayed hiring of our Director of Pastoral Ministries, leaves us with an end of year operating surplus of \$248,000.





We appreciate the efforts of our Executive Director Reg Toews in reaching out to all of our member churches, encouraging them and reminding them of the benefits of being part of the broader MB church family. This has resulted in a number of churches revisiting how much they are willing to contribute to BCMB.

We are also grateful for the many churches that have faithfully contributed over many years, some even exceeding the benchmark 4% of local church revenue.

It became a busier than expected year for our Executive Director relating to the resignation of our Director of Operations, Wanda Froese. We appreciate the willing attitude Reg displayed in carrying this added burden. We are however glad to

report that Steve Boakes has been hired on a short term (likely 1-2 years), part-time basis to take over Wanda's position while the search for a new Director of Operations continues. Steve brings a wealth of executive leadership experience, including expertise in insurance and legal sectors. We also continue to outsource bookkeeping responsibilities.

We express our gratefulness for the cheerful service of all the SAC members. We are left with some gaps to fill with the resignations of Carol Stewart, Glen Madden and Vicki Doubroff. A skills matrix was developed to guide the Nominations Committee in their search for new members with accounting, legal and insurance expertise being identified as priorities.

As a result of this year's operating surplus, BCMB's Unrestricted Reserve Fund has risen to approx \$1.6M, well above the combined total of the allotted contingency reserve of \$512,000, \$426,000 for the designated Church Renewal Initiative and \$82,000 for Church Planting Startups. A plan is currently being developed for the use of the excess reserve funds.

We have been notified that CCMBC's Legacy Fund has experienced a roughly \$3.3M property value write-down (due to diminished property values) resulting in a roughly \$5.2M net negative asset



*“We have ample reason to give thanks to our heavenly Father for supplying ‘seed and bread’ to our congregations this past year and granting us the grace to give with a generous spirit.”*

position. We are awaiting Legacy’s risk mitigation report that is being prepared by external advisors. As of Dec. 31, 2025, churches had approximately \$41M invested in Legacy. BCMB has roughly \$950,000 of reserve funds in the Legacy account. SAC will continue to monitor this situation.

We have much reason to praise our Lord for the healthy financial space we as BC

MB Churches currently find ourselves, and we ask that you pray with us for wisdom as we strive to be good stewards of the resources entrusted to us.

Cheerfully on behalf of the SAC,

**Paul A. Fast**  
**SAC Chair**



# Budget Report 2026

**BY STEVE BOAKES**

I wrote in my Director of Operations report about energy and momentum. An observation I made in my first few weeks in the office. Two components critical to growth. I want to carry on that theme as we look at the 2026 budget and in making comparisons to previous years indicate how this budget we are asking you to approve emphasizes the momentum that is building. I think this is really what a budget is for.

So let's start with revenue.

## Revenue

<b>BUDGET LINE</b>	<b>2026 BUDGET</b>	<b>2025 ACTUAL</b>
Church Contributions	1,743,847	1,735,311
Total Revenue	2,050,947	2,062,072

Three things to focus on here. The 2025 actual figures both exceeded the budget figures that were presented for approval in early 2025. The actual revenue figure for 2025 broke the \$2 million dollar barrier for the first time. A reason to celebrate for sure. Church contributions in 2025 were the highest they have been, and the budget projects further growth in the number. This spurt in growth started in 2024 and has continued and our projection is that it will continue to do so in this coming year.

## Expenses

If we start with compensation we may immediately be drawn to the increased 2026 budget number. But that in itself tells a good story. For 2026 the office will be fully staffed allowing our Executive Director to spend more time investing in our people. Also some of the budget lines projected can be reduced as we progress as we already know some of the assumptions are over estimated. In the compensation figure we have also budgeted again for our part time administrative assistant who is doing such incredible work putting hard copy files on to the computer. Imagine the administrative saving, particularly in time, when the project

is completed. I estimate we, and the churches involved, have spent in excess of 100 hours looking for the insurance documents we need to defend the three civil claims filed against us.

BUDGET LINE	2026 BUDGET	2025 ACTUAL	2024 ACTUAL
Compensation	573,480	427,340	442,283

For those of you who like to measure expense lines as a percentage of overall revenue you will note that our compensation figure of \$573,480, is just 27.96% of total revenue. By any standard this is an extremely acceptable percentage.

The next few lines all speak to a greater investment in people and God’s Kingdom. As I heard it put not that long ago, we want all our BCMB Church Leaders to be trained and contributing.

BUDGET LINE	2026 BUDGET	2025 ACTUAL	2024 ACTUAL
Church Planting	212,367	134,250	95,859
Leadership Development	20,000	9,299	3,601
Events and Workshops	24,000	8,880	8,974

The exciting news within these figures is the amount budgeted for church planting. Within the overall amount, \$ 90,000 has been identified to support two new church plants. Also in the other two expense lines, reflect on how greater amounts are being invested year after year in our people.

The Pastor & Spouse Retreat has always been more about investing in the care of our pastors than balancing the budget. It is no surprise therefore that revenue from this event does not equal or surpass the expense. What is pleasing though is the trend of increasing revenue generated by the retreat and the budget reflects this continued trend.

BUDGET LINE	2026 BUDGET	2025 ACTUAL	2024 ACTUAL
Retreat Income	70,000	61,189	55,825
Retreat Expense	100,500	123,952	114,792

Our partnership subsidies also reflect a desire firstly to be an increasingly good partner but also to invest further in reaching the younger generations for Jesus Christ and those hopefully planning for a future in ministry or serving God in some meaningful capacity.

BUDGET LINE	2026 BUDGET	2025 ACTUAL	2024 ACTUAL
CCMBC	\$ 279,000	\$ 270,600	\$ 259,026
CBC	\$ 262,000	\$ 253,900	\$ 242,837
BCMB Camps	\$ 226,000	\$ 220,000	\$ 210,458

Most of the other expense lines within the full budget are fixed expenses that we have no control over. Naturally in services supplied there are annual increases. Such items as technology, utilities, insurance, legal fees and more. Not many of these fixed expenses help fuel the momentum although technology does help a little.

### Summary

The budget has been prepared to balance with revenue and expenses shown as \$2,050,947. The staffing in the BCMB office is now better equipped to drive the momentum and God willing we will have two new church plants by fiscal year end.

I came across this quote which nobody was prepared to put their name to. At that I am surprised, as I think it is a simple but meaningful quote.

***“Your increased momentum will fuel new goals. And new goals will drive further momentum. That is why momentum is so powerful”.***

The momentum is reflected in the individual budget lines and the budget as a whole. What is our role now? Collectively as BCMB staff, churches and congregants, to make it happen realizing that we cannot achieve anything without God’s help.

***“Are you so foolish? After beginning with the Spirit are you now trying to attain your goal by human effort? Have you suffered so much for nothing? Does God give you His Spirit and work miracles among you because you observe the law or because you believe what you have heard?”***

***Galatians 3: 3-5***

# Stories of God at Work

## ARMSTRONG BIBLE CHAPEL

We at Armstrong Bible Chapel are thankful for King Jesus' conviction. Jesus' greatest desire has always been to "seek and to save the lost". While studying and preparing for a Parable of the Lost Sheep sermon a year and half ago, I was shocked, with how little my heart yearns like Jesus', how unready and uninterested our church has been.

***"God will never bring the lost and hungry to a church which isn't interested in reaching them!"***

Providentially, during this time, a pastor casually mentioned, "God will never bring the lost and hungry to a church which isn't interested in reaching them!" It pierced my heart. The lost only come to church because God is drawing them. He searches the hearts of His people (especially pastors) and asks, "What will you do if I bring you the

lost? Can I trust you with their souls, or do I need to look elsewhere?"

God has been working on our hard hearts. We have seen a steady influx of people coming to our church recently. Praise God that many are faithful mature Christians.

But even more exciting, the Lord has drawn:

- » a migrant family on a work permit who are brand new Christians and in need of financial support
- » a completely unchurched family who is concerned about the evil of our world and invited themselves to our church at my daughter's birthday party
- » a young couple who have only been Christians since September (the lady was practicing blood magic in August and is now baptized!)
- » a non-Christian family who have been sensing a deep hunger all of a sudden to know God and explore Christianity (who cries when he says that Jesus is pulling him somehow)

- » a father (and family) who is coming back from a disillusioned DIY deconstructionism
- » an older Catholic lady whose daughter-in-law is addicted to cocaine and whose grandchildren are in danger
- » a woman who recently gave up a high-paying corporate job to be the mom her kids need, who cried when she explained to us that it was Jesus who has been watching over her all along, drawing her to Himself, not the Buddhism and new age she trusted for so long!



May Jesus unveil more of His missionary heart to us this year!

Soli Deo gloria,

**Steve Warkentin**  
*Lead Pastor*



# Provincial Faith & Life Team

BY FREDY OROZCO & PAUL SIEMENS

This last ministry year brought another important change to our BCMB leadership team, as we were able to hire a Director of Pastoral Ministries after a long search. Rick Bayer joined the team in October 2025, and he brings decades of pastoral experience into a role where he will be connecting with, encouraging, and supporting our pastors serving all across BC, and taking a significant leadership role within PFLT. This hire also frees up Reg Toews to focus on vision and strategy, church planting and revitalization, and collaboration with NFLT.

On a more sobering note, a trend that we are seeing and which church leaders and educators are noticing as well is the leadership challenge that the Christian church is facing. Older leaders are retiring or stepping down from ministry, and there are not enough young leaders being

recruited, trained, and prepared to step into those leadership gaps. However, there are glimmers of hope through the grey skies, since God continues to be faithful and raise up men and women to shepherd His church. In February 2026, over 30 young leaders gathered for the Sacred Trust Seminar as part of their credentialing process and learned about ministerial ethics, healthy boundaries, and clergy misconduct. It is truly a joy to see so many younger leaders coming up through credentialing, and we invite you to rejoice with us that God is moving and working even in this challenging cultural moment.

Finally, a brief comment on the work that we do. PFLT exists to provide pastoral and theological accountability to BCMB church leaders, both through the Credentialing process, and through ad hoc meetings

with credentialed leaders. We strive to do this work in a spirit of honesty and transparency as we work to maintain “the unity of the Spirit in the bond of peace” (Eph 4.3). We are a family of churches empowered by the same Spirit and united around a



*Leaders Gather for PCO on CBC Campus*



shared Confession of Faith which directs us towards a shared mission, to make disciples of all the nations so that King Jesus can be worshipped by many peoples. We are thankful that God has raised up the following leaders to serve in our



churches, all of whom have completed the credentialing process.

Sincerely,  
**Fredy Orozco and Paul Siemens on behalf of PFLT**

## BCMB MINISTRY WORKERS CREDENTIALS IN 2025

**Dan Mack**  
*Mainstreet*

**Tim Olson**  
*Whistler Community*

**Jeff Pauls**  
*South Abbotsford*

**Albert Ha**  
*Richmond Chinese*

**Marco Belchior**  
*Centre Church*

**Chris Karema**  
*The Life Centre*

**Natalie Broomfield**  
*Gracepoint*

**Travis Martens**  
*Ross Road Community*

**Jorge Salazar**  
*Central Community Church*

**Nolan Hanson**  
*Westwood*

**Jason Ng**  
*Pacific Grace MB*

**Gary Lidstone**  
*Northview*

**Isaiah Muuo (ordination)**  
*Vancouver Christian Logos*

**Jordan Neudorf**  
*Greendale MB*

**Matthew Warnock**  
*NLCC*

**Conner Belsher**  
*Northview*

**Stephen Woo**  
*Bethel Chinese*

**Sherman Lau (ordination)**  
*Killarney Park Church*

**Aaron Rose**  
*Centre Church*

# Renewal, Evangelism & Multiplication

BY PHIL COLLINS

## Introduction

As we gather following the Easter season, we are reminded again that the life, death, and resurrection of Jesus Christ stand at the centre of the church's mission. Easter not only reminds us of the victory of Christ but also renews our confidence that God continues to build His church.

Over the past year we have seen encouraging developments in church multiplication, renewal among congregations, and a growing commitment to evangelism across British Columbia. We remain mindful that while we labour faithfully in ministry, it is ultimately the Lord who brings growth.

As Paul writes, "I planted the seed, Apollos watered it, but God has been making it grow. So neither the one who plants nor the one who waters is anything, but only God, who makes things grow" 1 Corinthians 3:6-7 NIV. With gratitude we reflect on what God has done and

with hope we look ahead to what He will continue to accomplish.

## Multiplication

One of the most encouraging developments this year has been the continued progress in church multiplication through new partnerships and planting initiatives.

During the Easter season Northview Church launched a new congregation in Chilliwack. We look forward to strengthening our partnership with this work as we continue to receive the formal request for partnership. It is encouraging to see a new gospel witness being established in that community.



*BCMB pastor's gather to pray*



Christ City Church in Richmond continues to move forward in preparation for a future launch. While the final timeline has not yet been confirmed, important groundwork is being laid and we remain hopeful about the future of this ministry.

The Ukrainian Bible Church continues to grow and establish itself within our broader fellowship. Support for this congregation will continue through January 2027 as they continue to develop leadership and ministry structures. Their pastor is currently working toward credentialing and recently attended Sacred Trust training. The church is working toward formally joining BCMB in 2027, which would be a significant milestone in their journey.

Our partnership with HFAN through the ministry of Pastor Obidiah Kim continues to be an encouraging example of cross cultural ministry and leadership development. We are grateful for the work taking place through this partnership.

Another encouraging example of

collaboration is the development of Meadows Church in partnership with South Abbotsford Church. This partnership reflects how churches can work together to strengthen new congregations and extend gospel witness into new communities.

Sunrise Church, formerly known as Christ City East Vancouver, is also partnering with us in the development of future church planters. Through this relationship we are helping identify and train leaders who may serve in future church planting initiatives across the province.

Conversations are also underway regarding the possibility of supporting a future church plant in Christian Valley. These discussions form part of a larger effort to develop a collaborative strategy for reaching the entire province of British Columbia with the gospel.

Jesus reminds His followers of the urgency of this work when He says, “The harvest is plentiful but the workers are few. Ask the Lord of the harvest, therefore, to send out workers into his harvest field” Matthew 9:37–38 NIV. We continue to pray that God will raise up leaders and churches for this harvest.

## **Church Renewal**

Alongside the work of multiplication, the renewal of existing congregations continues to be an important focus. Three churches are currently completing the fifteen-month CTCA renewal process. These congregations include New Hope, Greendale, and Killarney Park.

***“We continue to pray that God will raise up leaders and churches for this harvest.”***

Through this journey these churches have been engaging in prayerful reflection, honest assessment, and intentional planning as they seek renewed clarity for their mission and ministry. CTCA has provided the following report showing how these churches have experienced change throughout the process.

There is growing interest among additional congregations in engaging the CTCA renewal process. We are also exploring opportunities to provide coaching for church leaders who desire support as they guide their congregations through seasons of renewal and ministry development.

The promise of Scripture reminds us that God continues to renew His people. “See, I am doing a new thing. Now it springs up; do you not perceive it?” Isaiah 43:19 NIV  
We are grateful to see signs of this renewal among our churches.

### **Evangelism**

A renewed focus on evangelism continues to grow among our churches. We are thankful for the willingness of Phil Cann to serve our churches by providing training that equips congregations to share the gospel more effectively within their communities.

In addition to this training opportunity, we are exploring further strategies that will help encourage a culture of evangelism

across our churches. These efforts aim to remind us that the proclamation of the gospel remains central to the life and mission of the church.

Paul writes about the importance of this calling when he asks, “How, then, can they call on the one they have not believed in. And how can they believe in the one of whom they have not heard. And how can they hear without someone preaching to them?” Romans 10:14–15 NIV

### **Conclusion**

As we reflect on the past year following the Easter season, we are encouraged by the many ways in which God is at work among our churches. Through new church plants, renewed congregations, and a growing commitment to evangelism we see the continued strengthening of gospel ministry across British Columbia.

