Mission Creek
ALLIANCE CHURCH

ANNUAL GENERAL MEETING

Annual Report 2026

"See I am doing a new thing! Now it springs up; do you not perceive it?"

ISAIAH 43:19

WHEN
Sunday, November 22, 2026

TIME
11:15 am · check-in at 11:00

MCA Church

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ANNUAL GENERAL MEETING

Sunday, November 22, 2026

Check-in opens at 11:00 am · Meeting begins at 11:15 am

Please bring this report with you to the meeting.

01

Agenda

Annual General Meeting · Sunday, November 22, 2026 · Check-in opens at 11:00 am

1. **Call to Order at 11:15**
2. **Opening prayer**
3. **Approval of Agenda**
4. **Adoption of minutes of the November 9, 2025 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 2026-2027 Nominating Committee
7. **Financial matters:**
   - **a.** Receive the reviewed financial statements for the year ended July 31, 2026
   - **b.** Appoint an independent Chartered Professional Accountant to review the financial statements for the year ended July 31, 2027
   - **c.** 2026-2027 Budget presentation
8. **Presentation of Elder and Nominating Committee election results**
   - **a.** Motion to destroy ballots
9. **New Board of Elders commissioning and prayer**
10. **Adjournment**

02

Minutes

Annual General Meeting · November 9, 2025 · Check-in opens at 11:00 am

1. **Call to Order at 11:15**
2. **Opening prayer**
3. **Approval of Agenda**
   a. **Laura Dunwoody motions** to adopt the 2025 Annual General Meeting Agenda as presented, **seconded, carried.**
   b. Question – Why is the membership list no longer attached to the reports as part of the package distributed ahead of the AGM? Answer – The list is available however the board decided not to publish it as part of this document due to privacy concerns. The list is available upon request.
4. **Adoption of minutes of the Oct 27, 2024, Annual General Meeting**
   a. **Laura Dunwoody motions** to adopt the minutes of the Oct 27, 2024, Annual General Meeting as presented, **seconded, carried.**
      i. ACTION – Murray Derksen name to be corrected on the 2024 AGM minutes
5. **Receive Ministry Reports**
   a. The Ministry Staff present provided a short update on the area of Ministry they oversee and provided both something to be celebrated as well as a prayer request.
      i. Question – How are they splitting the nursery/preschool, is it just by age, or are they in separate rooms? They are now using two rooms, separated by age.
      ii. Comment – Play & Connect (Kids age 0-5 & caregivers) has been a great community connection and a way to get families into the church with the goal to bring people and families to Jesus.
6. **Nominating Committee Report**
   a. Election of Elders
      i. **Keith Whitaker motions** to accept the Nominating Committee report as presented, **seconded, carried.**
   b. Election of two Active Members to serve on the 2025-2026 Nominating Committee
      i. Nomination for Jocelyn McCaskell, Jocelyn accepted the nomination.
      ii. Nomination for Gordon Howe, Gordon accepted the nomination.
      iii. **Keith Whitaker motions** to waive the ballot vote, **seconded, carried.**

7. **Financial matters**
    a. Receive the reviewed financial statements for the year ended July 31, 2025.
        i. **Paul Hansen motions** that the reviewed financial statements for Mission Creek Alliance Church for the fiscal year ended July 31, 2025, be received, **seconded, carried.**
            1. Discussion/Questions
                a. Comment – Thank you for doing this!
                b. Question – What is the current balance of the Capital Projects Fund? What are we planning on adding/spending? Answer – $55,104. There is nothing planned to be spent out of the Capital Projects fund this coming year.
    b. Appoint an independent Chartered Professional Accountant to review the financial statements for the year ended July 31, 2026
        i. **Rob Edwards motions** that the Board of Elders of Mission Creek Alliance Church recommends to the members of Mission Creek Alliance Church that Doane Grant Thornton LLP be appointed to review the church's financial statements for the year ended July 31, 2026, **seconded, carried.**
            1. Questions/Discussion
                a. Comment – working with BDO was a challenge this year and so the change is a positive thing moving forward.
                b. Question – Is this a more local company/office? Yes – this will be handled locally with consistency which is an added value for our church.
    c. 2025-2026 Budget presentation
        i. **Travis Tonn motions** that the General Fund budget for Mission Creek Alliance Church for the fiscal year ended July 31, 2026 be received, **seconded, carried.**
            1. Question: Regarding the Global Advance Fund – how do we decide what is given to that? Answer: The calculation is Total General fund – rental income x 10%. Designated giving to GAF is above and beyond what we have committed to give.

