
Mission Creek Alliance Church

Annual General Meeting Report 2025

November 9, 2025

Table of Contents

1. 2025 Annual General Meeting Agenda.	1
2. 2024 Annual General Meeting Minutes	2
3. Board of Elders Report – Mission Creek Alliance Church Board of Elders	4
4. Lead Pastor Report – Keith Whitaker, Lead Pastor	5
5. Senior Associate Report – Ric Gilbertson, Senior Associate	7
6. Family Ministries Report – Chris Downey, Family Ministries	9
7. Youth Ministry Report – Adriana Morris, Youth Ministry	10
8. Worship & Young Adults Report – Elliott Morris, Worship and Young Adults	11
9. Spiritual Vitality & Prayer Report – Michelle Derksen, Associate	13
10. Facilities Report – Clint Kilback, Facilities	15
11. 2025 Nominating Committee Report – Keith Whitaker, Chair	16
12. Financial Statements (2024-2025)	23
13. 2025-2026 Budget Summary	35

2025 Annual General Meeting Agenda

Mission Creek Alliance Church

Sunday, November 9, 2025 – 11:15 am

Check-in begins at 11:00 am

1. **Call to Order** – 11:15 am
2. **Opening Prayer**
3. **Approval of Agenda**
4. **Adoption of Minutes** – October 27, 2024 Annual General Meeting
5. **Receive Ministry Reports**
6. **Nominating Committee Report**
 - a. Election of Elders
 - b. Election of Two Active Members to Serve on the 2025 Nominating Committee
7. **Financial Matters**
 - a. Receive the Reviewed Financial Statements for the Year Ended July 31, 2025
 - b. Appoint an Independent Chartered Professional Accountant to Review the Financial Statements for the Year Ended July 31, 2026
 - c. 2025–2026 Budget Presentation
8. **Presentation of Election Results**
9. **New Board of Elders Commissioning and Prayer**
10. **Adjournment**

2024 Annual General Meeting Minutes

Mission Creek Allaince Church

Sunday October 27, 2024

Check-in opens at 11:00 am

1. Call to Order at 11:15 am
2. Opening prayer
3. Approval of Agenda
 - a. Keith Whitaker motions to adopt the 2024 Annual General Meeting Agenda as presented, seconded, carried.
4. Adoption of minutes of the Oct 29, 2023, Annual General Meeting
 - a. Murry Derksen motions to adopt the minutes of the October 29, 2023 Annual General Meeting, seconded, carried.
5. Adoption of minutes of the March 10, 2024, Special Meeting of the Members
 - a. Travis Tonn motions to adopt the minutes of the March 10, 2024 Annual General Meeting, seconded, carried.
6. Receive Ministry Reports
 - a. Ministry reports received – no questions or discussion from the membership.
7. Nominating Committee Report
 - a. Election of Elders
 - i. Lyle Bellamy motions to accept the Nominating Committee report as presented, seconded, carried.
 - b. Election of two Active Members to serve on the 2024-2025 Nominating Committee
 - i. Nomination from the Nominating Committee for Laura Dunwoody, Laura accepted the nomination.
 - ii. Nomination from the Nominating Committee for Dave Prosser, Dave accepted the nomination.
 - iii. Ric Gilbertson motions to wave the ballot vote, seconded, carried; no objections.
8. Financial matters:
 - a. Received the reviewed financial statements for the year ended July 31, 2024.
 - i. Clint Kilback motions that the reviewed financial statements for Mission Creek Alliance Church for the fiscal year ended July 31, 2024, be received, seconded, carried.
 1. Discussion/Questions
 - a. Question regarding the Global Advance Fund, is there a specific percentage that is used?

- i. Response: 10% of the giving, with some adjustments for revenue.
 - ii. Further clarification offered for the calculations that go into the amount given to the GAF: 10% of total general fund giving (not as a part of special projects, i.e. Jaffray Project), minus capital asset purchases, debt repayment, and some other small adjustments. Then, 10% of the resulting number is given to the GAF.
 - b. Amortization of depreciation of assets (and their timeline) and capital assets.
 - i. Response: Capital assets are stated at cost regardless of the fair market value.
 - b. Appoint an independent Chartered Professional Accountant to review the financial statements for the year ended July 31, 2025.
 - i. The Board of Elders of Mission Creek Alliance Church recommends to the members of Mission Creek Alliance Church that BDO Canada LLP reviews the church's financial statements for the 2025 fiscal year.
 - ii. Travis Tonn motions that BDO Canada LLP review the church's financial statements for the 2025 fiscal year, seconded, carried.
 - c. 2024-2025 Budget presentation
 - i. John Buell motions that the general fund budget for Mission Creek Alliance Church for the fiscal year ended July 31, 2025 be received, seconded, carried.
 - 1. Question/Discussion
 - a. Question: Why is rental revenue set to increase?
 - i. Response: This is projected in changes to signed contracts with existing rental partners. Unpredicted or irregular rental income (i.e. rentals for funerals or weddings) are not included in the budget as presented.
9. Presentation of Elder and Nominating Committee election results
 - a. All four Elders who were nominated were elected with majority vote to the MCA Board of Elders.
 - b. John Buell motions to destroy the ballots, seconded, carried.
10. New Board commissioning and prayer
11. Adjournment at 12:04 pm
 - a. Abby Tonn motions to adjourn, carried.

Board of Elders Report

Mission Creek Alliance Church Board of Elders

November 1, 2025

The Board of Elders of Mission Creek Alliance Church (MCA) continues to be a spiritual leadership community gathered around the presence of Jesus—in unity, with honesty, and in dependence on the Holy Spirit's guidance.

The Board, together with the Lead Pastor, provides oversight for the ministry and operations of MCA and is amenable both to the membership and to the District Superintendent as constitutionally defined. The Board operates with two main responsibilities in mind. The first is shepherding, which includes caring for, leading, encouraging, and serving the church. The second is administration, which includes financial oversight, employer responsibilities, and policy governance. Both are vital to the stability and flourishing of the church, and both require different skill sets and giftings from board members. The Board continued to lean into both of these areas this year and earnestly seeks to do both well.

As important—or even more important—at each of our meetings we spend intentional time in prayer: for the church and its ministries, for individuals in need, for Pastor Keith and the staff team, for each other, and for our community.

The Board meets monthly and follows an established annual calendar to ensure that all statutory obligations are carried out. In addition to these monthly meetings, the Board held its annual retreat in February 2025.