Our confidence rests in the promise of Scripture. “Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us” Ephesians 3:20 NIV

With gratitude for what God has already done and with faith for what lies ahead, we continue together in the mission of Christ throughout British Columbia.

On behalf of REM,

**Phil Collins**  
**REM Chair**

***Click here to view  
Evangelism Video to  
“Ignite the Spirit of  
Evangelism Again”***

## Review of BCMB Church Revitalization Projects

This impact report summarises results from the City to City revitalization projects with three BCMB churches, examining key areas of growth from commencement through to late February 2026. Growth rates in the churches have been strong with excellent increases in other key church vitality metrics.

The scores shown are the results from three church health surveys completed by each church and the collation of growth data provided by churches. The impact reports are “headlines” and provide a snapshot of the key areas of growth. The detailed scores for all areas are listed below the impact report images.

Please note: churches will not be identified in this report however a detailed report will be presented to the individual churches as part of the ongoing partnership.

### Impact Report

#### Supported churches:

- average 17.29% growth in giving from the start of the process to current.
- average 19.57% growth in attendance
- average an increase of 9.2% in small group ministries attendance
- average a 72% increase in effective ministry activities focus
- average 44% increase for vision, mission and culture clarity and purpose
- average a 47% increase in ministry systems scores which focus on systems to reach out to community, draw people into the church community and spiritually maturing of members
- have an increase of 32% in the spiritual maturity category which measures personal devotion, bible reading and sacrificial service to the local church.
- report an increase of 69% for intentional prayer growth. Several comments indicated the revitalization process had given specific focus to increased prayer
- report a very significant growth in pastoral care of 82%. Comments reporting the shift a personal commitment to pastoral care as a driver for growth in this area

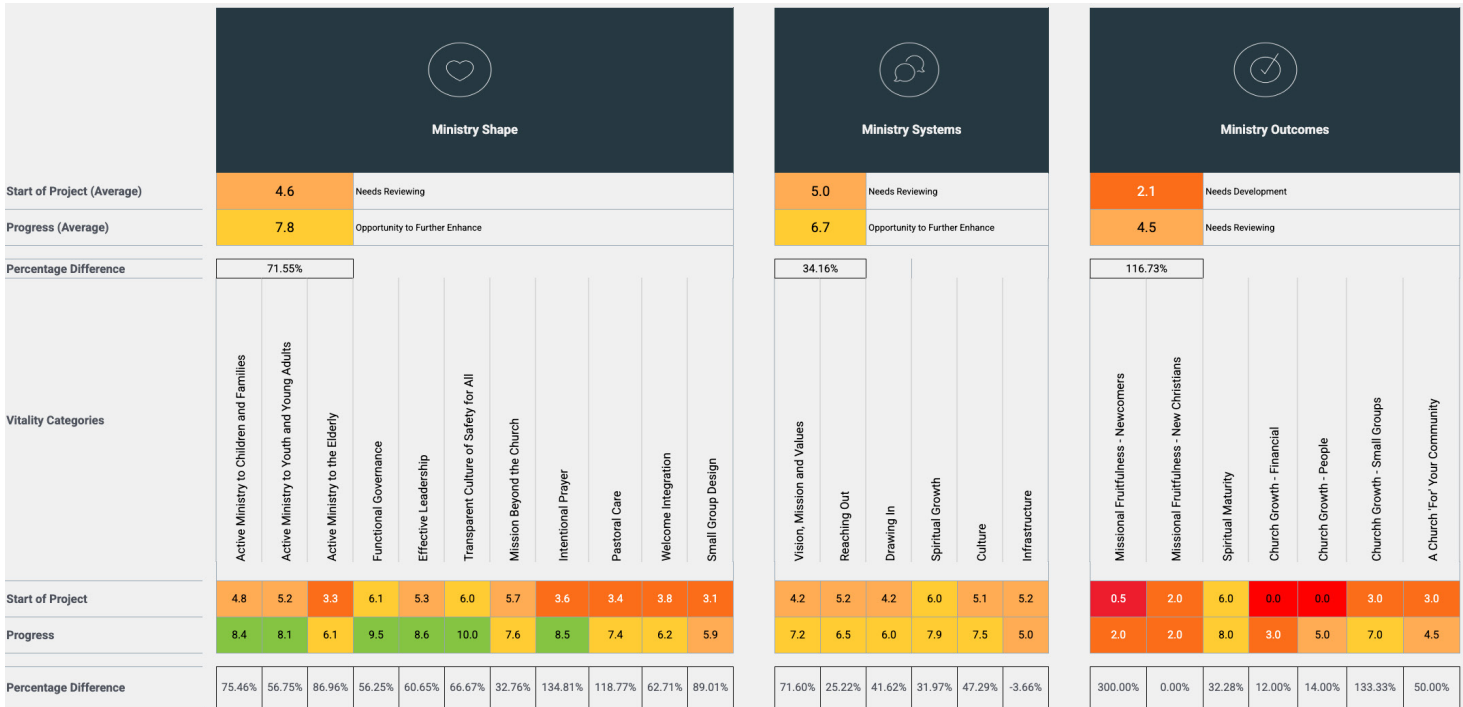
#### And of note:

- The only combined area without growth is that of missional fruitfulness (non christians engaged in communities)
- One church is actively exploring a new church/congregation
- One church has seen six people come to faith who will be baptised soon

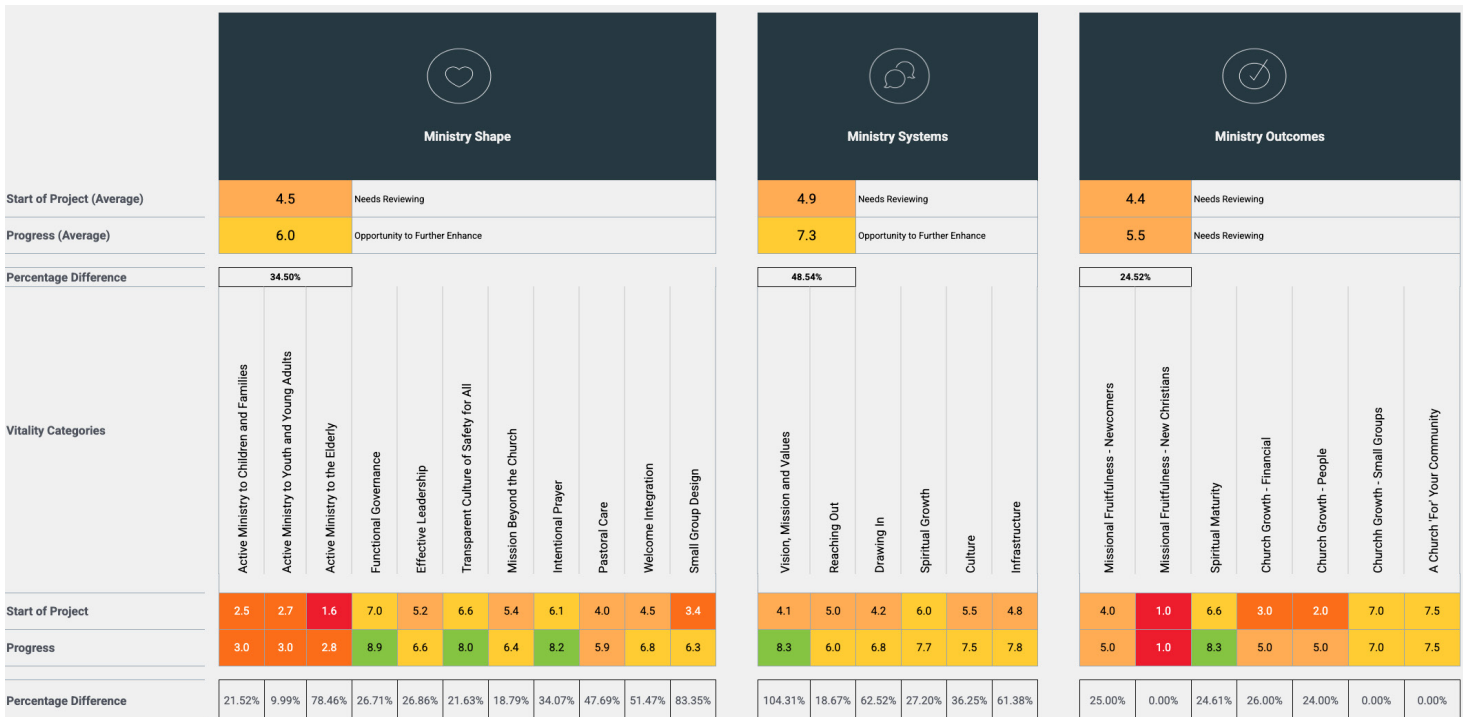
# Review of BCMB Church Revitalization Projects

## Individual Churches Revitalization Dashboard Image

### Church 1



### Church 2



# Review of BCMB Church Revitalization Projects

## Church 3

	Ministry Shape										Ministry Systems						Ministry Outcomes							
Start of Project (Average)	3.1										4.8						3.0							
Progress (Average)	6.7										7.9						7.0							
Percentage Difference	120.68%										63.74%						135.40%							
Vitality Categories	Active Ministry to Children and Families	Active Ministry to Youth and Young Adults	Active Ministry to the Elderly	Functional Governance	Effective Leadership	Transparent Culture of Safety for All	Mission Beyond the Church	Intentional Prayer	Pastoral Care	Welcome Integration	Small Group Design	Vision, Mission and Values	Reaching Out	Drawing In	Spiritual Growth	Culture	Infrastructure	Missional Fruitfulness - Newcomers	Missional Fruitfulness - New Christians	Spiritual Maturity	Church Growth - Financial	Church Growth - People	Church Growth - Small Groups	A Church For Your Community
Start of Project	2.6	2.9	2.1	4.3	3.1	4.1	3.1	2.2	3.1	3.5	2.7	4.0	5.4	4.0	5.8	5.2	4.4	2.0	1.0	6.3	0.0	0.0	5.0	6.5
Progress	6.1	6.8	6.2	9.0	7.3	6.8	6.1	6.8	6.1	6.3	6.8	8.8	8.3	7.1	7.7	7.4	7.9	5.0	8.0	8.4	7.0	7.0	7.0	6.5
Percentage Difference	135.89%	134.53%	193.75%	109.79%	134.20%	66.16%	95.98%	211.21%	97.41%	80.38%	152.56%	119.69%	52.58%	76.48%	33.84%	42.88%	78.46%	150.00%	700.00%	33.86%	32.00%	29.00%	40.00%	0.00%

# MBCCA Report

BY PETER CHONG

MBCCA is a fellowship of pastors from 15 ethnic Chinese MB churches/ministries. Our main goal in 2025 was to strengthen pastoral connections and collaboration through sharing and prayer, especially for new and Mandarin speaking pastors. Online chat groups for different language and ministry groups were created to foster communications. We also realized the importance of engaging church leadership boards. Without their understanding of our vision and support, collaboration between churches is difficult to realize.

Our intentional efforts resulted in an increased church participation at major MBCCA events. The annual joint Good Friday service was attended by well over 700 Cantonese and English congregation

members. There is a renewed interest to have a separate joint Good Friday Mandarin service in 2026.

In September 2025, a daylong leadership training event hosted by MBCCA was attended by 110 pastors and leaders from 14 Chinese churches. The theme was “Going Forward”. It was a call for Chinese Churches to move away from cultural preservation with a renewed mission of our Lord Jesus Christ to transform culture.

**“Forget the former things; do not dwell on the past. See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland.”**

**Isaiah 43: 18-19 (NIV)**



2025 MBCCA Christmas Banquet

To build upon the renewal theme, the MBCCA executive team revisited its strategic direction. The outcome is the launch of future initiatives with an emphasis on children/family ministry and young leader development. This decision intends to address the aging Chinese church population issues and to bring up next generation leaders.

### **2026 Joint Church Family and Children's Gospel Camp**

This event over the BC Day long weekend is a partnership between MBCCA and Stillwood Camp and Conference Center. Aside from recreational activities organized by Stillwood staff, there will be Sunday worship, two parents' talks: Children's KOL (Key Opinion Leader) and Lost in Identity, and gospel presentation at campfires. The main objective is to provide a much-needed joint resource among smaller churches to build a strong family and children's ministry. It is also an outreach opportunity where families would invite non-Christian families with children ages 6-12 to go on retreat together.

### **Beyond Young Adults Ministry (YAM)**

Started in 2015, YAM aims at providing a safe space for different churches to send interested members (from college students to young families) to journey with

other peers and grow together in the Lord. Our hope is that they feel nourished and encouraged by each other so that they can go back and serve their respective churches in a more positive way. Some of the past events included praise and



*2026 MBCCA Executive Committee (left to right) Chair: Peter Chong, Vice Chair: Ruth Goh, Finance: Jason Lam, Ex-officio: David Leung, Reg Toews, and Secretary: Eileen Li*

worship nights and social gatherings, with almost 200 people in attendance from different churches and denominations. Two such events are planned in 2026.

With our new strategic thrust, we plan to offer a youth camp as well as a young adults camp in 2027. We also consider to launch a multi-church young leader cohort program in September 2027, thereby becoming more deliberate in raising next generation leaders.

Sincerely in Christ,

**Peter Chong**  
**2026 MBCCA Chair and English Ministry**  
**Pastor of Bethel Chinese Christian MB**  
**Church**

# Stories of God at Work

## THE GATHERING CHURCH

### “A Tough But Hopeful Path”

#### *The end of Bakerview and the beginning of The Gathering Church*

The season of Easter provides an apt backdrop to the new life story of The Gathering Church, formerly Bakerview Mennonite Brethren Church, which was birthed in 1965 in Clearbrook (now Abbotsford).



By God's grace, and through the generosity, ingenuity and hard work of many, the church experienced significant growth and expansion for many decades. Membership peaked at 742 in 1992.

#### *Groundbreaking at Bakerview*

After several years of a “blended” approach to music in corporate worship, a shift to three distinctly different services (traditional, contemporary and liturgical)

was embraced in 2003 as a way of managing internal diversity, and, for a time, this resulted in a greater sense of unity and season of growth. But it also unintentionally created three almost separate congregations within one church. In 2015, internal conflict prompted an exodus of members, and marked the beginning of a decade of steady decline and retrenchment that was amplified during covid.

As covid restrictions eased, it became evident that maintaining what had once existed was no longer feasible. In response to this watershed moment, Council organized a series of discernment meetings and appointed a transition team to search for answers to foundational questions: Why does the church do what it does? For what purpose might God be calling this congregation to exist in the city of Abbotsford? The process required naming – and repenting of – unhealthy tendencies that had taken root, including:

- » Prioritizing personal preferences and the preservation of institutional legacies over transformation;
- » Missing opportunities for responding to needs and brokenness in the neighbourhood

because of an inwardly oriented approach to community life;

- » Maintaining superficial connections and institutional stability in ways that overshadowed honesty, authenticity and vulnerability;
- » Protecting what was familiar and comfortable rather than inviting the participation of those searching for belonging and healing.

Navigating these changes has not always been easy and has required courage and perseverance from both council and staff. In September 2022 the transition team presented a new vision and set of values to the congregation, recommending an immediate and decisive break from the previous era. This transition included intentionally honouring the many ways God had worked in and through the congregation while also inaugurating a new chapter in the church's life. This was an end to Bakerview and stepping into an unknown future. For a time, the church was known only as "New Community". If something new and healthy emerged, it would be discovered together.

In 2023, on Pentecost Sunday, The Gathering Church was officially launched. The congregation is sometimes described as a three-year-old church with a 51-year history. By God's grace, a renewed sense of mission is emerging, expressed through a more intentional outward focus on meeting local needs. Growth is taking place, relationships with neighbours are being formed, and dynamic ministry partnerships have reinvigorated—including with The Life Centre and

Bakerview Hispanic Church, which share use of the facility—along with community organizations such as a community music school, a refugee claimant resettlement



ministry, and Youth Unlimited. Together, these partnerships are helping the location become an increasingly active hub of connection and service within the community.