8. **Presentation of Elder and Nominating Committee election results**
    a. **Rob Edwards motions** to destroy the ballots from both the elder elections and the nominating committee elections, **seconded, carried.**

9. **New Board of Elders commissioning and prayer**

10. **Adjournment at 12:25pm**

    Keith Whitaker motions to adjourn, **seconded, carried.**

03

Board of Elders Report

October 22, 2026

The Board of Elders of Mission Creek Alliance Church (MCA Church), along with the Lead Pastor, provides oversight of the ministry and operation of the local church. The Board is amenable both to the membership and to the district superintendent as constitutionally defined. The oversight of the Board falls into two main categories:

- Shepherding - caring, leading, encouraging, and serving the church congregation.
- Governing - policy governance, oversight of the ministry and operations of the church

Both shepherding and governing are spiritual tasks, both are important to the stable functioning and flourishing of the church, and both require different skill sets and giftings of Board members. The Board continues to make a concerted effort to diligently carry out these responsibilities and to strengthen our spiritual growth and governance processes. We recognize that church leadership is not first about governance, it is about shepherding.

At MCA Church our focus is to encounter Jesus, empower people, and engage our city & beyond. The Board has endorsed four strategic priorities proposed by Pastor Keith a few years ago that align with our focus:

1. Encounter – To create environments and opportunities for people to encounter Jesus and experience his transforming love.
2. Empower – Take steps together to be empowered by the Holy Spirit to flourish as whole human beings.
3. Engage – To be engaged with the people and needs of our city and beyond to make Jesus famous.
4. Infrastructure – Building for our future.

Within each strategic priority are goals which effectively are Ends Statements for our Lead Pastor. Each goal has specified milestones, key measurables, and timeline targets as well as a budget impact assessment. As a Board we continue to periodically review and assess these goals. We support and encourage Pastor Keith as he leads the church toward these identified Ends.

The Board meets monthly and follows an established perpetual annual calendar to ensure that its statutory obligations are carried out. In addition to monthly meetings, the Board held a retreat in February 2026 that included a governance workshop led by Steve Schneider (Executive Pastor, Maple Ridge Alliance Church), a review of our strategic plan and some team

building. The Board meetings and the retreat are a combination of prayer, supervising the management of the activities and affairs of the church, strategizing, devotions and spiritual development. The Board attended to the following throughout the past year:

- Prayer for the church and its ministries, for specific known needs or concerns of individuals, for our Lead Pastor and the staff, for each other, and for our community.
- Receive and discuss the monthly report from Pastor Keith regarding church ministries, operations and activities.
- Periodic review and discussion of Ends/goals and related progress
- Regular monitoring to ensure Lead Pastor complies with established Executive Limitations. Several Executive Limitations are specified - Global Executive Constraints, Financial Planning and Budgeting, Financial Conditions and Activities, Communications and Support, Other items.
- Spiritual development/training – we delved into the book titled "*Managing Leadership Anxiety*" by Steve Cuss. It was a formation practice with emphasis on self-awareness, presence, and prayerful reflection to cultivate non-anxious, spiritually grounded leadership among the Board members.
- Monthly review of the financial results.
- Ongoing membership application reviews and approval.
- Annual Lead Pastor evaluation and Board self-evaluation.
- Annual Budget review.
- Continued review of church's bylaws to ensure congruence with current denominational governance policies and documents.
- Review and update of the Governance Process policies in the Board of Elders' Governance Manual.
- Annual review of the Safety & Risk Management Policy and the Privacy Policy Manual.