Regular updates about the Board's ongoing work are published in the MCA Weekly Update email distributed to all who subscribe. We hope these regular communications help keep the congregation informed and connected to the work of the Board.

We express our continued appreciation to Keith Whitaker for his leadership of the church. It is evident that he loves our church family and serves faithfully, and we are blessed by his gifts of wisdom, preaching, and teaching. As always, we thank Pastor Keith for his support of the Board—for building into us collectively and individually, and for working so closely and well with us.

We also want to thank all who give of their time, gifts, and talents to serve MCA and our community. Thank you, church, for your financial support and for your partnership in prayer and ministry. Please continue to pray for your Elders—that we will lead well for the glory of Jesus and for the health of His church.

It remains an honour and privilege to humbly serve our church family.

Respectfully submitted,

Mission Creek Alliance Church Board of Elders

Lyle Bellamy • Paul Hansen • Janet Kirby (Chair) • Agnes Merkl • Laura Petkau (Secretary) • Marian Petkau (Treasurer) • Gary Schieck (Vice-Chair) • Adam Southgate • Keith Whitaker (Lead Pastor)

Lead Pastor Report

Keith Whitaker, Lead Pastor

October 20, 2025

Jesus went into Galilee, proclaiming the good news of God. “The time has come,” he said. “The kingdom of God has come near. Repent and believe the good news!”

— Mark 1:14–15

Mark the Evangelist begins his telling of the Jesus story in a rural area called Galilee. The region’s identity was built around its vineyards, orchards, and a beautiful lake—not unlike the Okanagan Valley we call home. As Mark begins to tell the story, he begins with Jesus speaking the gospel message. In Jesus’ words, the gospel sounds like this: “The time has come. The kingdom of God has come near. Repent and believe the good news!”

The gospel Jesus announces is both an announcement and an invitation. First comes the announcement: Jesus points to himself and, in effect, says, “There’s a new sheriff in town. The cosmos is now under new management, because God’s rule and reign have come to the earth in and through me.”

As I write this report, considering our unique place as Mission Creek Alliance Church in God’s unfolding salvation history, we can imagine these words ringing through the Okanagan Valley as they once did in Galilee two thousand years ago. Over every orchard and orchardist, every vineyard and those who have tasted its wine, over the lake and all who have been refreshed by its waters, Jesus says, “It’s time! God is bringing heaven to this earth. He’s going to set things right through me.”

It’s a gripping announcement, the gospel. But it’s also an invitation. Jesus says, “Repent and believe the good news.” Heaven comes to earth—all its peace, healing, joy, and forgiveness—when people give up their own agendas and trust Jesus for his. This is the gospel according to Jesus. He has come to lead us into the put-together future life of heaven here during our broken present. And to follow Jesus into this Kingdom, we need to place our lives in his hands.

Church, Jesus is inviting us to be his gospel people here in the Okanagan Valley—to live heaven’s life here and now, to be people of hope in times of despair and people of love in times of hate. So, let’s lay down our own agendas and take up Jesus’, that we might live the kind of life that makes a difference in the world—a life that both announces and invites people into the good news of God found in Jesus Christ. I’m thankful to be walking this journey alongside you as your pastor.

This year the ministry reports have been prepared by the pastoral staff, so allow me to draw your attention to the steps we have taken toward our vision of being a church that encounters Jesus, empowers people, and engages our city and the world beyond.

Encounter Jesus

Above all, we desire that every person who calls MCA Church their home will regularly encounter Jesus through his Holy Spirit in their everyday lives. All our ministries seek to help people meet Jesus through prayer, Scripture, worship, and acts of compassion. These are ways disciples of Jesus can “walk with Jesus” day in and day out.

Whether it's a Sunday morning worship service or a junior-high night, we want to help our people grow in these four areas so they might know Jesus in greater ways. You will see this reflected in the ministry reports that follow.

Empower People

As we help people into places where they can encounter Jesus, what happens next is truly exciting to see: they are filled with God's empowering presence. This is the next step on the discipleship journey. We don't simply walk with Jesus; we become like Jesus through the power of his Holy Spirit. Your staff are working and praying to help you grow in Christian maturity, fellowship, and service. We believe God has Kingdom plans for you that can only be realized as you let the Spirit fill and transform you.

So come, Holy Spirit, fill your church and make us more like you!

Engage Our City and the World Beyond

The life of Jesus and the Scriptures make it clear that God's church doesn't exist for itself—it exists to carry the glory of God to the ends of the earth. This, of course, begins in the city where we are planted. Oh church, may we never lose sight of God's vision for his people! Disciples don't simply walk with Jesus and become like Jesus—they join the mission of Jesus. It's why every Sunday you are sent out with a commissioning: you are God's person, called, equipped, and sent for the glory of God. As we move toward this end, I'm reminded of what the Apostle Paul wrote to the church in Corinth. He commended them for their commitment to following Christ and called them to *"excel in the grace of giving"* (2 Corinthians 8:7).

Church, I am grateful that you are living out Paul's exhortation. You do excel in the grace of giving! Because of your faithfulness we can help people become sold-out disciples of Jesus: people who encounter His love and healing, are empowered by His Spirit, and join in His mission. And for that, I am truly thankful.

Of note, thank you for giving to our General Fund, which enables everything we do. A portion of this fund (approximately 10%) directly supports International Workers in our Alliance family around the globe. Last year you gave just over \$106,000 to support these missionaries, including \$19,000 through the Jaffray Offering to plant new churches in South Asia. In addition, you gave generously to local Kingdom-minded groups such as Kelowna's Gospel Mission, Okanagan Pregnancy Care Centre, New Story, Eagle Bay Camp, and others. In total, we invested \$141,000 in missions this past year. Way to go, church!

I look forward to walking together as we follow Jesus in the year ahead. May we learn to be His church, in every sense of the word.

With gratitude,
Keith Whitaker

Senior Associate Report

Ric Gilbertson, Senior Associate Pastor

I have the great privilege of serving as Senior Associate Pastor. In this role I have three principal areas of responsibility: **Formation, Mission, and Organization.**

Formation

Formation concerns all those areas related to helping adults in their journey as disciples of Jesus. We embrace Jesus' words "Come, follow me" as the central guiding direction for our lives.