For churches experiencing decline or facing similar challenges, this story offers encouragement that revitalization is sometimes possible. New life can emerge on the other side of decline or conflict, but it will inevitably require more than a simple rebrand or a few minor "tweaks." It often involves the willingness to let certain things come to an end so that opportunity is created for renewal and resurrection.

If this experience could be helpful in any way, The Gathering Church Council and staff team will gladly share more of what has been learned along the journey.

In Grace,  
**Brad Sumner**  
*Lead Pastor*



BCMB BIBLE CAMP SOCIETY

# 2026 Annual Report

## REIMAGINE How We Lead 2026 AGM

“...we will tell the next generation the praiseworthy deeds of the Lord, his power, and the wonders He has done.”

Psalm 78: 4



This past summer, all five of our BCMB camps operated successfully, and we give thanks to God for His continued faithfulness through this ministry. Across our camps, **hundreds of campers encountered the Good News of Jesus Christ for the first time**, while hundreds more grew deeper in their faith and relationship with Him.

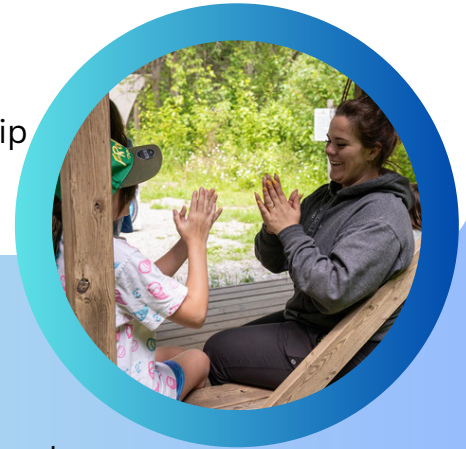
Lives are being changed. Young leaders are being shaped. Churches and communities across British Columbia are feeling the ripple effects.

Camp ministry continues to be one of our most effective environments for evangelism, discipleship, and leadership development in our Conference

## Strengthening Ministry Through Partnership

We continue to see encouraging collaboration among our camps. Stillwood partnered with Camp Likely this past summer, providing leadership and operational support, and will do so again this coming season. Our camps continue to share staff as needed and available.

In November we met together as Canadian MB camps for our annual Recess. This partnership strengthens leadership development, supports sustainability, and reflects the shared mission we hold together.



## Thank You to our BCMB Churches and Conference

We are deeply grateful to the churches that participated in Camp Sunday this past January. Your prayer, encouragement, and financial support were a tremendous blessing to our staff, boards, and volunteers.

We remain committed to serving our BCMB churches and would welcome opportunities to partner in ways that strengthen discipleship, leadership development, and outreach to the next generation.



Camp ministry is a powerful summer experience – but its greatest impact is realized when it is connected to the ongoing life of the local church.

**BOB | GARDOM | LIKELY | PINES | STILLWOOD**

## The Endowment Fund : Working Today. Strengthening Tomorrow

One of the most encouraging developments in recent years has been the growth and effectiveness of the **BCMB Camps Endowment Fund**. For the **third consecutive year**, we will distribute interest earnings while preserving the principal – providing sustainable financial support for our camps.

Our current Endowment balance is:

**\$1.6 million invested with an additional \$400,000 pledged over the next two years. (2027–2028)**

For 2026, we have budgeted **\$78,000 in interest support** to strengthen camp ministry.

This is a significant milestone. The Endowment Fund is doing exactly what it was created to do:

- Strengthening ministry
- Providing stability
- Supporting camps today
- Protecting ministry for future generations

**STRONG COFFEE! STRONGER ENDOWMENT!**

Stop by our table for your free mug! (supply limited)



### Leaving a Legacy

An increasing number of supporters are choosing to include BCMB Camps in their estate plans. Legacy giving is a simple but powerful way to invest in future generations – ensuring that children and youth continue to encounter Jesus through camp ministry for decades to come.

We invite our BCMB family to prayerfully consider how they might participate in this lasting legacy.

### Camp and Ministry Highlights

- All five camps operated this past summer
- The Stillwood partnership with Likely continues
- Leadership development remains a core strength
- Churches continue to engage and partner alongside us
- Camp ministry continues to impact lives across BC

**BOB | GARDOM | LIKELY | PINES | STILLWOOD**

## How BCMB Camps Serve Our Churches

We want to help your church:

- introduce children and friends to Jesus
- disciple young people in faith and character
- develop young leaders
- provide meaningful ministry opportunities
- strengthen connections across generations



**How can BCMB Camps serve your church?**

### Leadership and Governance

#### BCMB Bible Camp Society Board of Directors

Kerry Aylard - Gardom Chair  
Tim Derksen - Treasurer  
Stephanie Dick - Chair  
Ron Martens - Vice Chair  
Kate Reid

Colin Reimer - Stillwood Chair  
Curtis Scoville - Bob Chair  
Owen Spisak - Pines Chair  
Jenna Tulman  
Bob Kroeker - Executive Director

#### Camp Directors

Stephen & Andrea Jackson - Camp Bob  
Rikk Kieft - Gardom Lake Bible Camp

Tim Metz - Pines Bible Camp  
David Seeley - Stillwood Camp

### With Gratitude

Here's a quote from an atheist camper who attended one of our camps in 2025: **"This Christian community is remarkable; there is something different here. I'm trying to understand it."** This really resonates with me. Being surrounded by nature and away from electronic devices is good for any soul, and adding the life-changing Gospel news makes all the hard work of running Christian camps totally worth it!

We are deeply grateful for the support of our conference, churches, college, donors, volunteers, and camp boards. Your partnership makes this ministry possible.

Because of you, hundreds of campers will meet Jesus.

Young people will grow in faith. Future leaders will be shaped.

**Together, we are impacting lives today and for generations to come.**

Respectfully submitted,

Bob "Ranger" Kroeker  
Executive Director

**BOB | GARDOM | LIKELY | PINES | STILLWOOD**

## **60. 625. 84.** **Numbers That Remind Us What We Do Together Matters**

### **60 – REDUCING THE DRIFT**

Research shows that nearly 60% of Christian high school students drift from their faith in their twenties. At Columbia Bible College, we are pushing back against that trend—helping students build Jesus-centered foundations that shape their faith, calling, and lives for the long term.

### **625 – EQUIPPING THE NEXT GENERATION OF WORKERS**

Approximately 625 senior pastors retire in Canada each year, not including others who step away from ministry. The need for workers in the Church is urgent. CBC equips students to discern God’s call and grow in faith, character, and skill to serve Christ and His Church.

### **84 – FOUNDATIONS THAT LAST A LIFETIME**

A successful octogenarian recently shared, “Looking back, I think the two years I spent 65 years ago at what’s now CBC became the faith and life foundation that carried me through my life.” Stories like this fuel our vision for lasting, generational impact.

### **OUR HEARTBEAT: HOW EVERY CBC STUDENT GROWS**

- Spiritual vibrancy grounded in the unchanging Word of God
- Christlike character and resilience
- Deep rootedness in community, especially the local church
- Passion to serve wherever God calls them

## **PRAISING GOD FOR GROWING ENROLLMENT**

Just under 300 students have chosen CBC to lean into their faith and launch their lives for God’s glory. This marks our third consecutive year of new student growth, including a 50% increase in new Biblical Studies and Church Ministry students.



### **PASTORS ON CAMPUS: ENCOURAGING MORE WORKERS FOR THE CHURCH**

The need for pastors and ministry leaders is urgent. One way we are responding is by welcoming respected pastors onto campus to connect with students and share a compelling, hopeful vision of faithful church-based ministry.

### **DUAL DEGREES: MORE PATHWAYS, ONE STRONG FOUNDATION**

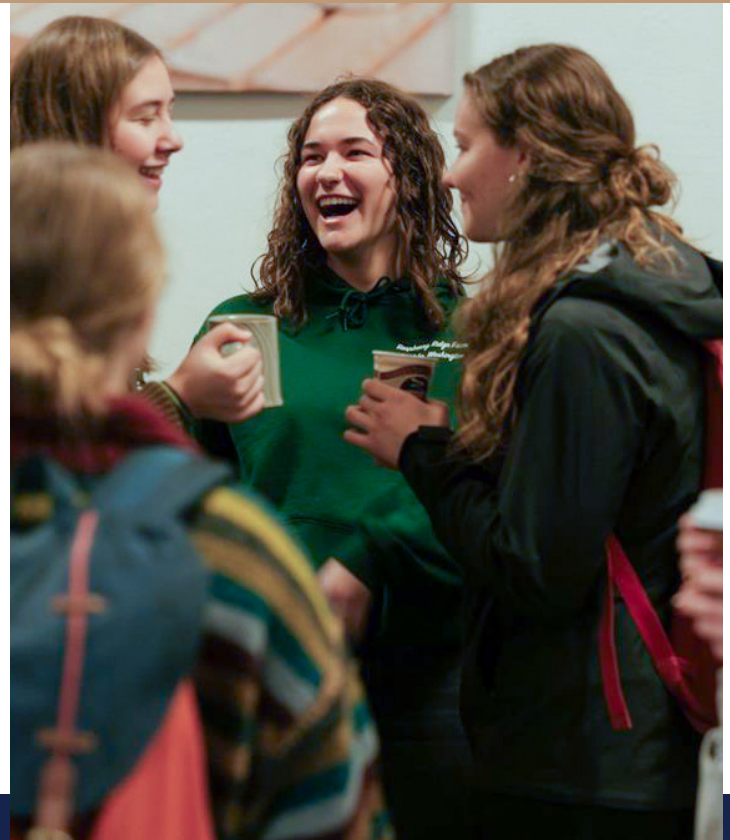
Through our partnership with Indiana Wesleyan University, students can graduate with two fully accredited degrees. Students build a strong biblical foundation while opening doors to career pathways in areas such as business, information technology, and communications—all while living, serving, and competing on campus at CBC.

## PERMEATING PRAYER: EVERY STUDENT BY NAME

Prayer is foundational to all we do. We are grateful for a community of praying friends, and faithful rhythms of staff and community prayer—including praying regularly for every CBC student by name.

## FOCUS THEME: PURSUING THE TRUTH WITH HUMILITY

Rooted in one of our core values, our 2025–26 theme calls students to pursue the One who is “the way, the truth, and the life,” anchoring their lives in Christ and His unchanging Word.



“There is no price tag I can put on my education at CBC that truly and wholly represents what I have been given. Thank you for believing in the mission of CBC and giving students like me the chance to flourish and become more of who God made us to be.”

[Chloe Plett, Applied Leadership Student](#)

## WITH GRATITUDE

We are deeply grateful for your prayers, support, and partnership. It is a joy to see God at work in students’ lives as they grow in faith, character, and leadership. Thank you for your continued investment in Columbia Bible College—past, present, and future.

**Together, we are shaping this next generation.**



### STEVE BROWN

President  
[steve.brown@columbiabc.edu](mailto:steve.brown@columbiabc.edu)



### JOEL KUMAR

Vice President,  
Enrollment & External Relations  
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### JEFF PETERS

Church Relations  
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# THREE TRACKS FOR STUDENT PROGRAMS

## BIBLE & MINISTRY PROGRAMS

Preparing Students for Serving in Church & Ministry

### BIBLICAL STUDIES

DIPLOMA & DEGREE

Students develop the skills necessary to interpret, apply, and communicate the Bible for a life of service in the church and the marketplace.

### CHURCH MINISTRY

DEGREE

The Church Ministry degree program equips students with the skills to lead and care for the people of God in the local church, with optional concentrations in Worship Arts and Youth Work.

### PRACTICAL THEOLOGY

DIPLOMA

Designed for students to deepen their faith with foundational Bible and theology courses. Students will dive into their Christian faith and investigate the Scriptures, Christian theology, history, and mission.

### WORSHIP ARTS

DIPLOMA

Students are equipped with the theological, pastoral, and artistic skills to lead worship in the local church.

### YOUTH WORK

DIPLOMA

The Youth Work diploma program is for students interested in exploring the pastoral heart of youth ministry. It is designed to foster ministry competency, and organizational and communication skills for youth ministry in church and parachurch contexts.



## CAREER PROGRAMS

### Equipping Students for Further Education and Entering the Workforce

#### PSYCHOLOGY DIPLOMA & DEGREE

Students are equipped with the foundational knowledge and skills to integrate their faith with current psychological research, and prepare for graduate studies in counselling or psychology.

#### APPLIED LEADERSHIP DIPLOMA & DEGREE

Students are equipped to be transformational servant leaders, by combining relational and administrative skills within a variety of contexts in the church and marketplace.

#### DUAL DEGREE PROGRAM DEGREE

Students don't have to choose between deepening their faith or preparing for a career. They can earn two bachelor's degrees from two schools in four years: practical theology from CBC and a professional degree from IWU – at a comparable cost to other CBC degrees.

#### EMERGENCY RESCUE TECHNICIAN CERTIFICATE

A one-year professional development program with Christian foundations in Bible and discipleship. Students will gain technical and leadership skills that will launch them into various outdoor and emergency service careers.

#### OUTDOOR LEADERSHIP DIPLOMA

This program is designed to develop Christ-centered leaders as they gain technical qualifications to become emerging professionals in industries such as adventure tourism, camp ministry, and various emergency services.

#### EDUCATIONAL ASSISTANT CERTIFICATE

A one-year program that prepares students for working as Educational Assistants, helping children and youth thrive in their learning environment.

## DISCIPLESHIP PROGRAMS

### Providing Students with Opportunities for Growth and Mentorship

#### QUEST CERTIFICATE

QUEST is a gap-year program designed to help students build a solid foundation for their life by establishing a Christ-centered identity and discovering their calling as they learn, serve, and adventure, in class and on outdoor trips.

#### COLUMBIA ONE CERTIFICATE

A one-year foundations program where students can study the Bible and learn transformational habits for following and serving Jesus.

# CCMBC ANNUAL REPORT

## Gratitude and reflection

This year has been marked by both God’s faithfulness and growing gospel opportunities within our CCMBC family. We can observe how God continues to sustain our churches, leaders and ministries in this very dynamic and changing environment we are in. We can see churches being innovative in how they are engaging their communities with the gospel. I watch and observe tremendous leadership, faithfulness and perseverance within our family of churches. I am grateful for the creative ministry initiatives, prayerfulness, and witness of our congregation across the denomination. I also have deep gratitude in my heart for our Executive Board, National Ministry Team and our CCMBC staff who serve our churches with integrity, energy, unity and competency.