The Board provides regular updates in the weekly e-bulletin concerning its ongoing work and church finances. It is our intention to keep the congregation informed and connected to the work of the Board.

Over the past year the Board has approved several new members. Board member teams interviewed the applicants in advance, a pre-requisite before the names are presented for approval at a Board meeting. It is encouraging to see the Lord at work through so many of our people, and to see individuals entering into a covenant – publicly committing to protect MCA Church's unity, to accept a share in the church's responsibility, to serve in ministry, to support the testimony of the church, and to pursue MCA Church's values.

We express our appreciation to Pastor Keith for his leadership and dedication. It is evident that he loves our church family and serves us faithfully, and we are blessed with his wisdom and his gifted speaking. We thank him for supporting the Board and for working collaboratively and effectively with us.

We also want to thank all who give of your time, gifts, and talents to serve MCA Church and/or our community. Thank you, church, for your financial

support and for your partnership in prayer and ministry.

It is an honour and privilege to be appointed to the Board of Elders. We want to be accountable and serve our church family well. We continue to be a spiritual leadership community gathered around the presence of Jesus, in unity, with honesty, for the Holy Spirit's guidance. We ask that you continue to pray for us, that we will lead well for the Glory of Jesus and for the health of His church.

Respectfully submitted,

Mission Creek Alliance Church Board of Elders

Lyle Bellamy (Vice Chair), Murray Derksen, Lois Edwards, Paul Hansen, Jennifer Kilback, Agnes Merkl (Treasurer), Laura Petkau (Secretary), Gary Schieck (Chair), Keith Whitaker (Lead Pastor)

04

Lead Pastor Report

Keith Whitaker, Lead Pastor · November 12, 2026

> "See, I am doing a new thing! Now it springs up; do you not perceive it? I am making a way in the wilderness and streams in the wasteland."
>
> ISAIAH 43:19

The difference between a desert and a garden is water. Where the water flows, so life abounds.

The same is true about our life with God. Where the living water of God's Spirit flows in us, so the life of God abounds. As I reflect over this past season on life together, I see our Lord bringing new life to his church and my prayer is that all of us would drink more deeply from the well of God. That in the days ahead we would experience a deeper life with Jesus, through his Holy Spirit, the Living Water that makes gardens out of deserts.

Would you take a moment, even now, as you read this report, to breathe deep, and invite the Holy Spirit to fill you with God's love and power to the glory of our Lord, Jesus Christ.

The following report covers a lot of ground, but in it all, I trust you will see the movement of the Holy Spirit, carving out a people to carry his name in the world. The greater goal MCA Church is after is to make disciples of Jesus—people who *walk with Jesus*, *become like Jesus*, and *join what Jesus is doing*. Here is some of what God did among us along that path from August 2025 to July 2026.

THE YEAR AT A GLANCE

16
adult discipleship groups, plus weekly Youth & Young Adults

15
Compassion Team members trained

13
new Children's Ministry volunteers

106
Kids Day Camp campers · 44 LITs · 91 volunteers

$154,541
given to missions

$1M+
total giving, a first for MCA

Walk with Jesus

There are many ways we walk with Jesus throughout the week, yet the one shared rhythm we have together is our Sunday morning worship gathering. Gathering each week to lift Jesus' name and sit under God's Word together forms us in ways we don't realize. It is part of our walk that

opens our eyes to the bigger picture of all that God is up to, in us, in our church, in Kelowna, and in our world.

In the fall teaching series we found fresh grace by working through The Seven Deadly Sins followed by a call to take our place *At the Table*—with Jesus, with his Church, and with our neighbours. We then spent the first half of 2026 in Paul's letter to the young church in Thessalonica, pausing during Lent to walk through the Apostles' Creed. In the summer we tackled hard questions together in *Let's Talk* (MAiD, faith and politics, and anxiety), and in our *New Song* series people in our church family shared the stories behind the worship songs that have carried them through difficult seasons.