- **Walk with Jesus** – practice rhythms that help us see and connect with Jesus throughout the day.
- **Become like Jesus** – cooperate with the Holy Spirit to make us more like Jesus.
- **Join what Jesus is doing** – become participants in Kingdom work among the people around us.

This is not a solitary journey; we follow Jesus in community with others.

Each of these elements forms the backdrop for what we do here at MCA. One of the primary means of fostering each of these is through what we call **formation experiences**—interactive teaching times in which people engage with God's Word, dialogue together, and experiment with various discipleship practices.

Here is an overview of themes and dates for the formation experiences during 2025:

- *Spiritual Gifts* – identifying and developing giftedness (January)
- *Fasting* – exploring this ancient practice for connecting with God (March)
- *Solitude* – creating space in our lives to be with God (May)
- *Aging Matters* – the opportunities and challenges for disciples in their late 50s to early 70s (October)
- *The Practice of Prayer* – communicating and communing with God (October–November)
- *Life Shared* – sharing Jesus with our friends and neighbours (Nov 7–8)
- *The Practice of Scripture* – engaging with God's Word (November–December)

Walking together with others is another pillar of our journey. We do this by participating in the Sunday morning gathering and by joining in smaller group connections. The nature, purpose, and frequency of these smaller spaces vary across the MCA community: gender-based groups (women's and men's), age-specific groups (Oasis for older adults), home-based small groups, and our newer 3-2-1 groups—three people meeting for two hours once a month, an achievable format for busy Kelowna life.

Mission

Mission is the outward-facing part of our MCA family, both locally and globally. We continue partnerships with the Kelowna Gospel Mission and Kelowna Crisis Pregnancy Centre, and we are exploring additional partners that promote the wellness of our city and reach those who do not yet know Jesus.

Globally, we support two International Worker families serving with The Alliance Canada: **Chris and Angela Hiebert (Mexico)** and **Travis and Erin Wilkins (Central Asia)**. Besides prayer and financial support through the Global Advance Fund, we have also supported both families in tangible ways.

During fall 2024 the Wilkins were at a major discernment crossroads, and they invited a small team from MCA to come, pray, and discern with them. Four people went to encourage and pray with them, while our whole MCA family engaged in specific prayer. God answered! That trip was deeply encouraging, and Michael Suafferer's October update reflected new direction and vision for their ministry.

The Hieberts spent a one-year home assignment in Kelowna from their ministry in Mexico. MCA welcomed Chris and Angela and their three children; many in our church provided them with housing and a vehicle. They expressed deep gratitude for how warmly MCA embraced and cared for them. Plans are underway for a 2026 visit to further assist the Hiebert's in their ministry.

Organization

Organization is the final part of my role and involves the structure and staff-team side of MCA life. I work closely with Keith on implementing our strategic plan that sets the overall direction for the church. Our staff team is vital to MCA's health; I help coordinate weekly meetings for prayerful dependence on God, mutual support, and coordinated ministry effort.

January 2026 will mark three years since Ruth-Anne and I joined MCA. We are deeply thankful for the many people who serve in countless ways. We are grateful that God has made it possible for us to be part of the MCA family!

Respectfully submitted,

Ric Gilbertson

Family Ministries Report

Chris Downey, Family Ministries Pastor

This past year has been such a life-giving season in Family Ministries. Across every age group—Nursery, Preschool, Elementary, and Middle School—we’ve seen growth, connection, and a deep sense of God’s presence at work in our kids, families, and leaders.

One of the biggest encouragements this year has been our volunteer teams. We’ve seen new faces join and existing leaders continue to serve with such consistency and heart. The sense of ownership, joy, and teamwork has been incredible, and it’s created a strong foundation for everything we do on Sunday mornings.

Another highlight has been the wave of babies arriving in our church family! It’s been a joy to celebrate with these growing families, and it’s opened the door for Clara Tonn, our Nursery and Pre-School Coordinator, and me to make some wonderful connections. There’s something so special about watching new life—both literally and spiritually—breathe fresh energy into our community.

Our **Kids Day Camp** was also a standout moment this year. We had the most **Leaders-in-Training (LITs)** ever and the strongest leader-to-kid ratio we’ve ever seen! That meant our campers received so much personal care and attention, and our young leaders stepped into meaningful roles that helped them grow in confidence and faith. The energy and unity throughout the week were a beautiful picture of what happens when the whole church family invests in the next generation.

Looking ahead, I’m excited to keep building on this momentum—continuing to create spaces where kids can experience God’s love, where families feel known and supported, and where leaders find joy and purpose in serving. I’m so thankful for every staff member, volunteer, parent, and child who makes Family Ministries what it is. It’s a privilege to walk alongside this community.

Respectfully submitted,
Chris Downey

Youth Ministry Report

Adriana Morris, Youth Ministry Director

This has been a year of energy, connection, and spiritual growth within MCA Youth. Watching students take steps toward Jesus—some for the very first time, others growing deeper in their faith—has been such a joy.

Our youth community continues to be a place where students can be real, ask hard questions, and experience the presence of God together. We've seen steady attendance on both Junior High and Senior High nights, and an encouraging number of new students have joined through the invitation of their friends. That simple act of invitation continues to be one of the most powerful ways students are engaging others with the gospel.

A highlight of the year was our Youth Retreat Weekend. It was a sacred time of worship, community, and fun—complete with small-group discussions that led to powerful moments of prayer and surrender. God met our students in real and transformative ways, and we continue to see the ripple effects of that weekend in their lives and friendships.

Another key area of growth has been student leadership. We now have several students serving regularly on worship teams, tech teams, and Sunday-morning ministries. Watching them use their gifts to serve others and take ownership of their faith has been deeply rewarding.

We've also placed renewed emphasis on connecting with parents and helping them feel supported as the primary spiritual influencers in their homes. Through regular updates, prayer nights, and meaningful conversations, we're seeing a stronger sense of partnership between families and the youth ministry team.

Looking ahead, we're excited to keep investing in relationships and discipleship opportunities that help students encounter Jesus, be empowered by His Spirit, and engage their world with courage and compassion. Thank you, church family, for your ongoing support and prayer for our teens—you are making a real difference in their lives!

Respectfully submitted,
Adriana Morris

Worship & Young Adults Report

Elliott Morris, Worship and Young Adults Pastor

The 2024/2025 ministry year has been such a meaningful one for me personally and for both ministries I have the privilege of leading. God has been faithful, and it's been a joy to see lives shaped by His presence—through worship, through community, and through opportunities to serve together.

