

March 25, 2026 AGM

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# 2025 ANNUAL REPORT



**CROSSROADS**  
COMMUNITY CHURCH

# ANNUAL MEETING AGENDA

Call to order and opening prayer

Appointment of Meeting Chair and Recording Secretary

Adoption of Agenda

Approval of the Meeting Minutes of the AGM held March 26, 2025

Ministry Reports

- Receipt of Reports

Affirmations:

- Affirmation of Board of Elders (Second Term)

Financial:

- Finance Team Report
- 2025 Compilation Engagement Report
- Appointment of Independent Chartered Professional Accountant
- 2026 Budget

Affirmation Results

Adjournment

# BOARD OF ELDERS & STAFF

## 2025

CROSSROADS COMMUNITY CHURCH

### BOARD

JOEL DEFRIES  
BOARD CHAIR

RON ROSE  
BOARD VICE CHAIR

AMY DURKEE  
BOARD TREASURER

ELLIE STROSCHE  
BOARD SECRETARY

TREVOR EBY  
BOARD MEMBER

### STAFF

JOEL DEFRIES  
LEAD PASTOR

DANIELLE RAVERTY  
ASSOCIATE PASTOR OF CHILDREN,  
YOUTH & COMMUNITY GROUPS

JODY DEFRIES  
WORSHIP LEAD

KELLY LAVERY  
OFFICE ADMINISTRATOR



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# MINUTES OF 2025 AGM

Meeting held March 26, 2025, 6:00 p.m. at Crossroads Ministry Center

## Call to Order

The Annual General Meeting was called to order at 6:00 p.m. by Pastor Joel Defries.

Ellie Stroscher opened the meeting in prayer.

Thirty (30) voting members were present. Quorum was declared.

## Appointment of Officers and Ballot Counters

The following appointments were made:

- Chair: Mike Stevenson
- Recording Secretary: Kelly Lavery
- Ballot Counters: Trudy Defries and Sharon Dixon

## Adoption of Agenda

MOVED that the agenda be adopted as presented.

CARRIED unanimously.

## Approval of Minutes

MOVED that the reading of the minutes of the Annual General Meeting held March 27, 2024 be waived.

CARRIED unanimously.

## Reports

Pastoral, Board, and Ministry Reports were presented.

MOVED that the Pastoral, Board, and Ministry Reports be received.

CARRIED unanimously.



The 2024 Financial Report was presented.  
MOVED that the 2024 Financial Report be approved as presented.  
CARRIED unanimously.

### **2025 Budget and Appointment of Accountant**

The proposed 2025 Budget was presented.  
MOVED that the 2025 Budget be approved as presented.  
CARRIED unanimously.

MOVED that Crowe McKay LLP be appointed as Independent Chartered Professional Accountant for a 2025 Compilation or Review engagement.  
CARRIED unanimously.

### **Elections**

Ballots were distributed, collected, and counted by the appointed ballot counters.

The Chair declared the following elected:

- Board Members: Trevor Eby and Ron Rose
- Nominating Committee Members: Peter Spangehl and Danielle Raverty

MOVED that the ballots be destroyed.  
CARRIED unanimously.

### **Adjournment**

MOVED that the meeting adjourn.  
CARRIED unanimously.

Pastor Joel Defries closed the meeting in prayer.



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# VISION, MISSION, VALUES

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- We see a rapidly growing church that is responding to the love of Christ by carrying God's heart and mission to the Coast, Canada and the world beyond.
- We see a church that enters so completely into God's presence that its people always celebrate. We see a church whose worship is heard beyond its own walls, calling people to an intimate relationship with Jesus.
- We see a church where people are developed to live to the full capacity of their true identity in Christ. We see a people of sacrifice, who lay everything down for God's mission, reconciling people to him.
- We see a church committed to love even when it is difficult, having a spirit of forgiveness towards everyone, generously extending grace to all - loving others before they love us.
- We see a church where people are healed in heart, mind, soul, and body by the power of the Holy Spirit; experiencing and living in the freedom that comes from life in Christ.