During Advent we took an honest look at the darkness we experience—despair, fear, sorrow, and rejection—and heard people from our own congregation tell how Jesus shines his light into it. On Christmas Eve we welcomed 487 people to celebrate the Light of Jesus that darkness cannot overcome. Lent brought new rhythms of prayer: an Ash Wednesday service shared with our friends at Garden Church, a daily prayer room, and Friday prayer walks through our city—all ways of walking with Jesus! On Easter Sunday we celebrated as three people were baptized, and earlier in the year we dedicated eight babies and their families to the Lord.

I am also encouraged by what Pastor Michelle describes as a growing "stop and pray" culture among us. People huddled in prayer after the service and a faithful prayer team ready to pray with anyone who asks.

Become like Jesus

Beyond Sundays, our Formation Experiences continue to be the primary intentional step for disciples at MCA Church to grow as apprentices of Jesus. This year we provided opportunity for disciples to grow in Prayer, Scripture, Practicing Service, and Sabbath through the Practicing the Way resources.

Groups that meet in people's homes and at the church building are also places where people are being formed to be more like Jesus. Currently, we have 16 groups with approximately 120 adults meeting regularly to grow intentionally as disciples.

We offered our families two Parenting Workshops (Passing Faith on to the Next Generation and Moving from Manager to Mentor in the lives of Young Adult Children) and fifteen people were trained through our Caring for Others course to form a new Compassion Team. In addition our Hope in Grief group offered companionship to those walking through loss.

Our younger generation is being shaped, too. Kids Day Camp, run in partnership with First Baptist Church and Kelowna Gospel Fellowship, was a great joy this summer with 106 campers, 44 Leaders-in-Training, and 91 volunteers. Our youth room is full on Thursday nights, and our Young Adults ministry, now in its third year, has a committed core who gather every week and fill the front rows on Sunday mornings. And who can miss the growing Middle School Sunday School crew in the upper balcony!

Join What Jesus Is Doing

Globally, we welcomed Damien Lee, VP of International Ministries, to hear more about the Alliance's vision for sharing Jesus in the hard and

dark places of our world. And through the Jaffray Offering you gave $29,487 to support New Venture in this work. In March, a team of six from MCA served our International Worker partners Chris and Angela Hiebert and the Mexico team they lead. We continue to pray for and support Travis and Erin Wilkins in Central Asia.

Locally, we continue to support and pray for our ministry partners Kelowna's Gospel Mission, the Okanagan Pregnancy Care Centre, and New Story Community. In addition, we are supporting Oliver Parsons in planting a new faith community called Garden Church through the use of our building for office space and meetings.

Our seniors filled the gym with an outreach Christmas Dinner, welcoming 115 guests, and our New Year's Day Skate connected us with new families, including some from our Play & Connect drop-in. We also welcomed 140 students and staff from Canyon Falls Middle School to learn about the Christian faith. In June, Janet Kirby and Gary Schieck represented MCA Church by attending the Alliance General Assembly online, while Ric and Ruth-Anne Gilbertson attended in person in Calgary. Personally, I returned home with a renewed passion to see Gen Z and Gen Alpha called to carry the gospel for their generation.

Your Generosity

Your generosity and partnership in the gospel never ceases to amaze me. In total giving surpassed $1,000,000 for the first time in MCA history. You gave $154,541 to missions, including $135,712 to the Global Advance Fund ($76,749 from the budget, $29,487 from Jaffray Offering, $29,476 designated by you) to support International Workers in our Alliance family around the globe. You supported short term missions teams by giving $16,063 as well as other funds to local groups like Kelowna's Gospel Mission and Eagle Bay Camp.

The year closed with an excess of revenues over expenses of $101,405, and we were able to strengthen our Capital Projects Fund for the future while still giving away over 12% of all giving that came in. Way to go, church!