Worship Ministry

This year we made an important change in how our worship teams prepare for Sundays. After prayer and discussion, we moved away from mid-week rehearsals and shifted to a single practice before the service. This change has not only simplified schedules but also led to greater focus and attentiveness among our teams. The shorter but more intentional time together has helped us serve with fresh energy and unity.

A major highlight was the completion of our fully enclosed drum cage early in 2025. This upgrade significantly improved sound balance and clarity in our sanctuary and created a much better listening and worship experience for everyone. Our sound technicians now have greater control of the mix, and our musicians can lead with more confidence.

One of the greatest joys this year has been mentoring younger worship leaders. Two young adults, Mackenzie and Lukas, stepped up to lead worship for the first time before heading off to new seasons of study and life. It's always bittersweet to see people go, but it's exciting to know they carry what they've learned about worship leadership wherever they serve next.

As we look to the coming year, I'm praying for more musicians and vocalists to rise up and join our teams, and that every person on stage and behind the soundboard will continue to grow as a worshipper of Jesus.

Young Adults Ministry

The 2024/2025 year marked the second full year of our Young Adults Ministry, and it's been incredibly encouraging to see how this community continues to mature and thrive. Attendance has grown, and even more importantly, so has the depth of relationship and discipleship.

From our regular Monday-night gatherings to post-service hangouts and special events, this has been a year of genuine friendship and spiritual connection. Our "three-step launch plan" at the beginning of the ministry year helped set the tone—starting with casual hangouts after church, followed by a series of fun, low-barrier Monday-night events, and culminating in a Young Adults Retreat in Sicamous.

That retreat was a turning point for our group. We spent time worshipping, sharing testimonies, and praying together, and the Holy Spirit moved powerfully among us. Many young adults described it as a defining moment in their walk with Jesus, and the unity and openness that came out of that weekend have carried through the rest of the year.

Looking ahead, my hope is that this ministry continues to be a place where young adults not only find belonging but also discover what it means to live as disciples of Jesus—anchored in truth, connected in community, and sent on mission.

Respectfully submitted,
Elliott Morris

Care, Prayer, and Spiritual Vitality Report

Michelle Derksen, Associate Pastor – Spiritual Vitality and Care

This past year has been one of deep encouragement as we've seen God stir hearts toward prayer, compassion, and renewed spiritual vitality within our church family. I continue to be amazed by the ways the Holy Spirit is prompting us to pause, pray, and respond to His leading.

Advent 2024 – The Glory and Radiance of God

Our Advent theme came from *Psalm 19:1*: “*The heavens declare the glory of God; the skies proclaim the work of his hands.*” We celebrated with an **Advent Launch** on November 24, where families of all ages gathered for community, cookies, and creative crafts. Together we prepared Advent calendar cards that guided us through the season. Each Sunday, families shared personal stories during our Advent candle lightings, testifying to the glory and peace of God at work in everyday life. It was a joy to hear how Jesus continues to shine through the lives of His people.

Lent 2025 – A Journey Toward the Cross

During Lent we invited the church to walk the path of Jesus through the eyes of His disciples. Each Sunday featured a dramatic monologue, and each Wednesday offered a moment of reflection—an intentional rhythm of slowing down, remembering, and realigning our hearts with Christ.

Many people commented on how meaningful these simple practices were, and several shared that they experienced fresh closeness with Jesus through them.

Prayer and Care

A growing highlight of this year has been seeing prayer spring up naturally across our community—before and after services, in small groups, and even over the phone. We're hearing more and more stories of God's healing, peace, and reconciliation in people's lives.

Our **Care Team** continues to serve faithfully through phone calls, cards, and visits to those who are sick or shut in. I am deeply grateful for the men and women who quietly embody the compassion of Christ in these ministries. In the coming year, we plan to expand the Care Ministry, welcoming new volunteers with gifts of mercy and service.

Global Connection

In February I had the privilege, along with Laura Petkau, of serving on the **Global Gathering Prayer Team**. We witnessed God's miraculous work in powerful ways across the international church. One particular story stands out: a man who had long resisted God was healed during a prayer session, and both he and his family came to faith in Christ. Moments like these remind us that our God is still in the business of transformation.

Looking back on this past year, I'm deeply thankful for how the Spirit continues to draw us into deeper intimacy with Jesus and to shape us as a praying, caring community. May we keep saying "yes" to His invitations—to stop, to listen, to pray, and to serve with hearts full of compassion.

Respectfully submitted,

Michelle Derksen

Facilities Report

Clint Kilback, Facilities

The facilities at Mission Creek Alliance Church continue to serve as an important base for ministry, hospitality, and community connection. This past year has been full of both practical improvements and continued gratitude for how God uses our building to bless others.

Maintenance and Upgrades

Over the past ministry year, we've completed several major projects that improve both the functionality and longevity of our facility.

- **Roof Repairs:** Addressed upper cornice "bird holes."
- **HVAC Replacement:** Two rooftop air conditioning units replaced in the foyer and second-floor offices, along with the largest HVAC unit supplying the sanctuary.
- **Capital Reserve Fund:** We added funds to the Fund to plan responsibly for future replacements.
- **New Fiscal Year Replacements:** As part of the 2025–2026 budget, two additional rooftop units were replaced, serving the children's classrooms, main-floor washrooms, and preschool areas.

In total, we have now replaced five of our eight rooftop HVAC units, with plans to replace the remaining three over the next three fiscal years.

Partner Use and Community Impact

Our building continues to be used by a wide variety of community and ministry partners, each serving unique needs within Kelowna. Current partners include:

- **Central Okanagan Hospice Association**
- **Ohana Day Care**
- **Kelowna Community Connections (Christian homeschool co-op)**
- **Genesis Athletics (volleyball club serving low-income families)**
- **Kelowna's Gospel Mission (staff training and retreats)**

We consider it a privilege to see our space filled each week with people learning, growing, and serving.

Gratitude and Volunteers

Much of what happens in our facility would not be possible without our incredible volunteers. From regular maintenance and small repairs to landscaping and seasonal cleanups, their efforts make a visible difference in how our church and community experience MCA's hospitality.

Thank you to everyone who gives their time and skill so generously. Your efforts are an act of stewardship that helps us manage our resources wisely and extend the life of this ministry space for years to come.