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We are all about living the abundant lives Jesus has called us to. We believe that the pursuit of Jesus leads to an encounter with Him and that encounter with Christ inspires further pursuit.

## Pursue

1. God initially pursued and still does pursue us
2. We pursue God
3. We pursue people on mission with God

## Encounter

1. Through encounter, we are changed
2. Through encounter, we experience
3. Through encounter, we receive revelation

It is essential to remember this is not a single encounter, but an ongoing encounter with God and with those around us.

## WE VALUE:

- GOD'S PRESENCE
- PEOPLE
- DISCIPLESHIP
- PASSIONATE WORSHIP
- FREEDOM



# BOARD OF ELDERS

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The Board of Elders at Crossroads continues to seek to function in a way that reflects both spiritual health and wise governance. At the core of our approach is the conviction that a healthy, equipped Board serves as a foundation for a healthy church.

We remain committed to the following guiding principle:

*A healthy and equipped Board helps guard against mission drift and ensures that leadership remains centered on Jesus and the unique vision and calling He has given to the church. Such a Board actively supports, resources, and helps carry that vision forward. It understands how to govern well, recognizes clear lines of authority, and embraces both individual and collective responsibility in its role.*

As part of the Christian and Missionary Alliance in Canada, we seek to lead in a way that is both spiritually attentive and structurally clear. Our role as a Board is not to manage the day-to-day operations of the church, but to discern vision, provide oversight, and ensure faithful stewardship of what God has entrusted to us.

This means we work to:

- Keep our focus on the mission, vision, and spiritual direction of the church
- Establish clear boundaries and guiding principles for how the church operates
- Entrust ministry leadership to carry out the day-to-day work within those boundaries
- Hold one another accountable to faithfulness, integrity, and alignment with Scripture



In this way, we aim to lead with both trust and accountability—empowering leaders while remaining responsible for the overall health and direction of the church.

The Board of Elders for 2025 consisted of:

- Joel Defries, Chair
- Ron Rose, Vice Chair
- Ellie Stroscher, Secretary
- Amy Durkee, Treasurer
- Trevor Eby, Member at Large

Throughout 2025, the Board has continued to prioritize prayerful discernment in all major areas of church life. In particular, we gave focused attention to key areas including building, finances, staffing, and overall church growth. In each of these areas, we have sought to listen carefully to the Lord, process wisely, and move forward in unity.

We have seen God’s provision and guidance in tangible ways. Whether through financial stability, staffing developments, or renewed signs of growth, we recognize that the Lord has been faithful to lead and sustain us.

Looking ahead, one area that remains on our hearts is the long-term question of a future building and permanent home for Crossroads. This vision first began to take shape in 2019 but was paused due to broader global circumstances. As we move forward, we sense it is important to begin revisiting and prayerfully exploring what this could look like in the years ahead.

At the same time, we recognize the responsibility to faithfully steward the facilities God has already entrusted to us. In the coming year, we are planning to address several key areas of maintenance and improvement, including:

- Retaining wall
- Accessibility ramp
- Roof repairs



Our desire is to care well for what we have while also remaining open and obedient to what God may be leading us into next.

As a Board, we are deeply committed to continuing in prayer, unity, and discernment as we make decisions for the future of our church. We ask that you would join us in prayer—specifically, that we would remain a healthy Board, attentive to the voice of God, and faithful in stewarding the responsibility entrusted to us

## **NOMINATING COMMITTEE**

The 2025 Nominating Committee was made up of Joel Defries, Amy Durkee, Ellie Stroscher, Peter Spangehl and Danielle Raverty.

As all current board members are continuing in their roles, and two members are eligible to begin a second term pending congregational affirmation at this meeting, a nominating committee was not required for 2026

The following individuals are presented for congregational affirmation to a second term on the board:

- Amy Durkee
- Ellie Stroscher



# PASTOR'S REPORT

Reflecting on 2025, Looking to 2026

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## GREETINGS, CHURCH!

This past year has continued to be marked by God's faithfulness as we have sought to remain a people who pursue His presence, respond to His voice, and live lives shaped by encounter with Him. As I continue in my thirteenth year at Crossroads, I am deeply encouraged by what God has done, is doing, and what we believe He is leading us into.