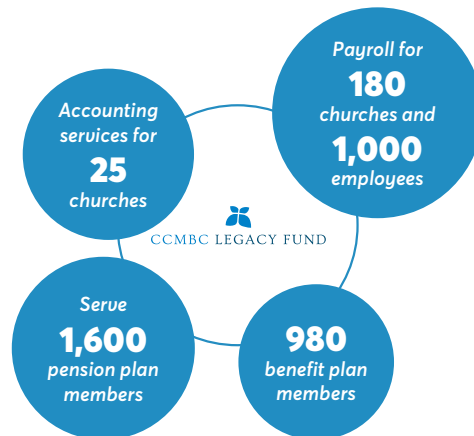
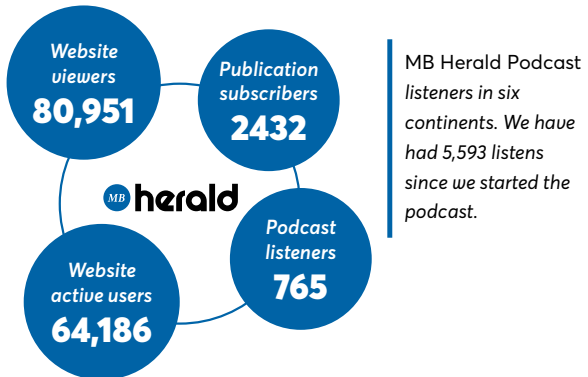
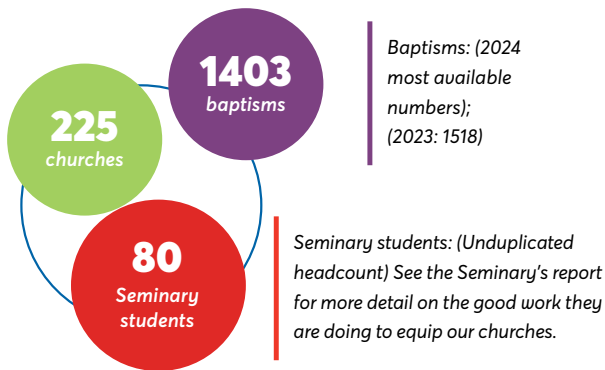
## Shared Vision

God continues to lead us, stretch us and call us deeper into his wonderful vision encapsulated in the words, “Go make disciples of all nations”. We have sensed a call

from God to be realigned to this vision for all disciples and all churches. I sense a growing awareness of our misalignment and our need to realign our fundamental calling around the Great Commission. The response is often, “Yes, we need to be better aligned, but how? How can we cultivate healthy, disciple-making churches where multiplication is the normal path of discipleship for all of Jesus’ disciples?”

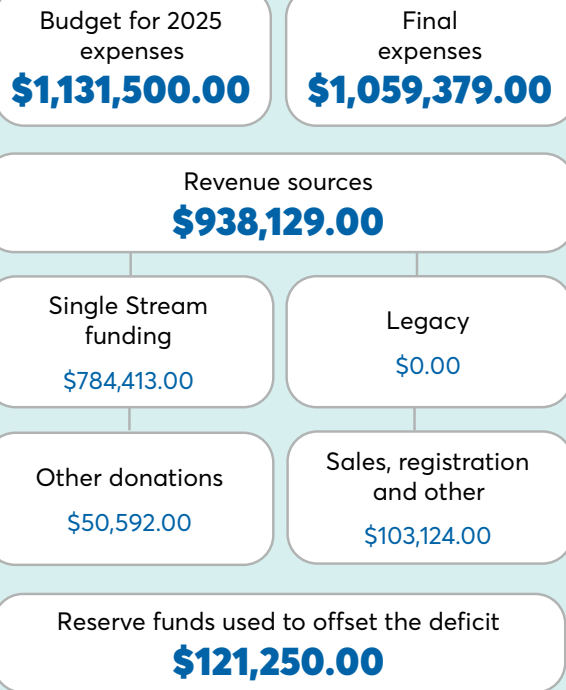
## CCMBC 2025 Snapshot

I hope to give us a clear picture of the good work that is being done within our denomination. I do realize that in trying to give a snapshot of our denomination, I risk missing features that should be included. We are about to launch an assessment tool identifying the health of our churches which will provide greater clarity on how well we are doing in fulfilling our core priorities.



## Faithful Stewardship

We continue to thank God for His provision and the support of our churches, provinces and individual donors. Debt remaining for CCMBC to pay Legacy: \$327,000.00. Praise God that we are so close to paying this debt off and hope to do so sooner than later.



(These are unaudited numbers; audited statements will be available in June 2026)

\*A big goal for us in 2026 is to overcome our deficit budget. We have had a task force looking at all available options. We are in a very different financial environment than seven years ago when we moved to a collaborative governance model with single stream funding. Our current funding model is not covering an already lean budget. The Executive Board will be deciding a more sustainable way forward. Pray with us as we discern the right way to steward the resources entrusted to us.

## Governance and Unity

Our Executive Board met regularly in 2025: Online we meet on February 6, May 8, and November 27. In-Person meetings were held April 3-5 and September 25-27.

We met to provide oversight, discernment and accountability of our vision (cultivating healthy disciple-making churches) and our four priority areas (spiritual health and theology, mission, leadership development and organizational health).

The key decisions this last year were:

1. CI Strategy and MOA's. This important work and affirmation by constituents, Exec. Board, NMT and National Council was a big step forward in defining how we collaborate.
2. Vision development: We continue working at developing an equipping tool that disciples leaders/pastors in cultivating healthy disciple-making churches/cultures.
3. Streamlining decision-making in our collaborative environment. One of the big challenges in the collaborative model is who makes decisions (authority) and how are decisions made (road map). We are working through these dynamics so we can be more effective.
4. Pray First/Pray Always posture continues to be a high value for us and we hope to continue to grow this within our family of churches.
5. Ongoing professional development for credentialed pastors/leaders. We have affirmed this direction and are looking to NFLT and the provinces to come up with a solid and compelling plan to grow our leaders through ongoing development expectations.
6. Overcoming our deficit budget. CCMBC has a very lean budget and yet we are still having a challenge to meet it. By God's grace and the generosity of our churches, provinces and individual donors, we have been able to make up our deficit budgets for the last few years. We recognize that we are going to have to create new income streams in the future.

## Looking ahead

I feel a growing anticipation within our family towards greater alignment to the Great Commission. In the coming year, we will focus on the following priorities:

- Developing an equipping program that will disciple our churches/leaders in healthy disciple-making values that lead to effective disciple-making cultures.
- Overcoming our deficit budget.
- Assessing ministry effectiveness around our vision and four priority areas.
- Governance changes to streamline our decision-making process, enabling it to be more collaborative.
- Tuning up our CCMBC website to better serve and resource our constituency and leaders around our vision.

For God's glory and Jesus' kingdom vision,



*Cam Stuart*

National Director  
Canadian Conference of  
MB Churches



## A CCMBC Governance Proposal for More Effective Missional Collaboration

### February 2026 update for Provincial Gatherings

At Equip 2025 last October, the CCMBC Executive Board presented to attendees a governance proposal for discussion and initial feedback. Our November 2025 National Council engaged in further discussion, and the CCMBC Governance Committee has continued to develop the new model based on all the feedback received. We now bring this revised and updated proposal to the 2026 provincial gatherings for further input and feedback from our churches.

#### **Proposal in Summary**

The Executive Board is recommending that we, as a national family of churches, embrace the intended governance structure that was already accepted when the delegates approved the collaborative model in 2019 and the Collaborative Unified Strategic Plan (CUSP) in 2021. The collaborative model and the CUSP made the member organizations full and voting members of CCMBC. In this new model, CCMBC is working increasingly behind the scenes like a logistics organization, facilitating and encouraging services, programs, and mission initiatives while the member organizations deliver these directly to local MB churches.

Our present governance structure already reflects the collaborative model in the Executive Board, National Ministry Team, and National Faith and Life Team composition; however, CCMBC's National Assemblies/AGMs do not, as they are a hybrid of church delegates and member organization delegates. In the Executive Board recommendation presented here, future National Assemblies/AGMs would be made up exclusively of member organization delegates. If this proposal is approved, local MB churches will still be full members of CCMBC, but they will be represented at CCMBC's National Assemblies/AGMs through their provincial conference delegates. This proposal recognizes that in recent years only 15 – 20% of member churches have been sending delegates to the National Assembly/AGM.

#### **1) What things will change if the delegates approve the CCMBC Governance Structure Proposal?**

All local MB churches in good standing with their provincial conference will continue to be members of CCMBC. *That will not change.* However, because of the 2019 decision that CCMBC is now a “conference of conferences” working primarily with its member organizations, when member church delegates affirm their provincial conference board members, they are also authorizing these board members to vote on their behalf regarding yearly CCMBC operations (e.g. reports, strategic plans, yearly budgets). These elected boards have representatives sitting on CCMBC's Executive Board, have delegates present at CCMBC's delegate assemblies (National Assembly/AGM), and have staff members present on both the National Ministry Team and the National Faith and Life Team. These member organization board members are the most well-informed to provide missional, financial, and program oversight and accountability for CCMBC.

If member churches have any concerns about CCMBC in any area (e.g., mission, finances, programs, etc.), church delegates can communicate those concerns to the duly elected board members of their provincial conference who have the responsibility of representing their member churches well in these accountability contexts. CCMBC has always existed – and will continue to exist – so that member churches (who make up the provincial conferences) can thrive and flourish as healthy disciple-making churches.

Some might be concerned that CCMBC is losing accountability to the member churches. However, the board members of each provincial conference (BCMB, ABMB, SKMB, MBCM, ONMB, AEFMQ) and from the member agencies (MB Seminary, Multiply, Legacy Fund) have the most at stake when it comes to ensuring that

CCMBC functions faithfully to both its mission and its fiscal commitments. As a result, accountability should increase rather than decrease in this new model.

**2) Will local MB churches lose their ability to influence and speak into changes to the MB Confession of Faith?**

Because the MB Confession of Faith is essential in the covenant relationship of members in a member church—as well as in the covenant relationship of that member church to its provincial conference and to CCMBC—any revisions to the MB Confession of Faith are of great importance to the health and flourishing of these relationships.

**The Executive Board is recommending that any CCMBC bylaw change ensures that each and every local MB church in good standing with its provincial conference can speak into and vote on any recommended revision to the MB Confession of Faith.** This means that an “Extraordinary CCMBC Delegate Assembly” would be called to approve any MB Confession revision. This assembly would recognize duly appointed member church delegates (one pastor delegate per member church and one additional delegate per 25 members), as well as duly appointed member organization delegates, based on the composition for any regular CCMBC delegate assembly. In order to allow maximum Canada-wide participation, this extraordinary CCMBC delegate assembly would be held as either a hybrid (in-person and online) or online-only gathering. Any MB Confession of Faith amendment would need to be approved by a 2/3 majority of votes cast. The new bylaws would set a minimum quorum.

**3) How will the number of voting members for delegate assemblies be divided up between CCMBC’s various member organizations?**

For all CCMBC delegate assemblies, other than the extraordinary ones where a Confessional amendment is on the agenda, the voting members would be from the boards of the nine Member Organizations and from the Executive Board. The goal is to avoid political power dynamics while encouraging collaboration and the collective impact made possible when working together well. However, it is still important to recognize the differences between the two types of Member Organizations (provincial conferences and member agencies) and the significant variation in size between the provincial conferences. At the same time, CCMBC’s delegate assemblies must be a limited and manageable size (e.g., 30-40) so that they do not become such a burden on these boards that they are unable to find individuals willing to take on those roles.

**The Executive Board’s recommended model recognizes differences between member organization types (provincial conferences versus member agencies) and recognizes differences in size between provincial conferences.** This model begins with appointing two delegates to each of the nine member organizations but then gives the six provincial conferences additional delegates based on the number of member churches they oversee (e.g., 1-15 Member Churches plus 1; 16-30 Member Churches plus 2; 31-45 Member Churches plus 3; 45-60 Member Churches plus 4; 61-75 Member Churches plus 5; 76-90 Member Churches plus 6; 91 and above Member Churches plus 7). The Executive Board itself is given four voting Delegates, as selected by the Executive Board. If this proposal were to be approved, here is a chart showing the makeup of delegates for a regular CCMBC delegate assembly:

Legacy	MB Seminary	Multiply	BCMB	ABMB	SKMB	MBCM	ONMB	AEFMQ	Executive Board	Total
2	2	2	9	4	5	5 or 6	4	3	4	40 or 41

The quorum for a regular delegate assembly would be 67% or 27 of the maximum number of delegates (40).

**4) Will this change help produce stronger accountability for CCMBC so it doesn’t repeat some of the financial and budget mistakes made over the last decade?**

As many in our MB family know, at our National Assembly during Equip 2019, CCMBC openly shared the “Telling Our Financial Story” document which offered an apology for various funding decisions, shortfalls, and depletions of CCMBC’s reserves from 2013-2018. (A short summary report of that meeting is available [here](#).) CCMBC pledged to increase its financial and organizational transparency going forward.

Having the voting delegates for CCMBC’s regular delegate assemblies coming from member organization boards – who exercise fiscal responsibility for their own budgets – should increase rather than decrease the level of questioning and financial accountability for CCMBC. These boards also have voting members on CCMBC’s Executive Board which receives financial updates multiple times through the fiscal year. Financial discrepancies or budget overspending cannot be hidden from these individuals.

One of CCMBC’s core values (see [here](#)) is to “**steward resources on God’s behalf...** As stewards we therefore serve the MB churches and ministries in Canada responsibly and competently, exercising care and integrity as we oversee the funds and all other assets entrusted to the church for its ministries. We expect all who oversee the church’s resources to demonstrate accountability and transparency.” We believe that this present proposal represents an even greater commitment to this value.

### **Next Steps**

- We encourage the open discussion of this proposal at each of our provincial gatherings.
- We will hold online National Town Halls this spring so that anyone from our churches and organizations can provide feedback to the Executive Board.
- While it will depend on the feedback received in the coming months, we hope to seek approval for the new bylaws at our CCMBC AGM on June 18, 2026. We are committed to an open and transparent process, and this timeline is flexible as we move forward on this important change.

You can send feedback to [questions@mbchurches.ca](mailto:questions@mbchurches.ca). We invite you to pray for wisdom and discernment, and to bring feedback, encouragement and suggestions so that we can do this well as a national family.

# NATIONAL FAITH AND LIFE TEAM AND NFL DIRECTOR REPORT FOR 2026 PROVINCIAL CONVENTIONS

## MANDATE

According to the Collaborative Unified Strategic Plan (CUSP), we as a Conference exist “to cultivate a community and culture of healthy disciple-making churches and ministries, faithfully joining Jesus in his mission.” The National Faith and Life Team (NFLT) exists to articulate and safeguard Mennonite Brethren theological convictions, produce theological and pastoral resources, and provide discernment and guidance on current issues. The National Faith and Life Team stewards the Confession of Faith on behalf of the Conference.

## Activities in 2025

It feels a bit repetitive to say the same thing every year, but I am so thankful to be working with such excellent National Faith and Life Team members, CCMBC Staff, and those on the National Ministry Team and Executive Board. These teams are made up of deeply committed praying men and women of godly character. They are an inspiration and encouragement to me each and every day. Over the course of 2025, we said good-bye to Walter Fast (MBCM) and Rick Schellenberg (SKMB) and welcomed Victor Neufeld (MBCM) and Rick Bayer (BCMB). We are very thankful for Walter and Rick’s faithful service and are also glad to have such competent replacements in Victor and Rick.

Some of the NFLT highlights for 2025 include:

- We produced a monthly “**Pray First! Pray Always!**” resource that was focused on praying intentionally through each phrase in the Lord’s Prayer.
- We gave final approval to the Explanatory Notes for **Article 5: Salvation; Article 7: Mission of the Church; Article 9: Lord’s Supper; Article 10: Discipleship; and Article 11: Marriage, Singleness, and Family** as part of our Confession of Faith Resource Revision Project.
- We are in the near final approval stage for our **NFLT Women in Ministry Leadership Updated Resource** which we hope will be available very soon on our website. This resource is not intended

as a biblical-theological guide for churches to work through (as important as that is), but an explanation of how the NFLT understands our recent history on this question, our important resolutions from 1999 and 2006, and the *Gifted, Called, and Affirmed* publication from 2008.

- We partnered with MB Seminary, ONMB, and MBCM to oversee **PCO 2025: Getting to Know the Family!** May 6-8, 2025 at Behta Darya Church (Mississauga ON) with about 30 participants. It was a wonderful event with many highlights including a guided visit and prayer walk through a core Toronto neighbourhood facilitated by a Multiply worker serving there.

The biggest event of the year was hosting **Equip 2025: The Gospel, Peacemaking, and the Kingdom** at NKMB (Winnipeg, MB). About 270 registered guests participated in plenary sessions, breakout sessions, “An Important Family Conversation” (CCMBC), and several roundtable conversations about Article 12: Society and State and Article 13: Love and Nonresistance. Recordings of most of the presentations are still available here: [mennonitebrethren.ca/equip/](http://mennonitebrethren.ca/equip/).