Respectfully submitted,

Clint Kilback

2025 Nominating Committee Report

Keith Whitaker, Nominating Committee Chair

The 2025 Mission Creek Alliance Nominating Committee met in person on September 2, 11, 14, and October 7 to attend to formal parts of our work. The work of the Committee was two-fold: first, to discern candidates to recommend to the membership for service on the Board of Elders as outlined in Part 7 of the MCA Church Bylaws; and second, to recommend to the membership two members willing to serve on the 2026 Nominating Committee.

Nominating Committee Members

- Keith Whitaker (Chair)
- Marian Petkau (Board Representative)
- Lyle Bellamy (Board Representative)
- Laura Dunwoody (Member Representative)
- Dave Prosser (Member Representative)

Board of Elder Nominations

Elders completing terms and outcomes

- Janet Kirby – completed third term, ineligible for re-election
- Marian Petkau – completed third term, ineligible for re-election
- Adam Southgate – completed second term, declined re-election
- Paul Hansen – completed first term, affirmed for re-election

Returning mid-term members

- Gary Schieck
- Lyle Bellamy
- Agnes Merkl
- Laura Petkau

2025 Nominees to the Board of Elders

- Paul Hansen (Incumbent)
- Lois Edwards (New)
- Murray Derksen (New)
- Jennifer Kilback (New)

2026 Nominating Committee Nominations

The 2025 Nominating Committee recommends the following members to serve on the 2026 Nominating Committee:

- Jocelyn McCaskell
- Gordon Howe

Acknowledgment

The Committee expresses deep gratitude to Marian Petkau, Janet Kirby, and Adam Southgate for their faithful service on the Board of Elders. Each has been a respected and beloved member of the board over the years, serving with humility, wisdom, and grace. Their leadership has been a true blessing to Mission Creek Alliance Church.

Closing Note

On behalf of the Committee, I want to thank the people of MCA Church for following Jesus faithfully and for supporting the work of ministry through our fellowship. We trust that those nominated in this report have the Lord's blessing for service in the years ahead.

Respectfully submitted,

Keith Whitaker on behalf of the Nominating Committee,
(Marian Petkau, Lyle Bellamy, Laura Dunwoody, Dave Prosser)

Elder Biographies

Returning Elder Biographies

The following individuals are continuing to serve mid-term on the Board of Elders.

Gary Schieck



My name is Gary Schieck. I am a recent retiree, having spent much of my career in senior management positions in the Okanagan fruit industry. I have been attending MCA for just over 40 years and have been a member for most of those years. I have served many terms on the Board, most recently as Vice-Chair and Treasurer prior to that, as well as serving on Finance and Nominating Committees. I have been part of the worship team, have led the men's group, taught Sunday School and worked as a leader in youth, Kids Day Camp, and various children's ministries. My wife Karan and I were both baptized and married here at MCA and our two sons attended with us until their late teens. MCA/Kelowna Alliance has been a significant part of my life as well as my family's, and it is an honour and a blessing to serve. My prayer and desire is that through this church we are strengthened and empowered to live our faith daily, in action and love, so that we impact many in our community for the Lord's glory.

Lyle Bellamy



My name is Lyle Bellamy. I have been attending Mission Creek Alliance since 1976. I am retired and spend my time in church-related activities, playing pickleball, fishing, and mountain biking.

For the last fifteen years I have facilitated or helped to facilitate the Men's Circle. I have also been involved in intentional discipleship for 7 years.

I have been widowed for 5 years and have 3 adult children, 4 granddaughters, and 4 great-grandchildren. I am blessed and my desire is to be a blessing to others.

Agnes Merkl



I have been a part of MCA church for 27 years, since moving to Kelowna with my husband Craig. I was baptised here soon afterwards, and have been involved in Kids Ministry, Kid's Day camp, and more recently, on media and the after-service prayer team. I have also recently become a volunteer at Kelowna Gospel Mission, serving in the kitchen alongside others from our Care Group. Our two daughters grew up in the church, and over the years, our church family has been as family to us.

I have a heart for young people, wanting to see them grow in the love of God. With our girls now in their 20s, my desire is to encourage and pray for this generation of youth and young adults. Our church is a warm community of people following Jesus and loving each other, based on God's amazing love for us. My heart is to help bring others who don't know him to discover who He is and realize that He is a Friend forever. Love through service, joy in friendship, and a deeper understanding of Jesus are the focus of who we can be within our church and to others around us.

Laura Petkau



My name is Laura Petkau and I have been a part of MCA since 2016 when I moved back to Kelowna from Saskatchewan. I work as a Financial Coordinator for WorkBC and split my free time between doing anything crafty and digging in the dirt.

I grew up in Kelowna and attended KGF until moving to Saskatchewan in 2009. While in Saskatchewan I was part of a local church and was involved in Worship Ministry and leadership of the Young Adults group. Since attending MCA I have been involved in Worship Ministry, Preteen and Youth. What drew me to this church was the community and clear Biblical teaching that challenges us as believers and points us all toward a life with Jesus. My heart's desire is to serve the local church, and I believe He calls each one of us to use our gifts and abilities to share the hope we have with the people in our city. My prayer is that our church would be a place where people grow in their love for Jesus and understanding of scripture.

Prospective Elder Biographies

The following individuals are being presented to the membership for election to the Board of Elders.

Paul Hansen



I've been a part of MCA since childhood, when my family moved to Kelowna from Red Deer. My wife and I met in high school, and we are blessed with two wonderful adult children and two amazing grandchildren.

Throughout the years, I've had the privilege of serving in various roles within the church community, including at Camp Arrowhead, Young Life, teaching Sunday School, doing media for Sunday morning worship, hosting a home group, participating in the Pastoral Search committee, and serving as an Elder.

My personal goal is to deepen my relationship with Jesus and become a more dedicated follower of His teachings. My vision for our church is to see everyone radiating with Jesus' love, both within the church and in the broader community.

Lois Edwards



Hello, my name is Lois Edwards. I have been attending Mission Creek since 1967, as a child with my family. I participated in all the programs the church had to offer an energetic growing girl, Sunday school, church services, there were two every Sunday!, Bible study, youth choir, drama, worked in the preschool, youth conferences, AYF, College and Career, adult choir, and probably several I've forgotten. This church has been the center of my life and that of my family's for almost six decades.