What follows is a reflection on this past year—celebration, challenge, and vision—as we continue to move forward together.

## CELEBRATION OF NEW LIFE

One of the greatest joys of this year has been witnessing 18 baptisms between April and September. Each baptism represents a life publicly declaring allegiance to Jesus—stories of repentance, renewal, and transformation.

These moments have not only been powerful for those being baptized, but have also strengthened our entire church as we celebrate the tangible work of God among us. They remind us that the gospel is active, life-changing, and continuing to draw people into relationship with Christ.



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## MEMBERSHIP & COMMUNITY LIFE

We welcomed two new members into the life of our church this year. While this number is modest, we continue to value depth of commitment, spiritual growth, and genuine integration into the body over rapid numerical increase. Membership remains an important expression of covenant, accountability, and shared mission.

This year also carried a moment of sorrow as we said goodbye to Les Leighton, who passed away in February 2025. Les was a valued part of our church family, and we honour his life, his faith, and the legacy he leaves behind. We continue to stand with those who grieve, holding firmly to the hope we have in Christ.

## TEACHING & FORMATION THROUGH SCRIPTURE

In 2025, we continued our commitment to being a church grounded in the Word of God. Through a number of sermon series, we were shaped, challenged, and invited deeper into discipleship:

- Galatians: For Freedom – anchoring us again in the truth of the gospel and the freedom we have in Christ
- Worship: Made For This – calling us into a deeper understanding of our identity as worshippers in every area of life
- Psalms – forming us in prayer, teaching us to lament, rejoice, and speak honestly before God
- No Middle Ground – inviting us into wholehearted discipleship and a clear response to Jesus
- Luke: With God Anything Is Possible – walking with Jesus through the Gospel and being reminded of the power and nearness of God

These series have continued to form us not only as hearers of the Word, but as people learning to live it out in everyday life.



## ATTENDANCE

The average Sunday attendance remained steady compared to last year. On average we had 108 persons attending each Sunday, with highs of 180 at the Christmas Eve Services and 141 at our Resurrection Sunday service.

Our 9AM services saw an average of 74 persons in attendance, 11AM services averaged 39 persons and our Summer services averaged 94 persons all together in one 9AM service.

Comparatively, we note the average Sunday attendance was 96 persons in 2024 and 86 persons in 2023.

## WORSHIP & PRAYER RHYTHMS

During the Lent and Resurrection Sunday season, we launched Wednesday Night Worship gatherings, creating intentional space for extended worship, prayer, and seeking the Lord together. These gatherings became meaningful moments of encounter within the life of our church.

As we moved into the summer, these worship nights were paused partway through the season, allowing for a natural shift in rhythms. They were then resumed again in the fall, continuing to provide space for deeper engagement with God, before pausing once more during the Advent season.

Throughout the entire year, outside of these designated worship nights, a consistent and faithful rhythm of prayer was maintained by our core prayer team. Week after week, they gathered to pray on Wednesday evenings, faithfully covering the church in prayer.

Their leadership and perseverance have been foundational in cultivating a culture of dependence on God, ensuring that prayer remains central—not only in key moments, but as an ongoing and sustaining rhythm in the life of our church.



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## SERVING & PARTICIPATION

A strong indicator of health within our church body is the level of engagement in serving. In 2025, we had 64 active volunteers serving across a wide range of ministries.

From hospitality and worship, to children's ministry and youth ministry, to production and many other areas, these individuals faithfully give of their time and energy to support the life and mission of the church. Their service reflects a growing culture of ownership, where people are not simply attending but actively participating in what God is doing.

We are deeply grateful for each person who serves—often in unseen ways—and helps make ministry possible week after week.

## COMMUNITY GROUPS

Community Groups hold an essential role in the life of our church. Our desire is to see everyone who calls Crossroads home connected into one of these groups. Throughout 2025, we offered nine groups along the Sunshine Coast, taking place on various nights.



As we reflect on this past year, we see a church that is continuing to grow—not only in numbers, but in depth, maturity, and spiritual hunger.