Besides all of these more formal NFLT involvements, I enjoyed having many opportunities to present at provincial gatherings, local churches, and Christian schools. I wrote some of the 2025 **Q&R Corner** columns in the *MB Herald Digest* addressing such topics as a Christian Response to Donald Trump’s Election (April), the Swearing of Oaths Prohibition in Article 12 (June). I have completed an adaptation of my Equip 2025 plenary presentation for *Direction* journal to be published later in Spring 2026. It will be called “Peace, Violence, and Article 13.”

While we celebrate all the highlights from 2025 (and thank God for so many answered prayers!), we continue to engage around the following items for 2026:

- Our 2026 “**Pray First! Pray Always!**” monthly prayer columns will focus on praying for peace in the four relationship areas of life—God, others, creation, and oneself—and interceding for peace

in our churches, communities, and world. We will be hearing from a variety of different contributors again this year.

- We are working with MB Seminary, BCMB, ABMB, and SKMB to host **PCO 2026: Getting to Know the Family!** (June 2-4, 2025) at Columbia Bible College (Abbotsford, BC). (For information and registration, visit the PCO website: [mennonitebrethren.ca/pco/](http://mennonitebrethren.ca/pco/))
- We continue to give significant effort to our **Confession of Faith Resource Revision Project** and hope to process new explanatory notes this year for **Article 14: The Sanctity of Human Life; Article 15: Stewardship; Article 16: Work, Rest, and the Lord's Day; Article 17: Christianity and Other Faiths; and Article 18: Christ's Final Triumph.**
- A big decision this year will be whether the NFLT begins the process of review and possible revision to Article 12: Society and State and Article 13: Love and Nonresistance. We did receive some strong encouragement in that direction from registrants at Equip 2025. If we move forward with

that, the next two years will involve significant discernment, widespread feedback, and numerous rounds of approval to make that happen.

My prayer is always that everything that I do and that we do together as a family would reflect faithfully the character and mission of King Jesus and God's Kingdom. As we live into God's Kingdom story of 2026, may each church member and participant increasingly be transformed into the character of Jesus as peacemakers and disciple-makers who together model and witness to God's Kingdom! Blessings and Shalom in Jesus as you pray and serve in your family, church, and community!

If you have suggestions, encouragements, or thoughts, feel free to email them to us at [listeningwell@mbchurches.ca](mailto:listeningwell@mbchurches.ca)



*Ken Esau*

National Faith and Life Director

## 2026 National Faith and Life Team



**Back Row:** Ryan Jantzi (ONMB), Keith Reed (MB Seminary), Matt Unruh (ONMB), Rick Bayer (BCMB), Vic Neufeld (MBCM), Richard Lougheed (AEFMQ), Phil Gunther (SKMB), Reg Toews (BCMB), Kristal Toews (MAL—BCMB), Laurence Hiebert (ABMB), Ken Esau (NFL Director)

**Front Row:** Cam Stuart (CCMBC National Director), Connie Maier (MAL—ONMB), Jason Dyck (MBCM), Paul Loewen (ABMB)

## **Report to the BCMB Conference: Stewardship, Transparency, and Our Path Forward**

We are grateful for the partnership we share with you and for the trust you place in Legacy and CCMBC Investments as part of the Mennonite Brethren family. In this year's report to the BCMB Conference we wish to provide a transparent update regarding recent investment losses, the resulting liquidity pressures we are experiencing, and the steps we are taking to move forward faithfully and responsibly.

### **Our Mission**

We exist to provide ministry-focused financial services to facilitate Kingdom growth.

Legacy serves as a resource to the conferences, churches, agencies, and employees of the Canadian Conference of Mennonite Brethren Churches. We provide payroll and accounting services, administer the group benefits and pension plans, and provide mortgages to MB churches and pastors.

Through Legacy and CCMBC Investments, investors fund our mortgage program, enabling churches and pastors to establish and sustain a faithful presence in the communities they serve. Your investment facilitates Kingdom growth, impacting more than 230 MB congregations and approximately 1,000 employees from British Columbia through Quebec. Almost every MB church and church employee uses at least one of Legacy's services.

Legacy accepts deposits from MB churches and "MB-influenced" organizations. CCMBC Investments sells notes to individuals and non-MB organizations. These funds are used primarily to finance mortgages for MB churches and organizations across Canada.

### **Recent Developments Involving Capstone Asset Management**

Capstone Asset Management provides investment management services for funds not deployed to church mortgages. For CCMBC Investments, Capstone also acts as Exempt Market Dealer, a required intermediary between investors and CCMBC Investments.

On February 4, 2026, we informed Legacy depositors and CCMBC Investments investors of write-downs in certain underlying funds managed by Capstone. As of December 31, 2025, we estimate write-downs of approximately \$3.3 million for Legacy and \$8.9 million for CCMBC Investments. We made this disclosure approximately one week after learning of the magnitude of these write-downs.

The affected holdings were in fixed-income funds with exposure to commercial and real-estate development, sectors that experienced significant strain in 2025, even as broader equity markets remained strong. These are not realized losses but rather reflect valuation changes and resulting liquidity pressures in those markets.

Although we were under no legal obligation to disclose this information when we did, we believed we had a moral obligation to do so. Transparency, accountability, and faithfulness in stewardship are core to who we are, even when openness carries cost.

### **Liquidity Pressures and Investor Withdrawals**

Following our February communication, we have experienced significantly increased withdrawal and repayment requests. It is important to state clearly: Legacy and CCMBC Investments are not insolvent. This is a liquidity-timing issue, not a solvency issue.

According to our agreement, Capstone is required to provide liquidity (cash) within defined timelines to support mortgage funding requirements and investor withdrawals, but has implemented temporary withdrawal restrictions on several of the underlying funds we have invested in. Legacy has stronger liquidity (access to cash) than CCMBC Investments because not all its investments are with Capstone. We anticipate being able to repay all repayment

requests over time; however, the timing remains subject to the pace at which cash is received from our investments at Capstone.

As a result:

- Legacy depositors who submitted withdrawal requests by March 10 are receiving 100% of their requested amounts.
- CCMBC Investments investors who submitted repayment requests by March 10 are receiving 50% initially, with the balance to be paid as additional cash becomes available.
- Elevated repayment requests reduce the liquidity available for new mortgage funding in the short term.

To ensure fairness and equal treatment, all repayment requests are being processed on a pro rata basis. No investor group is being prioritized. As additional cash is received, whether from Capstone distributions or other sources, it is applied equitably to outstanding requests.

### **Governance, Oversight, and Concrete Actions**

Our Board and leadership are fully engaged in addressing these matters, having met formally six times this year, with several additional informal meetings.

- Weekly board-level updates and close monitoring of liquidity
- Webinars for CCMBC Investments (March 16) and Legacy (March 17)
- A well-attended town hall meeting in Abbotsford, BC (March 19)
- A commitment to ongoing, transparent communication with stakeholders

At the same time, we are actively pursuing a path toward restoring financial strength, including:

- Evaluating subsidized ministries
- Identifying cost reductions and operational efficiencies
- Considering the sale of certain capital assets
- Conducting a top-to-bottom review of non-mortgage investments

While some affected investment funds may recover value in future quarters, our plan does not rely on that outcome. Our goal is to rebuild toward pre-write-down levels over time, recognizing that this will require patience and shared commitment.

Notably in 2025, and prior to learning of Capstone's challenges, we initiated an independent asset-allocation study and implemented a capital-adequacy policy to support long-term financial stability. These continue to inform our strategic response.

### **Our Mission and Our Hope**

We recognize that this situation may reawaken past wounds for some, particularly memories associated with *Telling Our Financial Story*, even though these circumstances are unrelated. We are sensitive to the effect this has on our relationships with provincial conferences and churches nationwide.

Our mission remains unchanged: supporting churches through responsible mortgage financing. Elevated repayment volumes may limit new lending in the short term, but our approach is designed to preserve the long-term health of this ministry while navigating present pressures faithfully.

We will not minimize how investors or churches feel about these circumstances, nor our responsibility as stewards. And yet, we believe God is at work even here. We chose full transparency because we believe it is our moral responsibility. CCMBC Legacy's values call us to steward resources with integrity, accountability, and openness.

Over recent weeks, we have been deeply encouraged by expressions of prayer, support, and trust. We are especially grateful for our staff, who have carried extraordinary communication responsibilities under intense pressure.



## CCMBC LEGACY FUND

Ministry-Focused Financial Services

Leadership has been intentional in supporting and caring for them during this season, and we are thankful for the grace with which they have served.

*“I lift my eyes to the mountains - where does my help come from? My help comes from the LORD, the Maker of heaven and earth.” (Psalm 121:1-2)*

*“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call on me and come and pray to me, and I will listen to you.” (Jeremiah 29: 11-12)*

God is with us. We see a path forward, even without all the answers today. We remain committed to serving our churches faithfully. As we navigate the complexity of these interrelated matters, we ask for your prayers. We rely on the wisdom and guidance of the Father, Son, and Holy Spirit, and seek to honor God’s name in all we do.

Jason Krueger, CFA  
CEO, CCMBC Legacy Fund Inc. and CCMBC Investments Ltd.

**CCMBC Legacy Fund exists to provide ministry-focused financial services to facilitate Kingdom Growth.**

Whether you are an individual looking to invest while making a difference, or a church looking for financial administrative support to free you for ministry, CCMBC Legacy Fund can help.

## Investing in Kingdom Growth Together



### For Churches

#### Legacy Accounts

Save excess funds, fund building projects, or diversify investments. Enjoy faith-based investing with competitive rates, no fees, and no terms.



#### HR Advisory Services

Three HR advisory service options available within our Canadian MB family. Each provider brings experience supporting Christian organizations and offers practical assistance across the HR lifecycle.

#### Payroll Services

We'll take care of your CRA remittances, T4s, ROEs, direct deposit pay, and best of all, peace of mind that your payroll is being processed correctly and on time, each time.



#### Accounting Services

Free your staff from the burden of bookkeeping. We strive to provide our churches and conferences with high-quality financial information in a timely manner.



### For Employees of CCMBC Churches



#### Pension

The CCMBC pension plan is a defined contribution plan held with Canada Life. You contribute 5% of your gross earnings, and your employer matches 100% of these required contributions.



#### Benefits

Held with Canada Life, the CCMBC group insurance benefits include extended health, dental, life, and disability coverage, along with offerings to support you and your family's physical, financial, and mental well-being.



#### Employee & Family Assistance

Through our national benefits plan, Homewood Health offers a wide range of resources and support, including short-term counselling for employees and their dependents. Assistance is available for a variety of challenges, from work and family issues to personal concerns, whenever it's needed.



#### Wills & Power of Attorney

As a CCMBC employee, you and your family have access to affordable will and power of attorney services through Canada Life, for as little as \$50!



### For Everyone

#### Free, Confidential Estate Planning.

Professional estate advisors at Advisors with Purpose help you create a personal estate plan and will to reflect your life, faith, and values.



#### Donation of Securities.

With CCMBC Legacy, we make it easy for you to give publicly traded securities to your local MB church or ministry. This no-fee service lets you support ministry work and receive a charitable tax receipt for your gift.



#### Investing through CCMBC Investments.

Your investments help provide mortgages to MB churches and pastors, supporting ministry growth in practical ways. Enjoy faith-based investing with competitive interest rates, no fees, and no terms.



If you're interested in learning more about any of CCMBC Legacy's services, please contact our office by email at [legacy@mbchurches.ca](mailto:legacy@mbchurches.ca) or by phone at 1-888-669-6575.

**In your relationships with one another,  
have the same mindset as Christ Jesus:**

**Who, being in very nature God,  
did not consider equality with  
God something to be used to his  
own advantage;  
rather, he made himself nothing  
by taking the very nature of a  
servant, being made in human  
likeness.**

**And being found in appearance as a  
man,  
he humbled himself by becoming  
obedient to death—  
even death on a cross!**

**Philippians 2:5-8**



# IMPACT REPORT

*Two Thousand and Twenty Five*

## Partnering to **Change Lives** in Canada and Beyond

One of the most meaningful Bible verses for me could go on a tombstone.

Reflecting on the life and leadership of King Josiah, the author of 2 Kings 23:25 says, *“Neither before nor after Josiah was there a king like him who turned to the LORD as he did - with all his heart and with all his soul and with all his strength, in accordance with all the Law of Moses.”*

### How would you like to be known as someone who followed the Lord with all of your heart, soul, and strength?

I am blessed to teach a number of courses through our Teaching Churches across the country. The best part is being able to come alongside students as they dive deep into the Bible, absorb its truths into their spiritual lives, and immediately apply them in their lives and leadership.

### That is the value of the deep partnership between the seminary and the local church.

For those who have supported the seminary through praying, giving, sending, or partnering – thank you!

For those who have a longing to see more and more people across Canada follow the Lord with their heart, soul, and strength, would you consider praying, giving, sending, or partnering?

It is so exciting to be part of what God continues to do in and through MB Seminary as we educate men and women to serve the church in Canada and beyond!

**Mark Wessner**, Ph.D. is President of MB Seminary and Associate Professor of Biblical Studies for Leadership



## FLEXIBLE

- Modular, online & hybrid classes
- Access some classes through our **Teaching Church Partners** across Canada
- Contextualized learning to impact your ministry in real time

## RELEVANT

MA Transformational Leadership

Master of Divinity

MA Chaplaincy & Spiritual Care

Post Masters Certificate in Chaplaincy & Spiritual Care

Clinical Psychospiritual Education (CPE)

## AFFORDABLE

- Competitive tuition rates
- Financial aid and awards including the Leadership Development Partnership Grant
- BOGO in 2026-27

## Milestone Achieved *Congratulations to the Class of 2025!*

One of the biggest milestones you made possible this past year was having our first six students graduate with their **Master of Arts in Transformational Leadership!** What makes this even more special, is that these students completed their entire degree through courses offered at **Willingdon Church in Burnaby, BC.** This model of remote course delivery, integrated with practical ministry, equips leaders in healthy and meaningful ways for the local church!



*"I love how this program is all about practicality. There's not a single course that feels unnecessary - every subject is thoughtfully picked to genuinely help and equip us in our ministry. It's like they've thought of everything we need."*

—Roman Bondartchouk, MATL '25

**Your support is giving students the help they need to thrive in ministry** so they can bring the hope of Jesus to those in their communities and beyond. Thank you for making it possible for students to learn in a way that helps them and their church change lives in Canada and beyond.



Congratulations to the Class of 2025!

L to R: Danny Lee, Sudianto Wijaya, Blair Staples, Roman Bondartchouk, Ruben Heyn, Ernie Kashima

## Shaping Leaders, Changing Lives

**Your support** gives students the ability to grow in their faith, deepen their biblical understanding and become better leaders. This impact is being made across Canada as students engage in courses at Teaching Churches. Here are some of the ways you are helping to change lives:

—JN from the **Yukon Territory**



*"I was consistently reminded that substantial leadership growth rarely happens in ideal conditions, and that God is continuing to form me, even when the season feels heavy."*

—HG from **British Columbia**



*"Ultimately, this project was not just an academic exercise, but it became a personal journey of growth and connection—one that I hope will continue to ripple outward in the lives of those around me."*

—MB from **Manitoba**



*"From a leadership perspective, this course helped me loosen my grip on outcome-driven validation and re-engage with obedience, humility, and attentiveness as primary metrics."*

## Becoming Known

With your support, the first year of **The Centre for Education and Advancement of Spiritual Care** has been a year of becoming known. Students in our inaugural CPE (Clinical Psychospiritual Education) unit are nearing completion, and a new cohort is set to begin. And there is a wait list of applicants for future offerings! You are making it possible for those gifted in spiritual care to be better equipped for ministry and for quality spiritual care to be available in a variety of contexts across the country.