I graduated from UBC in 1983 with a Bachelors of Education degree. Robert and I were married in this church in 1985 and dedicated all four of our children in the years that followed. Our lives were filled with raising our littles, I was, still am, a stay at home mom, as Rob's career took him to many countries for weeks at a time. I have enjoyed 2 missions trips with my daughters, to Côte d'Ivoire, and Egypt. Both trips were a fabulous spiritual and emotional growing experience.

Our children have all grown and have families of their own, we have been blessed with three grandchildren and we spend many weekend or weeks driving to Calgary to be part of their lives especially now, before they're in school.

Robert has recently retired which has given us time to travel, entertain returning kiddos for most of the summer, and generally enjoy living in the Okanagan. I have been helping with church building decor for several years and enjoy helping with various projects and seasonal design.

My prayer and desire for our church is to continue to build a strong spiritually mature body of believers with Christ as our example.

Murray Derksen



I have been part of the MCA community since my family moved to Kelowna in 1970. I grew up in this church, was baptized here, received a call to ministry here, was married here (to Michelle), and was sent out from here to many different places in Canada and the world. This church has been a launching pad from which we have done many types of kingdom service.

Michelle and I have four adult children, three are married, one is engaged, and we have four grandchildren. One of my joys in life is spending time with our family, whether here in the Okanagan, or in P.E.I. where one son and family have settled. We have served in pastoral work in Quesnel and Winnipeg, and then stepped into international work, through The Alliance Canada, in Mexico, Egypt, and then overseeing the Alliance work in Latin America & the Caribbean, based out of Costa Rica and later from Kelowna. We retired from the mission in 2021, and I started a PhD study program at UBCO focused on the experience of refugees in the Central Okanagan. I am currently in the dissertation writing stage.

While I spend most of my time in the community as a researcher and volunteer, we are active members of this church, co-leading a weekly small group, and regular attenders of the weekend services. I love the local church, and my passion lies in the impact the local church has on its community. I tend to be one who is always looking outward towards the community in which a church is embedded.

Jennifer Kilback



Jennifer has been a part of the MCA Church community since 1998, when she and her husband, Clint, moved to Kelowna. Together, they've raised two daughters who have grown up in the church.

A Chartered Professional Accountant, Jennifer works in the tech industry and brings extensive experience serving on a variety of non-profit boards. Her professional skills and commitment to service are rooted in a deep personal faith that began and grew at MCA. It was here that she first encountered and fell in love with Jesus, and the church family has been a source of encouragement, support, and spiritual growth ever since.

Jennifer's desire is that everyone who comes through MCA's doors will experience the love of God and know that they are a cherished part of His family.

Financial Statements (2024–2025)

Prepared by BDO

The following statements have been reviewed by BDO Canada LLP and approved by the Board of Elders.

Mission Creek Alliance Church
Financial Statements
For the Year Ended July 31, 2025
(Unaudited)

Contents

Independent Practitioner's Review Engagement Report	2
Financial Statements	
Statement of Financial Position	3
Statement of Changes in Net Assets	4
Statement of Operations	5
Statement of Cash Flows	6
Notes to Financial Statements	7 - 11



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BDO Canada LLP
1631 Dickson Avenue, Suite 400
Kelowna, BC V1Y 0B5 Canada

Independent Practitioner's Review Engagement Report

To the Membership of Mission Creek Alliance Church

We have reviewed the accompanying financial statements of Mission Creek Alliance Church that comprise the statement of financial position as at July 31, 2025, and the statements of operations, changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

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

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

BDO Canada LLP

Chartered Professional Accountants

Kelowna, British Columbia
October 31, 2025

**Mission Creek Alliance Church
Statement of Financial Position
(Unaudited)**

July 31	Unrestricted	Designated	Endowment	2025 Total	2024 Total
Assets					
Current					
Cash (Note 2)	\$ 83,910	\$ -	\$ -	\$ 83,910	\$ 73,038
Portfolio investments	-	-	-	-	12,034
Accounts receivable	16,127	-	-	16,127	7,253
Prepaid expenses	5,225	-	-	5,225	8,801
	105,262	-	-	105,262	101,126
Restricted cash and short term investments (Note 5)	68,067	24,426	50,475	142,968	184,161
Tangible Capital Assets (Note 3)	1,541,863	-	-	1,541,863	1,587,433
	\$ 1,715,192	\$ 24,426	\$ 50,475	\$ 1,790,093	\$ 1,872,720
Liabilities and Net Assets					
Current					
Accounts payable and accrued liabilities (Note 4)	\$ 54,796	\$ -	\$ -	\$ 54,796	\$ 38,770
Deferred revenue	-	-	-	-	12,034
	54,796	-	-	54,796	50,804
Net Assets					
Unrestricted	50,466	-	-	50,466	50,322
Restricted	68,067	24,426	50,475	142,968	184,161
Invested in tangible capital assets	1,541,863	-	-	1,541,863	1,587,433
	1,660,396	24,426	50,475	1,735,297	1,821,916
	\$ 1,715,192	\$ 24,426	\$ 50,475	\$ 1,790,093	\$ 1,872,720

On behalf of the Board:

 Director

The accompanying notes are an integral part of these financial statements.

**Mission Creek Alliance Church
Statement of Changes in Net Assets
(Unaudited)**

For the year ended July 31	Unrestricted	Invested in Capital Assets	Internally Restricted	Externally Restricted	Restricted for Endowment Purposes	2025 Total	2024 Total
Balance, beginning of the year	\$ 50,322	\$ 1,587,433	\$ 74,120	\$ 57,506	\$ 52,535	\$ 1,821,916	\$ 1,965,112
Excess (deficiency) of revenues over expenses	61,757	(118,479)	(1,120)	(26,717)	(2,060)	(86,619)	(143,196)
Transfers	(33,000)	-	39,363	(6,363)	-	-	-
Investment in tangible capital assets	(28,613)	72,909	(44,296)	-	-	-	-
Balance, end of the year	\$ 50,466	\$ 1,541,863	\$ 68,067	\$ 24,426	\$ 50,475	\$ 1,735,297	\$ 1,821,916

The accompanying notes are an integral part of these financial statements.