We remain committed to being a people who pursue Jesus wholeheartedly, who are formed by His Word, and who step out in faith as He leads. We believe God is continuing to build something meaningful among us—not for our sake alone, but for His glory and for the sake of those who have yet to encounter Him.

As we move forward, may we continue to press in, remain faithful, and live with expectation, trusting that:

“With God, anything is possible.”

Joel Defries  
Lead Pastor



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## LOCAL MISSIONS

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Our lunch ministry team continues to be led by Trudy Defries. The team has partnered with Sunshine Coast Community Services, providing 50 hot lunches and sandwiches, biweekly, to be distributed by the Food Bank.

Crossroads' Benevolence Fund continues to assist individuals and families in the community. Persons requesting assistance are connected with one of our Pastors to discuss the need, both financially and spiritually. Often a gift of grocery or gas funds helps to navigate difficult and financially tight times.

Individuals and families with identified longer term needs are connected with a member of the Benevolence Team to monitor and assist with ongoing financial and spiritual support.

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## GLOBAL MISSIONS

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Through Crossroads' general offerings an amount is designated, monthly, to support international workers Ben & Rachel with the C&MA, in the region we call 'North of Nineveh'.

On occasion, we have the opportunity to share video updates from Ben, Rachel and the kids, in our Sunday services. Our relationship with the family has only grown and deepened over the years.

In the same manner, we have provided financial support to the Global Mission of Impact Ministries and the Vida schools in Guatemala.



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# CHILDREN'S MINISTRY

Thank you to our faithful team of volunteer teachers and classroom helpers - we are grateful for your dedication to provide a place for children to hear about Jesus. We are looking to expand our Children's Ministry team, so if you are interested in learning more, please contact Danielle.

The main floor of the manse was used as the Sunday School space for children ages 3-6 years old while the basement of CMC served as the Sunday School classroom area for children ages 7-12 years old. Due to necessary repair and maintenance projects at the manse, the entire Sunday School program moved to the CMC basement as of December 2025.

In July, we hosted our 13th annual Athletes in Action soccer camp where we had 118 campers join us for the week. We are thankful for the many volunteers who made this camp possible, including those who billeted coaches, provided meals, prepared snacks, served at the registration table, and the incredible team of volunteer coaches.



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## JR. YOUTH MINISTRY

Our Jr. Youth program for students in Grades 5-7 meets every other Thursday evening. Youth from both our church and broader community join us for games, a message and an opportunity to connect with friends and grow in relationship with the Lord. We have between five to fourteen preteens join every other week.

## YOUTH MINISTRY

Crossroads Youth Group meets every Monday evening at CMC and is open to high school students in Grades 8-12. In addition to regular weekly gatherings, special events take place throughout the summer, at Christmas and at Spring Break. A group of the teens travelled to Langley to attend an Apologetics Canada conference in May. The goal of youth is to see students meet Jesus, learn what it means to live as His disciples, build meaningful friendships and connect through games and activities. This past summer, nineteen youth volunteered at our AIA soccer camp, leading campers and contributing to the success of the week. We are grateful for our leaders who faithfully volunteer their time to invest in and mentor our youth.



# FINANCIAL SUMMARY

For the 12 months to December 31, 2025

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Crossroads' 2025 Finance Team consists of Joel Defries, Amy Durkee and Kelly Lavery.

Crossroads Finance Team meets regularly to review, assess and discuss the church's financial position and make recommendations to the board. Please see the compiled 2025 financial statements included in the report, as presented by Crowe MacKay, LLP.

For 2025, General Offerings totaled \$263,472, slightly below the \$275,000 that was budgeted. However, overall income for the year exceeded expectations due to additional sources of revenue.

Other revenue totaled approximately \$38,500, which included an ICBC settlement of \$6,950, as well as school rental income and interest revenue. In addition, the church received a \$25,000 donation towards our Building Fund. In addition to regular operating income, Crossroads received a \$107,000 grant designated for building and facility improvements. These funds are restricted and are therefore separate from the church's operating finances, similar to the \$25,000 received for the Building Fund, which was also intended for building-related work.