Educating and advancing spiritual care is happening in both faith-based and public settings. Church-based training sessions are helping leaders care for their congregations and the community. Presentations on spiritual care and MAiD have been given to public sector associations. The Centre is also becoming known as a resource for pastors and ministry leaders so they can know how to best handle specific spiritual/pastoral care issues in their own context.

Thank you for making life-long learning possible through workshops, courses, resources and networking opportunities that enhance knowledge and spiritual care competencies. **You are changing lives all across Canada because of your support!**



The Centre's Inaugural CPE Class!

## New Locations, New Opportunities

This past October marked the first teaching intensive at **Cariboo Bethel Church in Williams Lake, BC**. With 8 graduate students and 20 learners taking in the content as a workshop, this was a great kick-off for our newest Teaching Church location. **Your support makes it possible for students in rural areas to have access to theological education**—all while staying engaged in their current ministry.

This is a big win for churches as they identify emerging and second career leaders who need further training to serve their community well. Thank you for your commitment to the education and equipping of leaders who will serve churches in Canada and beyond.

In the coming year, we're excited to see what doors God might open for additional Teaching Church locations. Our goal is to continue to reach more areas of Canada with local access to quality graduate theological education.

*CPE has been an incredible opportunity to grow personally. Although it is intended to help develop a good Spiritual Care Practitioner, it is growing me as a person and consequently a better husband and father. No doubt it is also helping me become a better Chaplain as well.*

*I wish CPE was included in my pastoral training as I pursued Master of Divinity studies many decades ago.*

*So glad it is a part of the MB Seminary and spiritual care studies. What a privilege to pursue this program at my Alma Mater.*

—DC from Alberta



*"I've felt called to pursue seminary for almost ten years, but life circumstances always seemed to delay taking that next step. Beautifully, God brought the opportunity to me through the Teaching Church program.*

*As a young mom, this pathway has made it possible to pursue theological education while still being fully present with my family. I've been blown away by how much I've learned already—every new insight reminds me of how much more there is to discover, and it's only increased my excitement for the journey ahead.*

*I'm incredibly grateful for the way this program has opened the door for me to walk into a calling I've carried for so long."*





# EQUIPPED FOR IMPACT

*Something for Everyone*

## GRADUATE HOURS TAUGHT

# 756

*"This course had a profound impact on my life and ministry. It reshaped how I communicate, understand, and relate to people—especially those from diverse cultural backgrounds. It broadened my perspective, heightened my awareness, and taught me to stay open to interruptions and attentive to divine appointments. Most importantly, it deepened my love for God and people, strengthened my desire to keep growing, and fueled my passion to help others walk the same path."*

—ND from British Columbia

## MB STUDENTS TRAINED

# 106

*"This course helped me to appreciate the humanity of Jesus, as well as the many other characters in the Gospel stories in a new and refreshing way. Gaining greater insight into the historical and cultural context surrounding the Gospels confronted many of the ways I read the text through modern, North American eyes. As a result, I feel better equipped and inspired to bring more context into teaching into our church's youth ministry."*

—TH from British Columbia

## ONLINE STUDENTS REACHED

# 126

*"This is one of the best courses I have ever taken in my whole seminary training career. Love both of the instructors to design such a superb course and giving positive and constructive feedback. So practical and can't wait to share the content in my ministry settings."*

## LEARNERS EQUIPPED

# 281

*"I appreciated the ability to integrate Theology into the life of a Christian and the accessibility of [the speaker's] teachings. It was a great style of teaching that was easy to listen to and grasp."*

—Learner from Ontario

## DEVOTIONAL READERS ENCOURAGED

# 2500

*"Today's reading captured the most beautiful description of Mary anointing Jesus. Thank you!"*

—PP from Alberta

*"Thank you for providing this wonderful resource with the daily Advent readings. For years now, I have enjoyed both the Christmas and Easter devotionals."*

—HK from British Columbia

*"Today was such a good devotional. I had never thought about it this way before. Thank you."*

—EG from Manitoba

*"As I read, make notes, and meditate, I feel God's presence, increasing my trust and faith! Thanks be to God for these thought-provoking reminders that God is with us during these trying times!"*

—ED from British Columbia

Your support is giving students and learners the help they need to thrive in ministry so they can bring the hope of Jesus to those in their communities and beyond. Thank you for partnering with the seminary to help educate and equip men and women to lead the church and share the good news of Jesus Christ to Canada and beyond.



MBSEMINARY.CA | LANGLEY, BC | SHAPING LEADERS, CHANGING LIVES | FOLLOW US



REPORT

# BCMB 2026

“And Jesus went throughout all the cities and villages, teaching in their synagogues and proclaiming the gospel of the kingdom and healing every disease and every affliction. When he saw the crowds, he had compassion for them, because they were harassed and helpless, like sheep without a shepherd. Then he said to his disciples, “The harvest is plentiful, but the laborers are few; therefore pray earnestly to the Lord of the harvest to send out laborers into his harvest.” (Matthew 9:35-38)

Thank you, BCMB churches, for your partnership in the gospel! We are grateful to share some updates with you about the Multiply ministries and programs that BCMB churches are actively involved with.




**Sam Dick**

**Greg Laing**

Regional Mobilizers | Western Canada Regional Mobilizer | Western Canada

## Ministry Updates

### Missionaries

- **New Appointment**  
We thank the Lord that **Cynthia and Danny Asirit** ([multiply.net/cynthia-and-danny-asirit](https://multiply.net/cynthia-and-danny-asirit)) were deployed from Willingdon Church to the Philippines in January 2026.
- **Current Workers and Global Partnerships**  
There are a growing number of Multiply missionaries, national leaders, and partnership projects supported by BCMB churches. Globally, there are currently ten missionary households sent out from BCMB churches; many churches also support other MB connected workers or projects around the world.
- **Two additional missionary households are focused locally on ministry in Canada:**
  - ❖ **Arun and Anjana Passi** South Asian Ministry ([multiply.net/arun-anjana](https://multiply.net/arun-anjana))
  - ❖ **John and Jenn Johnstone** First Nation Ministry ([multiply.net/john-johnstone](https://multiply.net/john-johnstone))



## Mission Programs

### SOAR Abbotsford (March 15-25, 2026)

This Spring Break we are very excited to have King Road MB Church host SOAR Abbotsford. We will be joined by a team from Yarrow MB. These youth are investing one week of their precious time off to see the people of their own city with the eyes of Jesus. Our training will focus on cultural awareness, featuring key leaders within the Punjabi community. John and Jen Johnstone will share some of the pain and joy of working with First Nations around BC.



The service practicums will be highly relational and build relationships with key ministry partners in Abbotsford. It is going to be a rich week of learning and disciple-making. Please pray for this time to transform each one of us into closer, more fruitful followers of Jesus.

## Impact Award

This program is designed to help high school graduates grow their faith and become missional leaders as they enter college or university education. A key aspect of this program is partnership—each student stays connected with their “sending church.”

We are delighted to announce that six BC students have been selected to enter the **Impact Award** ([multiply.net/impact-award](https://multiply.net/impact-award)) program.

- Isaiah Nagtegaal: Discovery Community Church (MB), Campbell River
- Kail Veer: Gracepoint Community Church (MB) Surrey
- Valaria Zapata: King Road Church (MB), Abbotsford
- Timothy Li: Burnaby Alliance Church:
- Aaron Huang and Lamar Kassouha: Fleetwood International Church

## Ministry Trips

### Disciple Making International: Latin America Update

Disciple Making International (DMI) has a long and fruitful ministry story in Latin America. And the future looks bright. We have transitioned the leadership of DMI Latin America into the hands of the Multiply Regional Team Leader, Emerson Cardoso. During a recent leadership summit of the National Coordinators of Mexico, Columbia, and Costa Rica, the oversight of DMI Latin America was conferred to Emerson from Greg Laing, DMI Director.



L-R: Victor Davila, Marco Aurelio, Jose Manuel Prada,, Greg Laing, Emerson Cardoso

## Vision Trips

### Germany Vision Tour

In May 2025, Sam Dick facilitated a vision team from Waterloo Mennonite Brethren Church and South Abbotsford Church—including pastor Michael Dick—to explore church planting and Gospel renewal in Germany. Hosted by Alex and Carla Suderman, the team engaged with leaders and church plants in Dortmund, Berlin, Magdeburg, Detmold, and Bielefeld.

At [PräsentKirche](#) in Dortmund and through the [Pickaxe Project](#), we witnessed creative cultural engagement that opened doors for Gospel conversations in a highly secular context. We heard firsthand how long-term, relational discipleship is bearing fruit despite skepticism toward Christianity.

The trip concluded in Zurich at the 500th anniversary of the Anabaptist movement—reminding us that renewal often begins on the margins.

We returned encouraged that God is raising up new communities of faith across Germany. Please join us in praying for boldness, perseverance, and growing partnership in the spread of the Gospel.



Magdeburg listening to German church planter Waldy Schroeder



Brad & Kerri Lee Funk (Waterloo), Sam Dick, Zach Dick, Stephanie Dick, Michael Dick (Abbotsford), Carla and Alex Suderman (Dortmund)

From March 27–April 5, 2026, Sam Dick led a multi-generational team of Canadian and Brazilian business leaders into the Amazon. The goal was to strengthen relationships with Indigenous communities and witness MultiPLY's partnership with national leaders who are catalyzing disciple-making movements along two key river systems.

Hosted by Emerson Cardosa and Franz Wolff, the team visited four communities, sharing meals, worship, baptisms, prayer, and a church inauguration—prioritizing relational partnership and holistic discipleship.

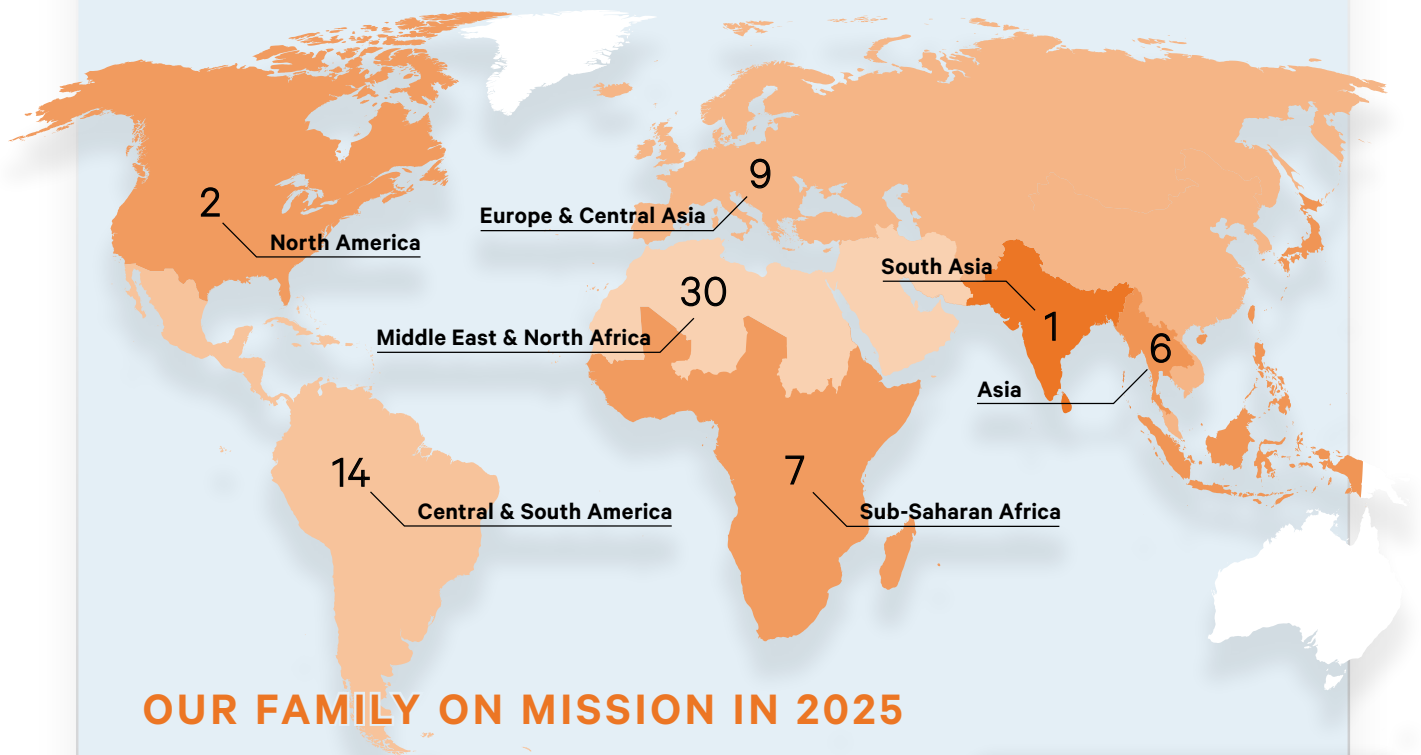
The trip affirmed the power of shared mission and the importance of raising up Indigenous leaders to carry the Gospel forward.

**Testimony:** Marcos, an Indigenous leader, brought his paralyzed seven-year-old daughter for prayer. The next day, he sent a video of her crawling. Today she is learning to walk. Praise God for His healing mercy.

### **Western Canada Prayer Update**

For a decade, the Western Canada team has sent a regular prayer update to all BCMB churches and credential holders as well as other interested people. Thank you for praying along with us.

## NATIONS WHERE REGIONAL TEAMS ARE SHARING *Jesus*



## OUR FAMILY ON MISSION IN 2025

**God is on a Mission.** Jesus sends disciples, empowered by the Spirit, on God's mission to love, reconcile, and transform people of all nations.

**Joining God's Mission.** Together, we send disciples to make disciples who make disciples, that the world may know Jesus.

There are still thousands of **people groups lost without Jesus**. In each of the regions we serve, our network supports teams that are dedicated to loving specific groups of people. This year, 297 MB churches partnered with Multiply in at least one of our three mission strategies.

View our full 2025  
Global Report Online



[multiply.net/report](https://multiply.net/report)

### 1 HELPING DISCIPLES MULTIPLY

In 2025, **901 everyday disciples** participated in **17 mission training events and programs** in North America, and thousands more in our global network participated in similar training, worldwide.



### 2 SENDING OUT MISSIONARIES

In 2025, together we supported **71 long-term workers** serving outside of North America.



### 3 PARTNERING WITH NATIONALS

In 2025, we continued to encourage nationals in **69 nations**, walking closely with them and connecting them with those in North America who pray, give, and send missionaries where needed.

together that the world may know *Jesus*

# Financial Overview



JUNE 2024 - MAY 2025, FULL FISCAL YEAR

**Strategic Deployment of Reserves:** For this fiscal year, we intended to use \$543K of our accumulated reserves (unrestricted and board restricted) to further our strategic initiatives. As you can see from the results below, we deployed \$509K this year. For our next fiscal year, we anticipate using a smaller amount of reserves.

## Net Results (\$USD)

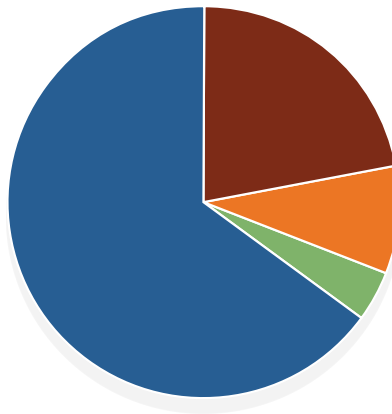
Full Year Ended	May 31, 2025	May 31, 2024
Revenue:	\$ 10,084,285	\$ 10,590,636
Expenses:	\$ 10,593,469	\$ 10,987,335
Net:	\$ (509,184)	\$ (396,699)

In addition to the net results shown here, our global workers and ministry projects have deployed \$423k from their restricted reserves which are held separately on our balance sheet. Combined, these projects have \$2.8M of reserves.