Mission Creek Alliance Church
Statement of Operations
(Unaudited)

For the year ended July 31	Unrestricted	Designated	Endowment	2025 Total	2024 Total
Revenue					
Receipts					
General tithes and offerings (Note 6)	\$ 772,070	\$ -	\$ -	\$ 772,070	\$ 728,413
Missions	76,789	64,219	-	141,008	114,412
Other receipts	17,701	22,454	-	40,155	50,907
Interest	-	-	1,879	1,879	2,159
Rental income	105,727	-	-	105,727	61,202
	<u>972,287</u>	<u>86,673</u>	<u>1,879</u>	<u>1,060,839</u>	<u>957,093</u>
Expenses					
Administration					
Amortization	118,479	-	-	118,479	119,209
Bank charges and interest	12,905	-	-	12,905	7,710
District operating assessment	21,379	-	-	21,379	20,136
Facilities maintenance and insurance	111,988	-	-	111,988	112,741
Office and general	54,520	-	-	54,520	44,539
Utilities	44,718	-	-	44,718	50,506
	<u>363,989</u>	<u>-</u>	<u>-</u>	<u>363,989</u>	<u>354,841</u>
Ministries					
Children ministries	9,122	7,350	-	16,472	17,213
Youth ministries	10,531	3,531	-	14,062	14,983
Adult ministries	1,171	930	-	2,101	2,305
Conferences and leadership development	5,257	70	-	5,327	7,454
Congregational care and fellowship	9,899	6,519	3,939	20,357	23,184
Evangelism, discipleship, and outreach	3,476	6,167	-	9,643	8,619
Music, worship, and drama	12,884	823	-	13,707	14,562
Salaries and benefits	532,703	31,541	-	564,244	543,534
	<u>585,043</u>	<u>56,931</u>	<u>3,939</u>	<u>645,913</u>	<u>631,854</u>
Missions					
Global Advance Fund	80,789	26,012	-	106,801	99,638
Other missions	308	30,447	-	30,755	13,956
	<u>81,097</u>	<u>56,459</u>	<u>-</u>	<u>137,556</u>	<u>113,594</u>
Total Expenses	<u>1,030,129</u>	<u>113,390</u>	<u>3,939</u>	<u>1,147,458</u>	<u>1,100,289</u>
Deficiency of revenues over expenses	\$ (57,842)	\$ (26,717)	\$ (2,060)	\$ (86,619)	\$ (143,196)

Mission Creek Alliance Church
Statement of Cash Flows
(Unaudited)

For the year ended July 31	2025	2024
Cash flows from operating activities		
Excess (deficiency) of revenues over expenses	\$ (86,619)	\$ (143,196)
Items not affecting cash:		
Amortization of capital assets	118,479	119,209
Donations-in-kind	(19,717)	(17,910)
Loss on disposal of investments	1,397	255
Changes in non-cash working capital:		
Accounts receivable	(8,874)	(924)
Prepaid expenses	3,576	7,896
Accounts payable and accrued liabilities	16,026	15,118
	<u>24,268</u>	<u>(19,552)</u>
Cash flows from investing activities		
Purchase of tangible capital assets	(72,909)	(18,500)
Proceeds from sale of portfolio investments	18,320	17,655
	<u>(54,589)</u>	<u>(845)</u>
Net decrease in cash	(30,321)	(20,397)
Cash, beginning of the year	<u>257,199</u>	<u>277,596</u>
Cash, end of the year	<u>\$ 226,878</u>	<u>\$ 257,199</u>
Represented by:		
Cash	\$ 83,910	\$ 73,038
Restricted cash and short term investments	142,968	184,161
	<u>\$ 226,878</u>	<u>\$ 257,199</u>

The accompanying notes are an integral part of these financial statements.

Mission Creek Alliance Church
Notes to Financial Statements
(Unaudited)

July 31, 2025

1. Significant Accounting Policies

Nature and Purpose of Organization	Mission Creek Alliance Church is a constituent member of the district and national organizations of The Christian and Missionary Alliance in Canada and is a registered charity under the Income Tax Act. The objective of the Church is to magnify God through building up believers in the Church family, where they will develop Christ-like maturity using all of their means, for ministry in the Church and missions to the world.
Basis of Accounting	These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations. Mission Creek Alliance Church follows the restricted fund method of accounting for contributions. The General Fund accounts for the Church's program delivery and administrative activities. This fund reports unrestricted resources and internally restricted resources in addition to capital assets. The Designated Fund reports only restricted resources that have been designated for specific purposes or programs. The Endowment Fund reports the assets, liabilities, revenues and expenses related to donations and bequests in which the principal is restricted.
Cash and Cash Equivalents	Cash and cash equivalents include highly liquid investments with a term to maturity of three months or less from the date of the purchase.
Revenue Recognition	Designated contributions or donations are recognized as revenue of the Designated Fund in the year of receipt. Amounts unexpended at year end are specifically restricted for designated use in the future. Unrestricted contributions or donations are recognized as revenue of the General Fund in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. All other revenue is recognized when received or receivable if the amounts to be received can be reasonably estimated and collection is reasonably assured.

Mission Creek Alliance Church
Notes to Financial Statements
(Unaudited)

July 31, 2025

1. Significant Accounting Policies (continued)

Financial Instruments	Arm's length financial instruments are recorded at fair value at initial recognition. Financial instruments quoted in an active market or those with observable inputs significant to the determination of fair value or derivative contracts are recorded at fair value at initial recognition. All other financial instruments are recorded at cost at initial recognition. In subsequent periods, equities traded in an active market are reported at fair value, with any change in fair value reported in income. All other financial instruments are reported at cost or amortized cost less impairment. Transaction costs on the acquisition, sale or issue of financial instruments are expensed for those items measured at fair value and charged to the financial instrument for those measured at amortized cost. Financial assets are tested for impairment when indicators of impairment exist. When a significant change in the expected timing or amount of the future cash flows of the financial asset is identified, the carrying amount of the financial asset is reduced and the amount of the write-down is recognized in net income. A previously recognized impairment loss may be reversed to the extent of the improvement, provided it is not greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously, and the amount of the reversal is recognized in net income.						
Tangible Capital Assets	Tangible capital assets are recorded at cost and are only amortized once available for use. Amortization is based on the estimated useful life of the assets and is provided on the straight-line basis at the following annual rates: <table><tr><td>Building</td><td>3%</td></tr><tr><td>Equipment and furniture</td><td>15%</td></tr><tr><td>Paving and landscaping</td><td>5%</td></tr></table>	Building	3%	Equipment and furniture	15%	Paving and landscaping	5%
Building	3%						
Equipment and furniture	15%						
Paving and landscaping	5%						
Contributed Services	Gifts in kind are reported at fair market value, when fair market value can be reasonably estimated. Gifts in kind are recorded at nominal values when fair value cannot be reasonably estimated. Volunteers contribute services to assist the Church in carrying out various activities. Because of the difficulty of determining their fair value, volunteer services are not recognized in the financial statements.						