As a result, total operating income for 2025 was \$305,933, compared to a budgeted total of \$301,430.



Expenses for the year were managed carefully and remained close to budget. General Administration expenses totaled \$55,140, compared to a budget of \$53,050. Ministry expenses were \$39,346, which came in below the budgeted \$42,300. Payroll expenses totaled \$232,286, compared to a budget of \$230,556.

Total expenses for the year were \$336,773, compared to a budget of \$325,906.

Before considering the Building Fund contribution, the church's operating results reflected a net operating surplus of approximately \$4,160. However, with \$25,000 designated toward the Building Fund, the year ended with an overall net operating loss of approximately \$20,840.

When we originally budgeted a net loss for 2025, it was based on practical operating costs while holding hope that offerings would exceed what had been budgeted. While offerings came in slightly under budget, additional revenue sources helped offset those differences.

We are grateful that Crossroads was able to continue supporting both global and local ministry initiatives. In 2025, Crossroads gave approximately \$18,365 toward Global Missions, supporting both Impact Ministries in Guatemala and our C&MA International Workers.

Locally, the church invested approximately \$8,089 toward community ministries, including support through the Benevolent Fund, the Student Lunch Program, and the Athletes in Action soccer camp, helping serve individuals and families within our community.



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# NOTICE TO READER

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For the year end December 31,  
2025



Crowe MacKay LLP  
PO Box 1610  
200 - 5710 Teredo Street  
Sechelt, BC V0N 3A0  
Main +1 (604) 697 9271

## Compilation Engagement Report

To the Board of Directors of Crossroads Community Church of the C&MA in Canada

On the basis of information provided by the company, we have compiled the statement of financial position of Crossroads Community Church of the C&MA in Canada (the "company") as at December 31, 2025 and the statement of revenues and expenditures and statement of changes in net assets for the period then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information ("financial information").

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

We performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, Compilation Engagements, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that these statements may not be appropriate for their purposes.

Sechelt, Canada  
March 13, 2026

*Crowe MacKay LLP*  
Chartered Professional Accountants

# STATEMENT OF FINANCIAL POSITION

For the year end December 31,  
2025

## Crossroads Community Church of the C&MA in Canada Statement of Financial Position

(Unaudited - See Notice to Reader)

	General	Benevolence	Building	2025	2024
<b>Assets</b>					
<b>Current</b>					
Cash	\$ 21,038	\$ -	\$ -	\$ 21,038	\$ 65,649
Accounts receivable	-	-	-	-	2,955
GST receivable	523	-	-	523	354
Restricted cash	-	1,108	155,032	156,140	2,434
Prepaid expenses	13,516	-	-	13,516	12,754
	<b>35,077</b>	<b>1,108</b>	<b>155,032</b>	<b>191,217</b>	<b>84,146</b>
<b>Tangible capital assets</b>	<b>568,026</b>	<b>-</b>	<b>-</b>	<b>568,026</b>	<b>576,058</b>
	<b>\$ 603,103</b>	<b>\$ 1,108</b>	<b>\$ 155,032</b>	<b>\$ 759,243</b>	<b>\$ 660,204</b>
<b>Liabilities</b>					
<b>Current</b>					
Accounts payable	\$ 9,742	\$ -	\$ -	\$ 9,742	\$ 13,991
Deferred contributions	-	-	107,588	107,588	1,291
Deposits	1,355	-	-	1,355	1,355
	<b>11,097</b>	<b>-</b>	<b>107,588</b>	<b>118,685</b>	<b>16,637</b>
<b>Fund balances</b>					
<b>Invested in tangible capital assets</b>	<b>568,026</b>	<b>-</b>	<b>-</b>	<b>568,026</b>	<b>576,058</b>
Unrestricted	23,980	-	-	23,980	45,843
Restricted	-	1,108	47,444	48,552	21,666
	<b>592,006</b>	<b>1,108</b>	<b>47,444</b>	<b>640,558</b>	<b>643,567</b>
	<b>\$ 603,103</b>	<b>\$ 1,108</b>	<b>\$ 155,032</b>	<b>\$ 759,243</b>	<b>\$ 660,204</b>