## How Your Gifts Were Put to Work

### Regional Teams Sharing Jesus / 65%

- Central & South America / 8%
- East Asia / 4%
- Europe & Central Asia / 13%
- Middle East & North Africa / 4%
- North America / 4%  
(Indigenous & Immigrants)
- South Asia / 3%
- Southeast Asia / 15%
- Sub-Saharan Africa / 5%
- Worldwide Initiatives / 9%



### North American Church Engagement / 22%

- Facilitating MB Church Partnerships / 16%
- Mission Training Programs / 6%  
(includes Short-Term Mission programs)

### Administration / 9%

Finance, IT, Legal & Governance

### Human Resources / 4%

Wellness, Equipping & Long-Term Training

## Our Generous Donors



This financial summary represents the work of Multiply Network funded by US and Canadian churches and donors. For more info, contact our Director of Finance, Jeff Friesen at [JeffF@multiply.net](mailto:JeffF@multiply.net)

**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Non-Consolidated Financial Statements**  
**December 31, 2025**

**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Index to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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## INDEPENDENT AUDITOR'S REPORT

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To the Members of The B.C. Conference of the Mennonite Brethren Churches

*Report on the Non-consolidated Financial Statements*

*Qualified Opinion*

We have audited the non-consolidated financial statements of The B.C. Conference of the Mennonite Brethren Churches ("BCMB"), which comprise the non-consolidated statement of financial position as at December 31, 2025, and the non-consolidated statements of changes in fund balances, operations and cash flows for the year then ended, and notes to the non-consolidated financial statements including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matters described in the *Basis for Qualified Opinion* section of our report, the accompanying non-consolidated financial statements present fairly, in all material respects, the non-consolidated financial position of BCMB as at December 31, 2025, and the non-consolidated results of its operations and non-consolidated cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

*Basis for Qualified Opinion*

Under ASNPO, camp properties (*Note 5*) should be presented at their carrying value (i.e. historical cost adjusted for amortization and impairment) on the non-consolidated statement of financial position. Due to the lack of information available to BCMB about the carrying values of the properties, camp properties are originally measured at the values published by BC Assessment and remeasured annually for changes in the assessed value. Both the original measurement and subsequent measurement policies constitute a departure from ASNPO. As the carrying value is not supported by sufficient appropriate audit evidence, it is considered impracticable to quantify the financial effects of this misstatement. Our audit opinion for the year ended December 31, 2024 was also modified accordingly.

Similarly, church properties (*Note 4*) should be presented at their carrying value on the non-consolidated statement of financial position. Due to the lack of information available to BCMB, the carrying values of the properties could not be supported by sufficient appropriate audit evidence and therefore the amount of any misstatement for the properties is not determinable on the non-consolidated statements of financial position and changes in fund balances. Our audit opinion for the year ended December 31, 2024 was also modified accordingly.

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 Non-consolidated Financial Statements* section of our report. We are independent of BCMB in accordance with ethical requirements that are relevant to our audit of the non-consolidated 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.

(continues)

*Responsibilities of Management and Those Charged with Governance for the Non-consolidated Financial Statements*

Management is responsible for the preparation and fair presentation of the non-consolidated financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of non-consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the non-consolidated financial statements, management is responsible for assessing BCMB'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 BCMB or to cease operations, or has no realistic alternative but to do so.

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

*Auditor's Responsibilities for the Audit of the Non-consolidated Financial Statements*

Our objectives are to obtain reasonable assurance about whether the non-consolidated 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 non-consolidated 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 non-consolidated 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 BCMB'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 BCMB'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 non-consolidated 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 BCMB to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the non-consolidated financial statements, including the disclosures, and whether the non-consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

*(continues)*

Independent Auditor's Report to the Members of The B.C. Conference of the Mennonite Brethren Churches *(continued)*

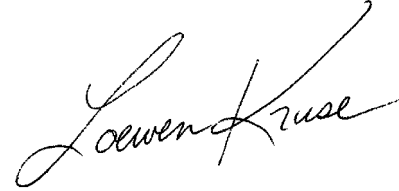
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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

*Report on Other Legal and Regulatory Requirements*

As required by the Societies Act of British Columbia, we report that, in our opinion, the accounting policies applied in preparing and presenting the non-consolidated financial statements in accordance with Canadian Accounting Standards for Not-for-profit Organizations have been applied on a basis consistent with that of the preceding year.

Burnaby, British Columbia  
February 23, 2026



Chartered Professional Accountants

**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Non-Consolidated Statement of Financial Position**  
**December 31, 2025**

	Operating Fund	Restricted Funds	2025	2024
<b>ASSETS</b>				
<b>CURRENT</b>				
Cash	\$ 570,001	\$ 96,526	\$ 666,527	\$ 563,736
Cash on deposit with another organization	-	1,037,164	1,037,164	1,004,269
Accounts receivable	25,365	-	25,365	10,782
GST recoverable	3,534	-	3,534	3,298
Prepaid expenses	50,637	-	50,637	111,701
	649,537	1,133,690	1,783,227	1,693,786
CAPITAL ASSETS (Note 3)	11,884	-	11,884	9,858
CHURCH PROPERTIES (Note 4)	102,525	-	102,525	66,650
CAMP PROPERTIES (Note 5)	-	22,874,600	22,874,600	22,221,600
	\$ 763,946	\$ 24,008,290	\$ 24,772,236	\$ 23,991,894
<b>LIABILITIES AND FUND BALANCES</b>				
<b>CURRENT</b>				
Accounts payable and accrued liabilities	\$ 61,437	\$ -	\$ 61,437	\$ 64,313
Due to related parties (Note 6)	102,735	-	102,735	121,472
Deferred revenue	27,201	-	27,201	50,283
	191,373	-	191,373	236,068
<b>FUND BALANCES</b>				
Unrestricted	572,573	-	572,573	381,129
Internally restricted (Note 15)	-	23,895,745	23,895,745	23,267,236
Externally restricted (Note 15)	-	112,545	112,545	107,461
	572,573	24,008,290	24,580,863	23,755,826
	\$ 763,946	\$ 24,008,290	\$ 24,772,236	\$ 23,991,894

CONTINGENT LIABILITIES (Note 9)

LEASE COMMITMENT (Note 10)

FUNDS HELD IN TRUST (Note 11)

ON BEHALF OF THE BOARD

Director

Director

See notes to non-consolidated financial statements

**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Non-Consolidated Statement of Changes in Fund Balances**  
**Year Ended December 31, 2025**

	Operating Fund	Restricted Funds (Note 15)	2025	2024
<b>FUND BALANCES - BEGINNING OF YEAR</b>	\$ 381,129	\$ 23,374,697	<b>\$ 23,755,826</b>	\$ 23,319,050
Excess (deficiency) of revenue over expenses	248,655	(76,618)	<b>172,037</b>	128,176
Camp properties annual assessed value adjustment (Note 5)	-	653,000	<b>653,000</b>	308,600
Interfund transfers (Note 7)	(57,211)	57,211	-	-
<b>FUND BALANCES - END OF YEAR</b>	<b>\$ 572,573</b>	<b>\$ 24,008,290</b>	<b>\$ 24,580,863</b>	<b>\$ 23,755,826</b>

See notes to non-consolidated financial statements

**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Non-Consolidated Statement of Operations**  
**Year Ended December 31, 2025**

	Operating Fund	Restricted Funds (Note 15)	2025	2024
<b>REVENUE</b>				
Church contributions	\$ 1,735,311	\$ -	\$ 1,735,311	\$ 1,618,911
Recoveries	167,822	-	167,822	107,399
Event income	76,330	-	76,330	71,100
Interest income	30,064	2,831	32,895	35,608
Rental income	20,619	-	20,619	12,769
Donations	17,665	-	17,665	9,542
MB Chinese Church Association	-	11,430	11,430	8,000
Miscellaneous income	-	-	-	338
	<u>2,047,811</u>	<u>14,261</u>	<u>2,062,072</u>	<u>1,863,667</u>
<b>EXPENSES</b>				
Ministry partnerships				
Cdn Conf of MB Churches	270,600	-	270,600	259,026
Columbia Bible College	253,900	-	253,900	242,837
BCMB Bible Camp Society	220,000	-	220,000	210,458
Total ministry partnerships	744,500	-	744,500	712,321
Wages and benefits	342,658	52,001	394,659	408,912
Recoverable costs	168,294	-	168,294	108,957
Events	154,213	-	154,213	147,228
Church planting	134,250	-	134,250	95,859
Church support and development	91,710	-	91,710	51,622
Professional services	88,601	-	88,601	72,079
Administration	69,267	-	69,267	76,018
Church renewal initiative	-	29,701	29,701	45,189
MB Chinese Church Association	-	9,177	9,177	12,110
Board governance	5,663	-	5,663	5,196
	<u>1,799,156</u>	<u>90,879</u>	<u>1,890,035</u>	<u>1,735,491</u>
<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES</b>	<u>\$ 248,655</u>	<u>\$ (76,618)</u>	<u>\$ 172,037</u>	<u>\$ 128,176</u>

See notes to non-consolidated financial statements

**THE B.C. CONFERENCE OF THE MENNONITE BROTHERS CHURCHES**  
**Non-Consolidated Statement of Cash Flows**  
**Year Ended December 31, 2025**

	2025	2024
<b>OPERATING ACTIVITIES</b>		
Excess of revenue over expenses	\$ 172,037	\$ 128,176
Item not affecting cash:		
Amortization	4,020	4,289
	<u>176,057</u>	<u>132,465</u>
Changes in non-cash working capital:		
Accounts receivable	(14,583)	(3,940)
GST recoverable	(236)	1,272
Prepaid expenses	61,064	(30,911)
Accounts payable and accrued liabilities	(2,876)	18,098
Due to related parties	(18,737)	17,756
Deferred revenue	(23,082)	8,408
	<u>1,550</u>	<u>10,683</u>
Cash flow from operating activities	<u>177,607</u>	<u>143,148</u>
<b>INVESTING ACTIVITIES</b>		
Purchase of capital assets	(6,046)	(9,744)
Purchase of church property additions	(35,875)	-
Cash flow used by investing activities	<u>(41,921)</u>	<u>(9,744)</u>
<b>INCREASE IN CASH FLOW</b>	<b>135,686</b>	<b>133,404</b>
Cash and cash equivalents - beginning of year	<u>1,568,005</u>	<u>1,434,601</u>
<b>CASH AND CASH EQUIVALENTS - END OF YEAR</b>	<b>\$ 1,703,691</b>	<b>\$ 1,568,005</b>
<b>CASH AND CASH EQUIVALENTS CONSIST OF:</b>		
Cash	\$ 666,527	\$ 563,736
Cash on deposit with another organization	1,037,164	1,004,269
	<u>\$ 1,703,691</u>	<u>\$ 1,568,005</u>

See notes to non-consolidated financial statements

**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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1. PURPOSE OF THE ORGANIZATION

The B.C. Conference of the Mennonite Brethren Churches ("BCMB") exists to join God in building healthy churches that transform communities with His love and truth. BCMB operates programs and ministries to assist its local member churches.

BCMB is incorporated under the Societies Act of British Columbia and is a registered charity under the Income Tax Act and as such is exempt from income taxes.

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The non-consolidated financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

BCMB does not prepare consolidated financial statements for its controlled entity, Columbia Bible College (*Note 6*).

These non-consolidated financial statements present only the financial position, changes in fund balances, results of operations and changes in cash flows for BCMB. Individual member churches and camps within BCMB account for their own financial position, changes in fund balances, results of operations and change in cash flows, as well as any assets that may be on title with BCMB, but for which the churches and camps are the authorized users.

Fund Accounting

BCMB follows the restricted fund method of accounting for contributions.

The Operating Fund accounts for the operations, administration and capital assets of BCMB and reports its unrestricted resources.

The Restricted Funds account for funds externally restricted by contributors to be used for specific ministries and funds internally restricted by the Board of Directors for designated purposes.

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**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Revenue Recognition

Externally restricted contributions related to general operations are recognized as revenue of the Operating Fund in the year in which the related expenses are incurred. Externally restricted amounts can only be used for purposes designated by the contributor. All other externally restricted contributions are recognized as revenue of the appropriate restricted fund in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Unrestricted contributions and estate gifts are recognized as revenue of the Operating Fund when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Recoveries are recognized as revenue when invoiced which typically coincides with payment by BCMB of the related expense to be recovered. Recoveries pertaining to annual group licenses are recognized over the term of the license. Any amounts received in advance are reflected in deferred revenue on the Non-Consolidated Statement of Financial Position.

Event income is recognized as revenue when the events are held.

Interest income is recognized as revenue when earned on an accrual basis.

Cloud Computing Arrangements

BCMB applies the simplification approach to its cloud computing arrangements whereby all costs are expensed in the year in which the supply of services is provided. During the year \$5,511 (2024 - \$4,358) of these services were expensed and are included in Administration on the Non-Consolidated Statement of Operations.

Financial Instruments

All financial instruments are initially recorded at their fair market value. Publicly traded financial instruments quoted in an active market are subsequently measured at fair value with any unrealized gains or losses and transaction costs recognized in net excess of revenue over expenses. All other financial instruments are adjusted for any transaction costs incurred on acquisition and are subsequently measured at their amortized cost. Financial instrument impairments and impairment reversals are recognized when incurred in net excess of revenue over expenses.

Financial assets and financial liabilities measured at amortized cost include:

*Financial assets*

- cash
- cash on deposit with another organization
- accounts receivable

*Financial liabilities*

- accounts payable and accrued liabilities
- due to related parties

*(continues)*

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**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Cash and Cash Equivalents

Cash and cash equivalents consist of cash on hand, cash balances with financial institutions, and cash on deposit with another organization. Any term deposits or similar contractual instruments that are cashable and have a maturity term of three months or less, including the cash on deposit with another organization, are classified as cash equivalents.

Capital Assets and Amortization

Capital assets purchased are stated at cost less accumulated amortization. Capital assets contributed are recorded at the fair value as of the date of receipt. Amortization is provided at the straight-line method, as follows:

Furniture and equipment	4 years
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BCMB regularly reviews its capital assets to remove those no longer in use. Fully amortized capital assets are removed from the financial statements.

Capital assets acquired during the year but not placed into use are not amortized until they are used in operations.

Camp Properties

Camp properties, which include land and buildings held for leasing purposes to BCMB Bible Camp Society (related by significant influence), are initially recorded at the most recent BC Assessment values at the time of the transfer. Subsequently, camp properties are revalued annually to the BC Assessment values that are released during the fiscal year. This adjustment is reflected in the Non-Consolidated Statement of Changes in Fund Balances as a direct increase (decrease) to fund balances. This policy is not compliant with ASNPO which requires such assets to be recorded at their cost values and subsequently adjusted for amortization and impairment.

Contributed Services and Materials

Volunteers assist BCMB in carrying out its ministry, programs and operations. Due to the difficulty in determining their fair value, contributed services are not recognized in the financial statements.

Contributed materials or gifts-in-kind are only recognized when their fair value is reasonably determinable, with such items recorded at fair value on the date of the contribution. During the year, BCMB received gifts-in-kind of \$NIL (2024 - \$NIL).

Defined Contribution Plan

BCMB participates in the Canadian Mennonite Brethren Pension Plan administered by the Canadian Conference of the Mennonite Brethren Church of North America, which is a defined contribution plan related to future employee benefits. BCMB is only responsible for payments as specified under the plan agreement. The contribution amounts are determined based upon employee services rendered during the year. Contributions made by BCMB for the year amounted to \$17,986 (2024 - \$18,453).

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**THE B.C. CONFERENCE OF THE MENNONITE BROTHERS CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Measurement Uncertainty

The preparation of financial statements in conformity with ASNPO requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from these estimates. Material uncertainties involving management estimates include the determination of the carrying values of the camp properties (*Note 5*) and closed church properties (*Note 4*) and the allocation of payroll expenses to the restricted fund.