Mission Creek Alliance Church
Notes to Financial Statements
(Unaudited)

July 31, 2025

1. Significant Accounting Policies (continued)

Use of Estimates

The preparation of financial statements in accordance with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from management's best estimate as additional information becomes available in the future.

2. Cash

The Church maintains all of its cash balances in a financial institution in British Columbia. The Canada Deposit Insurance Corporation (CDIC) insures each of these accounts up to \$100,000. The aggregate funds held in each institution may exceed the CDIC insured limit from time to time and specific funds held by the institution may not be covered by CDIC insurance. Management does not anticipate any material effect on the financial position of the Church as a result of these concentrations of credit risks.

3. Tangible Capital Assets

	2025		2024	
	Cost	Accumulated Amortization	Cost	Accumulated Amortization
Land	\$ 31,277	\$ -	\$ 31,277	-
Building	4,384,994	2,911,968	4,320,728	2,802,819
Equipment and Furniture	247,037	213,147	242,195	204,800
Paving and landscaping	54,306	50,636	50,506	49,654
	\$ 4,717,614	\$ 3,175,751	\$ 4,644,706	\$ 3,057,273
Net book value		\$ 1,541,863		\$ 1,587,433

Mission Creek Alliance Church
Notes to Financial Statements
(Unaudited)

July 31, 2025

4. Accounts Payable and Accrued Liabilities

Included in accounts payable and accrued liabilities are government remittances payable of \$9,745 (2024 - \$10,156).

5. Restricted Cash and Restricted Net Assets

The Church receives monies which have been restricted for various reasons. Donations or bequests received by the Church in which the donor has permanently restricted the principal amount from being expended are reported as restricted cash and restricted net assets in the Endowment Fund. Amounts received by the Church that have been designated by the donor to be expended for a specific mission, project or in a specific ministry area, are reported as restricted cash and restricted net assets in the Designated Fund. Amounts reported as restricted cash and restricted net assets in the General Fund have been internally restricted by the Church for a future purpose and have not been externally restricted by a contributor. The restricted funds are as follows:

	<u>2025</u>	<u>2024</u>
Russ Hawley Memorial Endowment Fund	\$ 25,000	\$ 26,141
Jeff Friesen Memorial Endowment Fund	3,477	3,682
Christian Education Assistance Endowment Fund	21,998	22,712
Worship Ministry Fund	-	31,542
Lighthouse Communities Fund	-	6,361
Benevolence Fund	7,445	9,785
Ministry Training and Education Fund	9,000	9,000
MCA Missions Fund	7,982	818
Capital Projects Fund	55,104	73,000
Other internally restricted funds	12,961	1,120
Total	<u>\$ 142,967</u>	<u>\$ 184,161</u>

6. Contribution In-Kind

Included in general tithes and offerings is \$19,717 (2024 - \$17,910) of contributed donations in-kind. The fair value of the donations in-kind was determined based on the market rate of the securities at the time of the donation.

Mission Creek Alliance Church
Notes to Financial Statements
(Unaudited)

July 31, 2025

7. Financial Instruments

Interest rate risk

Interest rate risk is the risk that future cash flows will fluctuate because changes in market interest rates. The Church is subject to interest rate risk on bank indebtedness and its operating line, if utilized.

There have not been any changes in the risk from the prior year.

Liquidity risk

Liquidity risk is the risk that the Church will encounter difficulty in meeting its obligations associated with financial liabilities. Liquidity risk includes the risk that, as a result of operational liquidity requirements, the Church will not have sufficient funds to settle a transaction on the due date; will be forced to sell financial assets at a value, which is less than they are worth; or may be unable to settle or recover a financial asset. The Church is exposed to this risk mainly in respect to its accounts payable.

The Church's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient cash flows to fund its operations and to meet its liabilities when due, under both normal and stressed conditions.

There have not been any changes in the risk from the prior year.

Market risk

Market risk is the risk that changes in market prices will affect the Church's income. Accordingly the Church is exposed to market risk when holding portfolio investments due to the effects of possible market fluctuations. The Church exercises market risk management of which the objective is to control market risk exposures within acceptable parameters while optimizing return on the investment.

There have not been any changes in the risk from the prior year.

8. Commitments

The Church has entered into a lease agreement for office equipment with monthly payments of \$318 plus maintenance costs, expiring in May 2026

2025-2026 Budget Summary

2025-2026 General Fund Budget Summary		2024-2025 Summary	
		Budget	% Change
Income			
General Fund Donations	\$ 894,487	\$ 849,331	5.3%
Rental Revenue	\$ 98,109	\$ 85,950	14.1%
Total Income	\$ 992,596	\$ 935,281	6.1%

Expenses/Expenditures			
Operating Expenses			
Missions (MCA Specific)	\$ 5,000	\$ 5,000	0.0%
Ministries	\$ 53,220	\$ 53,450	-0.4%
Staffing	\$ 552,892	\$ 529,008	4.5%
Other Personnel Costs	\$ 15,000	\$ 15,300	-2.0%
Administration	\$ 82,655	\$ 74,655	10.7%
Facilities	\$ 165,420	\$ 145,090	14.0%
Total Operating Expenses	\$ 874,187	\$ 822,503	6.3%
Other Expenses/Expenditures			
Capital Expenditures	\$ 55,500	\$ 115,500	-51.9%
Loan payments (principal and interest)	\$ -	\$ -	
Global Advance Fund	\$ 77,608	\$ 78,256	-0.8%
District Operating Budget assessment	\$ 21,302	\$ 19,564	8.9%
Total Other Expenses/Expenditures	\$ 154,410	\$ 213,320	-27.6%
Total Expenses /Expenditures	\$ 1,028,596	\$ 1,035,823	-0.7%

Net Deficit Before Inter-Fund Transfers	\$ (36,000)	\$ (100,542)	
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Inter-Fund Transfers			
Transfer from Worship Pastor Fund	\$ 36,000	\$ 31,542	14.1%
Transfer from Capital Projects Fund	\$ -	\$ 69,000	-100.0%
Total Inter-Fund Transfers	\$ 36,000	\$ 100,542	

General Fund Budgeted Surplus/Deficit	\$ -	\$ -	
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