# STATEMENT OF REVENUE & EXPENDITURES

For the year end December 31,  
2025

(Unaudited - See Notice to Reader)

	General	Benevolence	Building	2025	2024
<b>Revenues</b>					
Offerings	\$ 264,763	\$ 3,896	\$ 25,000	\$ 293,659	\$ 279,765
Other revenue	11,996	-	-	11,996	5,823
Rental	25,316	-	-	25,316	24,675
Interest income	-	-	787	787	13
	<b>302,075</b>	<b>3,896</b>	<b>25,787</b>	<b>331,758</b>	<b>310,276</b>
<b>Expenditures</b>					
Accounting and legal	4,737	-	-	4,737	5,376
Advertising and promotion	394	-	-	394	-
Amortization	8,032	-	-	8,032	8,700
Insurance	10,933	-	-	10,933	9,495
Interest and bank charges	3,626	-	-	3,626	3,828
Ministry expenses	36,549	2,797	-	39,346	35,580
Office	17,321	-	-	17,321	13,890
Property taxes	3,277	-	-	3,277	3,354
Repairs and maintenance	4,059	-	-	4,059	3,478
Salaries and related benefits	232,287	-	-	232,287	198,429
Telephone	5,071	-	-	5,071	3,887
Utilities	5,684	-	-	5,684	5,027
	<b>331,970</b>	<b>2,797</b>	<b>-</b>	<b>334,767</b>	<b>291,044</b>
Excess (deficiency) of revenues over expenditures	\$ (29,895)	\$ 1,099	\$ 25,787	\$ (3,009)	\$ 19,232

# STATEMENT OF CHANGE IN NET ASSETS

For the year end December 31,  
2025

(Unaudited - See Notice to Reader)

December 31	General	Benevolence	Building	2025	2024
Balance, beginning of year	\$ 621,901	\$ 9	\$ 21,657	\$ 643,567	\$ 624,335
Excess (deficiency) of revenues over expenditures	(29,895)	1,099	25,787	(3,009)	19,232
Balance, ending of year	\$ 592,006	\$ 1,108	\$ 47,444	\$ 640,558	\$ 643,567

## NOTES TO THE FINANCIAL STATEMENTS

(Unaudited - See Notice to Reader)

December 31, 2025

### 1. Basis of accounting

The basis of accounting applied in the preparation of the statement of financial position of Crossroads Community Church of the C&MA in Canada as at December 31, 2025, and the statement of revenues and expenditures and changes in net assets for the year then ended, is the historical cost basis and reflects cash transactions with the addition of:

- (i) accounts receivable less bad debts identified by management
- (ii) prepaid expenses and deposits
- (iii) short term investment recorded at cost plus accrued income/loss
- (iv) tangible capital assets recorded at historical cost and amortized on a declining balance basis
- (v) accounts payable and accrued liabilities
- (vi) deposits
- (vii) deferred contributions
- (viii) taxes receivable as at the reporting date.

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# A LOOK AHEAD

For the 12 months to December 31, 2026

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The 2026 budget reflects the realistic operating costs required to sustain the ministries and operations of the church. For 2026, the budget projects General Offerings based on what was received in 2025, with the intention of maintaining a conservative and responsible financial outlook.

As a result, the 2026 budget once again anticipates a net loss, reflecting the current costs required to operate and maintain the church's ministries and facilities.

The Finance Team will continue to monitor giving and expenses throughout the year and will provide updates and recommendations to the Board as needed.

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We are grateful for the continued generosity and faithfulness of the Crossroads community. Your giving allows Crossroads to continue its mission both locally and globally while stewarding the resources entrusted to us with care and responsibility.

The Board recommends the appointment of Crowe MacKay LLP to review or compile Crossroads financial statements for the fiscal year ending December 31, 2026.