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3. CAPITAL ASSETS

	Cost	Accumulated amortization	2025 Net book value	2024 Net book value
Furniture and equipment	\$ 23,201	\$ 11,317	\$ 11,884	\$ 9,858

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Amortization on capital assets for the fiscal year was \$4,020 (2024 - \$4,289) and is included in Administration expense on the Non-Consolidated Statement of Operations.

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4. CHURCH PROPERTIES

BCMB currently holds title to one (2024 - one) church property that is not utilized by a member congregation that is currently being leased to a non-member church. The property is held by BCMB for a future congregation and was recorded as a direct increase to the Operating Fund balance in the year in which the member church ceased operating.

Although ASNPO require such assets to be recorded at carrying value, BCMB has been unable to determine the carrying value of the church at the time the member church ceased activity. The assets were originally recorded based on available historical cost information totaling \$66,650. During the year, BCMB purchased \$35,875 (2024 - \$NIL) of capital asset additions for the property. The difference between the carrying value in the financial statements and the correct carrying value of the church property is not determinable as of the report date.

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**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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5. CAMP PROPERTIES

At December 31, 2025 the properties of three camps are held (2024 - three camps) and the total assessed value is \$22,874,600 (2024 - \$22,221,600). The net increase in assessed value of \$653,000 (2024 - \$308,600) has been presented as a direct increase to the restricted funds on the Non-Consolidated Statement of Changes in Fund Balances.

BCMB has signed lease agreements with BCMB Bible Camp Society (the "Tenant") to lease five parcels of land to the Tenant for the camp properties located at Gardom Lake Bible Camp, Stillwood Camp and Conference Centre, and The Pines Bible Camp Association (collectively, the "Camps") until December 31, 2026.

The land and building for the camp properties located at Stillwood Camp and Conference Centre and The Pines Bible Camp Association, with an assessed value of \$18,209,600 (2024 - \$18,092,600), are encumbered by mortgages between CCMBC Investments Ltd. and the camps operating the premises with a loan value of \$1,842,039 as at December 31, 2025. BCMB acts as guarantor on the loans as disclosed in *Note 9*.

The Gardom Lake Bible Camp property, with an assessed value of \$4,665,000 (2024 - \$4,129,000), has external restrictions on its use as set by the Columbia Shuswap Regional District that limits BCMB's ability to sub-divide the property, requires the use of the property to be for a private educational facility, and limits the maximum capacity.

The Stillwood Camp and Conference property, with an assessed value of \$14,134,000 (2024 - \$13,870,000), has external restrictions on its use as set by the Fraser Valley Regional District that limits BCMB's ability to sub-divide the property, requires the property to be used as a church camp, recreational, cultural, charitable or farming institution, limits the maximum capacity, and limits the building size and floor area.

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6. RELATED PARTIES

The following is a summary of amounts due to related parties:

	<u>2025</u>	<u>2024</u>
BCMB Bible Camp Society ( <i>related by significant influence</i> )	\$ 30,230	\$ 36,579
Columbia Bible College ( <i>controlled organization</i> )	37,123	43,332
Canadian Conference of the Mennonite Brethren Church of North America ( <i>related by common membership</i> )	<u>35,382</u>	41,561
	<u>\$ 102,735</u>	<u>\$ 121,472</u>

BCMB has significant influence over the following not-for-profit organizations: Campfire Ministries, Gardom Lake Bible Camp, BCMB Bible Camp Society, Stillwood Camp and Conference Centre, and The Pines Bible Camp Association. All these camps are registered charities under the Income Tax Act and as such are exempt from income taxes.

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**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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6. RELATED PARTIES *(continued)*

Columbia Bible College (the "College") is a controlled organization that is a registered charity under the Income Tax Act and as such is exempt from income taxes. The College is incorporated under the Columbia Bible College Act.

The purpose of the College is to provide post-secondary education to students from Canada and other parts of the world. BCMB has the authority to elect a majority of the directors of the College.

The relevant financial information provided by the College is audited by another firm of Chartered Professional Accountants and reported separately up to and including April 30, 2025. The College utilized the deferral method of accounting for contributions, rather than the restricted fund method used by BCMB. The College reported \$2,244,250 of restricted assets at April 30, 2025 (2024 - \$2,300,239).

Relevant financial information for the College is as follows:

	<b>2025</b>	2024
Total Assets	<b>\$ 11,394,054</b>	\$ 11,744,909
Total Liabilities	<b>7,918,096</b>	8,289,892
Net Assets	<b>3,475,958</b>	3,455,017
Revenue	<b>7,097,587</b>	6,343,457
Expenses	<b>7,085,531</b>	6,683,702
Cash flow from (used by)		
Operating Activities	<b>(92,979)</b>	(276,878)
Financing Activities	<b>8,885</b>	13,972
Investing Activities	<b>(53,783)</b>	-
The restricted assets of the College are as follows:		
Scholarship endowment principal	<b>1,466,397</b>	1,457,512
Deferred revenue	<b>502,797</b>	474,552
Internally restricted - capital reserve	<b>275,056</b>	368,175

*(continues)*

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**THE B.C. CONFERENCE OF THE MENNONITE BROTHERS CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

6. RELATED PARTIES *(continued)*

The following is a summary of BCMB's related party revenue (expense) transactions:

	<u>2025</u>	<u>2024</u>
BCMB Bible Camp Society <i>(significantly influenced organization)</i>		
Ministry partnerships	\$ (220,000)	\$ (210,458)
Designated donations	-	(600)
	<u>(220,000)</u>	<u>(211,058)</u>
Columbia Bible College <i>(controlled organization)</i>		
Ministry partnerships	(253,900)	(242,837)
Administration	(33,483)	(32,067)
Scholarships	(2,188)	(1,125)
	<u>(289,571)</u>	<u>(276,029)</u>
Canadian Conference of the Mennonite Brethren Church of North America <i>(related by common membership)</i>		
Ministry partnerships	(270,600)	(259,026)
Professional services	-	(9,000)
Event income	1,000	1,500
Rental income	10,514	7,654
Recoveries	45,594	33,371
	<u>(213,492)</u>	<u>(225,501)</u>

These transactions are in the normal course of operations and are measured at the exchange amount, which is the amount of consideration established and agreed to by the related parties.

7. INTERFUND TRANSFERS

During the year, \$35,875 was transferred from the Internally Restricted Contingency Reserve Fund to the Operating Fund for board-approved church support and development expenses.

During the year, \$93,086 was transferred from the Operating Fund to the Internally Restricted Contingency Reserve Fund to maintain a balance equal to three-months of operating expenses per the Contingency Fund Management Policy.

8. CREDIT FACILITIES

BCMB has unsecured credit card facilities with the Royal Bank of Canada with a credit limit of \$135,000. The credit facilities bear interest at 19.99% per annum on overdue balances.

**THE B.C. CONFERENCE OF THE MENNONITE BROTHERS CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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9. CONTINGENT LIABILITIES

BCMB is a guarantor with respect to mortgages for member churches and camps operating under its Society, loaned from CCMBC Investments Ltd. in the amount of \$15,400,177 (2024 - \$23,297,895), further broken down into \$13,558,138 (2024 - \$21,390,240) in church loans and \$1,842,039 (2024 - \$1,907,655) in camp loans. The purpose of the loans is to allow the member churches and camps to acquire land and buildings and for church and camp building construction. The mortgages are secured by properties for which BCMB has title.

None of the loans are in default and management is of the opinion that the risk to BCMB that it would be required to pay these mortgages in the event of churches defaulting on their payments is mitigated by the fair value of the collateral as at year-end being in excess of the outstanding mortgages.

During the year, the Conference was named in three civil lawsuits pertaining to historical events occurring at member churches. The applicability of insurance coverage for two of the cases is still being determined. The likely outcome and any contingent loss related to these matters is not determinable at this time.

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10. LEASE COMMITMENT

BCMB entered into a new two-year operating lease with respect to its premises with Columbia Bible College, a related party, at a monthly rate of \$2,906, which expires on December 31, 2027. The rate increases to \$2,991 per month starting January 2027. BCMB also holds an option to renew this lease for one additional year at a renegotiated rate. The lease has total future lease payments of \$70,768.

BCMB has a lease with respect to its printer equipment. The operating lease is \$152 per month under a lease expiring April 2030, and is secured by the leased equipment. The lease has total future lease payments of \$7,752.

Future minimum lease payments over the term of the lease are as follows:

2026	\$	36,698
2027		37,718
2028		1,824
2029		1,824
2030		456
		<u>78,520</u>

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11. FUNDS HELD IN TRUST

BCMB holds funds in trust for several member churches. They are solely the property of the churches and do not accrue in whole or part to BCMB. As at December 31, 2025, BCMB held \$7,413,657 (2024 - \$7,178,518) of cash deposits in trust for member churches.

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**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

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12. ECONOMIC DEPENDENCE

BCMB is dependent on contributions from its member churches to fund a significant portion of its operations. During the year, BCMB received contributions equal to 32% of its Operating Fund revenue from three member churches (2024 - 30% from three member churches), and as such is economically dependent on these organizations for its ongoing operations.

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13. REMUNERATION DISCLOSURE

In accordance with the Societies Act of British Columbia, BCMB discloses that there were three individuals under a contract for services that each exceeded \$75,000 of annual remuneration who were paid a total sum of \$290,777.

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14. FINANCIAL INSTRUMENTS RISK

Credit Risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. BCMB is exposed to credit risk for its cash and cash on deposit with another organization. Exposures to and concentrations of credit risk, and significant changes to the risk exposure from the prior year are as follows:

- Cash deposits held at year-end exceed the amounts covered by the Canadian Deposit Insurance Corporation, serving to increase credit risk. BCMB mitigates this risk by depositing its cash with a large, high quality financial institution.
  - The cash on deposit with another organization are cash deposits held fully with CCMBC Legacy Fund Inc., which is not a financial institution. The deposits are not government guaranteed or insured by the Canada Deposit Insurance Corporation, therefore any financial difficulties encountered by the CCMBC Legacy Fund Inc. could adversely affect the collectability and valuation of the deposits.
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**THE B.C. CONFERENCE OF THE MENNONITE BRETHREN CHURCHES**  
**Notes to Non-Consolidated Financial Statements**  
**Year Ended December 31, 2025**

**15. RESTRICTED FUNDS**

	Opening Balance	Revenue	Expenses	Interfund Transfers	Camp properties annual assessed value adjustment (Note 2)	Closing Balance
<b>Internally restricted funds consist of:</b>						
Camp capital assets	\$ 22,221,600	-	-	-	\$ 653,000	\$ 22,874,600
Contingency reserve	455,525	-	-	57,211	-	512,736
Church renewal initiative	508,038	-	81,702	-	-	426,336
BCMB church planting start up	82,073	-	-	-	-	82,073
	<u>23,267,236</u>	<u>-</u>	<u>81,702</u>	<u>57,211</u>	<u>653,000</u>	<u>23,895,745</u>
<b>Externally restricted funds consist of:</b>						
MB Chinese Church Association	107,461	14,261	9,177	-	-	112,545
	<u>\$ 23,374,697</u>	<u>\$ 14,261</u>	<u>\$ 90,879</u>	<u>\$ 57,211</u>	<u>\$ 653,000</u>	<u>\$ 24,008,290</u>

See notes to non-consolidated financial statements



# BCMB

BRITISH COLUMBIA CONFERENCE  
OF MENNONITE BRETHREN CHURCHES

## BCMB AGM Minutes

April 25, 2025 – 1:00 pm

Central Community Church, Chilliwack, BC

### 1. Welcome & Greeting

Sandi Reutlinger opened the meeting in prayer, thanked Central Community Church as the host, and welcomed staff, delegates and ministry partners.

Acknowledged the Parliamentarian, Minute Taker, and Minute Review Committee and Ballot Review Committee for the AGM.

### 2. Approval of Agenda

Agenda amended to add Approval of 2024 Minutes. – **Motion/Seconder/Carried (M/S/C)**

Approval of the Agenda – **M/S/C**

### 3. Acceptance of Ministry Reports

Recommendation 1: That all ministry reports be approved. – **M/S/C**

**Q:** Brad Sumner, The Gathering Church: Regarding ACTS Seminary, what programs will remain, and which will be lost in the transition?

**A:** Currently, this information is unknown.

### 4. Financial Presentation – Curtis Braun from Loewen Kruse Chartered Professional Accountants

An overview of the Non-Consolidated Financial Statements was presented:

- Audit report – a clean report was issued. Two qualifications were explained.
- Statement of Financial Position
- Statement of Changes in Fund Balances
- Statement of Operations
- Statement of Cash Flow
- Notes to Financial Statements

Wanda Froese – BCMB Director of Operations, provided additional comments that formed the Financial Statement. These included:



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- Aligning the budget to reflect the 4 key priorities of BCMB
- “The Way Forward” has been renamed “Church Renewal Initiative Fund”

**Q:** Bruce Guenther: Why are the church property titles that are held by BCMB not shown in the Financial Statements?

**A:** Curtis Braun: Beneficial ownership of these churches, as defined by accounting reporting standards, is held by the individual church not the conference.

**Q:** Mark Burch, Northview: Which BCMB church location is being used as a rental for financial gain?

**A:** Wanda Froese: New Hazelton

Recommendation 2: That the audited financial statements, prepared by Loewen Kruse Chartered Professional Accountants for the fiscal year 2024, be approved as presented. – *M/S/C*

Recommendation 3: That we appoint Loewen Kruse Chartered Professional Accountants as the accounting firm to perform an audit of the financial records and prepare the financial statements for the year 2025. – *M/S/C*

## 5. Budget Presentation – Wanda Froese and Jonathan Giesbrecht from Stewardship Advisory Committee

Early 2025 shows a 29% increase in participation. Every church donation contributes to the work of the conference and the priorities that have been set. We are grateful.

**Q:** Orlando Schmidt, The Life Centre: Did the donations received after December, reflect the strong start in 2025.

**A:** Wanda Froese: Yes, but there has also been an increase by churches.

Jonathan Giesbrecht: Encouraged churches to give regularly or indicate what their commitment is for the year so that BCMB can plan their commitments for the year.

Recommendation 4: That the 2025 Church Contribution Budget be set at \$1,670,000. – *M/S/C*



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Recommendation 5: That the 2025 BC Conference of the Mennonite Brethren Churches budget be set at \$2,096,600. [Total budget is inclusive of all revenue sources and additional funding, including \$257,000 of the Church Renewal Initiative Fund. Other sources of revenue are Event Registrations = \$90,000; Other Income = \$79,600] – M/s/C

## 6. Present Recommendations

Recommendation 6: That the members of the BC Conference of the Mennonite Brethren Churches support the transfer of property title of Midtown Church (Vancouver) to Midtown Church for Gospel use. – M/s/C

Recommendation 7: That the members of the BC Conference of the Mennonite Brethren Churches support the transfer of property title of Jericho Ridge Community Church (Surrey) to North Langley Community Church for Gospel use. – M/s/C

Recommendation 8: That the members approve Creekside Fellowship Church (Dawson Creek) to be a Recognized Church within the BC Conference of the Mennonite Brethren Churches. – M/s/C

## 7. Voting Results

The Nomination Slate was approved.

Recommendation 9: That the ballots for elections be destroyed. – M/s/C

## 8. Closing Comments

Jonathan Giesbrecht thanked Sandi Reutlinger for her leadership. Also, informed delegates that the 2026 AGM will be held in Kelowna.

Reg Toews thanked BCMB staff and retiring Board members Sandi Reutlinger and Lorne Welwood as retiring Board members. Sharon Simpson prayed for the BCMB Executive Board, Committee Members of churches.

Meeting concluded at 2:05pm.

# REIMAGINE

## How We Lead

### 2026 AGM



Thank you for joining us this year! We value your time and participation and hope that you continue to with us in **REIMAGINING How We Lead!**