# BUDGET

For the year end December 31,  
2026

	2022 Income Statement	2023 Income Statement	2024 Income Statement	2025 Income Statement	2025 Annual Budget	2026 Annual Budget
<b>REVENUE</b>						
<b>OFFERINGS</b>						
Total General Offerings	256,131.67	226,913.06	275,934.91	263,472.03	275,000.00	270,000.00
Total Benevolence Offerings	4,205.24	3,229.30	540.00	3,895.80		4,000.00
Total Missions Offerings	17,075.80	190.00				
Special Offerings - Refugee Fund	1,378.00					
<b>TOTAL OFFERINGS</b>	<b>278,790.71</b>	<b>230,332.36</b>	<b>276,474.91</b>	<b>267,367.83</b>	<b>275,000.00</b>	<b>274,000.00</b>
<b>OTHER REVENUE</b>						
Athletes In Action Fees	6,739.37	19,494.77	5,822.50	4,704.75	4,000.00	4,500.00
Expense Recovery	192.00					
Other Revenue	659.75	623.97		6,950.00		
GST Rebate		1,847.96	1,159.94	807.94		
Interest Revenue	924.09	1,704.91	11.09	786.80		
Net Rent Revenue	23,688.50	19,135.15	24,674.91	25,316.33	22,430.00	28,750.00
<b>TOTAL OTHER REVENUE</b>	<b>32,203.71</b>	<b>46,097.06</b>	<b>31,668.44</b>	<b>38,565.82</b>	<b>26,430.00</b>	<b>33,250.00</b>
<b>TOTAL REVENUE</b>	<b>\$310,994.42</b>	<b>\$278,854.42</b>	<b>\$308,143.35</b>	<b>\$305,933.65</b>	<b>301,430.00</b>	<b>\$307,250.00</b>
<b>EXPENSE</b>						
<b>GENERAL ADMIN EXPENSES</b>						
Accounting and Bookkeeping	2,240.47	3,737.43	5,375.51	4,736.55	6,000.00	6,000.00
Advertising	25.63	4.09	0.00	394.18	500.00	500.00
C & M A - District Operating Budget	5,814.13	5,727.81	6,681.03	6,694.15	6,000.00	6,600.00
Total Bank Charges	4,881.92	3,269.31	3,803.04	3,625.85	3,700.00	3,200.00
GST Expense	48.00					
Insurance	7,952.04	10,542.13	9,494.84	10,932.95	10,000.00	12,000.00
License and Dues		471.80				
Office Expense	5,713.93	5,690.31	5,186.01	10,262.27	5,500.00	5,500.00
Property Tax	2,916.91	2,907.76	3,354.35	3,277.45	3,600.00	3,600.00
Repairs and Maintenance - CMC	10,983.91	4,384.17	3,049.27	2,964.42	5,000.00	3,000.00
Repairs and Maintenance - Rental	1,145.11	1,439.37	500.00	1,129.99	1,500.00	1,500.00
Technology & Equipment	64.14		485.32	367.91	1,000.00	1,000.00
Telecommunication	5,229.47	4,034.48	4,465.83	5,070.75	5,250.00	5,250.00
Utilities	3,869.71	5,199.48	5,026.62	5,683.59	5,000.00	6,000.00
<b>TOTAL GENERAL ADMIN EXPENSES</b>	<b>50,885.37</b>	<b>47,408.14</b>	<b>47,421.82</b>	<b>55,140.06</b>	<b>53,050.00</b>	<b>54,150.00</b>



# BUDGET

For the year end December 31,  
2026

	2022 Income Statement	2023 Income Statement	2024 Income Statement	2025 Income Statement	2025 Annual Budget	2026 Annual Budget
<b>MINISTRY EXPENSES</b>						
Children	485.52	373.21	249.12	216.67	500.00	500.00
Youth	2,339.87	1,127.52	1,153.40	2,321.39	1,000.00	1,000.00
Adults		274.29				
Global Missions Disbursements	16,153.90					
Global Missions C&MA I.W.s	7,315.09	6,839.51	8,005.29	9,182.45	9,000.00	9,000.00
Gobal Missions - Impact Ministries	7,315.09	6,839.51	8,005.29	9,181.65	9,000.00	9,000.00
Athletes in Action Soccer Camp	6,739.37	4,006.33	2,614.50	2,542.05	4,000.00	3,000.00
Benevolence Fund Disbursement	4,216.14	7,472.06	5,880.52	2,797.20		4,000.00
Student Lunch Program	1,637.82	1,718.46	351.29	2,750.23		
Street Ministry					2,500.00	2,500.00
Ministry Expenses - Lead	2,534.28	2,255.83	1,696.66	1,819.25	1,500.00	1,500.00
Ministry Expenses - Associate	931.22	1,803.21	162.42	942.61	1,500.00	1,500.00
Ministry Expense - Youth Assistant		231.17				
Leadership Professional Development	2,469.10	106.54				
Social Team	1,304.56	28.85	206.00	114.21	600.00	500.00
Sunday Production General	2,199.58	5,218.31	2,307.79	1,094.93	2,000.00	1,500.00
Guest Speakers	625.00	950.00	150.00	225.00	750.00	750.00
Guest Worship Teams	1,550.00		150.00	400.00	750.00	750.00
Worship General			644.85	1,724.85	1,000.00	1,500.00
Equipment Expenses	26.35	950.00	2,009.35	497.18	1,000.00	1,000.00
Production Tech Contractor	0.00	6,182.50	4,200.00	3,537.00	7,200.00	
<b>TOTAL MINISTRY EXPENSES</b>	<b>57,842.89</b>	<b>46,377.30</b>	<b>37,786.48</b>	<b>39,346.67</b>	<b>42,300.00</b>	<b>38,000.00</b>
<b>TOTAL PAYROLL EXPENSES</b>	<b>179,035.44</b>	<b>202,812.30</b>	<b>198,022.33</b>	<b>232,286.66</b>	<b>230,556.36</b>	<b>236,180.00</b>
<b>NON-CASH EXPENSES</b>						
Depreciation	7,567.30	8,937.86	0.00	8,031.64		
<b>TOTAL NON-CASH EXPENSES</b>	<b>7,567.30</b>	<b>8,937.86</b>	<b>0.00</b>	<b>8,031.64</b>		
<b>TOTAL EXPENSE</b>	<b>295,331.00</b>	<b>305,535.60</b>	<b>283,230.63</b>	<b>334,805.03</b>	<b>325,906.36</b>	<b>328,330.00</b>
<b>NET INCOME</b>	<b>15,663.42</b>	<b>(26,681.18)</b>	<b>24,912.72</b>	<b>(28,871.38)</b>	<b>(24,476.36)</b>	<b>(21,080.00)</b>

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# GIVING

We give because of our call to have Jesus first in our life. (Matthew 6:24)  
Thanks to your partnership and support of the ministries of Crossroads Community Church, your financial support and generosity allow us to join in the mission God has set before us. (2 Corinthians 8,9)

We continue to pray God will draw us all together in consistent, joy-filled giving.

## ON LINE

Convenient online giving is available through our website. You may choose a one time gift or set up recurring transactions so you don't have to worry about remembering on Sundays.

[HTTPS://WWW.CROSSROADSSEHELTT.COM/PAGES/GIVE](https://www.crossroadssechelt.com/pages/give)

## IN PERSON

Offerings may be given on Sundays after the service with; cash, cheque, credit or debit card, at the Connect Centre in the church foyer.

## E-MAIL

E-transfers may be sent to: [give@crossroadssechelt.com](mailto:give@crossroadssechelt.com)

## MAIL

Send to: Crossroads Community Church P.O. Box 2196 Sechelt, BC V0N 3A

## SECURITIES

For some, it can make good sense to donate securities, shares, or investments that have appreciated in value rather than donating cash of an equivalent amount. Making a donation of publicly traded securities to Crossroads can eliminate capital gain taxes. If you have securities to donate or need more information, contact the church.



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## 2026 STAFF

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JOEL DEFRIES  
LEAD PASTOR

DANIELLE RAVERTY  
ASSOCIATE PASTOR

JODY DEFRIES  
WORSHIP LEAD

KELLY LAVERY  
OFFICE ADMINISTRATOR

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## CONNECT WITH US

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