Building Infrastructure

Our building is one of the great assets God has entrusted to us. Every day of the week our church is buzzing with activity: Sunday worship, students, and young adults, seniors, groups, and the community partners who rent our space—Kelowna Community Connections Home School Co-Op, Ohana, Genesis, and a few others. In 2025–2026, rental income contributed $115,261 toward our operating costs.

As our building has been used at greater capacity, we asked Michael Saufferer to lead a Facilities & Operations review which revealed the demands of the building are outgrowing our systems. In response we created a part-time Facility Coordinator role, however that role has not yet been filled.

This past year we made significant investments in our building, including:

- Upgraded our parking lot lighting to improve safety and visibility
- Replaced two rooftop HVAC units (we are on track to complete the replacement of all units in 2028-2029 ministry year)
- Replaced our two hot water tanks
- Upgraded the fire panel
- Installed a new washer and dryer

Volunteers gathered for work bees and yard cleanups and ongoing mowing and weeding schedule. Thank you so much to all of you!

Over the past few years we have been saving to replace our sanctuary lighting, and thanks to generous donation we are now fully funded and the work is scheduled for January 2027. It will be nice for my aging eyes to finally see the words on the Bible better!

Investing in People

As important as our building is, our greatest asset is people — you!

Our volunteers. Ninety-one volunteers served at Kids Day Camp. Dozens more welcomed guests on Christmas Eve, served on prayer and care teams, led groups, ran sound and media, taught Sunday school, held babies, and stepped up when our children's ministry faced a critical need in the spring—including thirteen new volunteers who joined our Children's Ministry team. So much more could be said about all of you. From the bottom of my sincere heart, thank you.

Our staff team. This was a year of significant change on our staff.

We said goodbye to Chris Downey, our Children's & Family Ministry Pastor, who has moved into the field of counselling. Suzanne Rice, our Children's Ministry Director, accepted an expanded ministry role at Mountainview Church. And Jemma Reimer, our Youth Ministry Assistant wound up her time on our team. We are deeply grateful for each of them for discipling our kids and serving so many at MCA church. We also celebrated with Sarah Ward, our Finance & HR Coordinator, as she began parental leave, and we are thankful for Michelle Southgate, who stepped into the role.

This past year we had the joy of welcoming and then commissioning a youth ministry intern, Caden De Hoog. Caden and Emma were a gift to our community and we pray for them as they follow Jesus in Fredericton.

We welcomed these new members to our team:

- **Michelle Southgate** – Finance & HR (parental leave coverage)
- **Morgan MacDonald** – 2026 Kids Day Camp Coordinator and Graphics and Communications Coordinator
- **Mackenzie Hiebert** – Interim Children's Ministry Director (Sunday School and Kids Club)
- **Alyson Marsh** – Youth Ministry Assistant (Youth and Middle School Sunday School)
- **Clara Tonn** – in an expanded role as Nursery & Preschool Coordinator and Kids Ministry Assistant

Through the spring transition, Gina Whitaker served faithfully as our Volunteer Interim Children's Ministry Director, handing the role over to Mackenzie when he was hired. Thank you, Gina!

Looking ahead. This fall our strategic focus is taking practical steps to share Jesus with others. Through the Living Witness Pathway (a sermon series, equipping practices, a season of focused prayer, and the Alpha course beginning in January) we are learning together to pray for and invite others into life with God. And I'm excited for how the Lord might use us for his glory in the years ahead.

I invite you to pray the prayer that our board has been praying over these past few months: *"Jesus, make us a church where people fall in love with you for the first time."*

As we announced on November 1 and you will read in Pastor Ric's Report, Ric will be retiring at the end of June 2027. Ric and Ruth-Anne have served our people so faithfully and have been a gift to us all, chief among them, me! I'm grateful for their partnership in the gospel. Ric and I have been working on a good process for hiring our next Lead Associate Pastor and we plan to have someone in place before Ric retires. Stay tuned for more information.

I'm thankful to be walking this journey alongside you as your pastor. God is doing a new thing among us. Let's lift our eyes to catch sight of it and have the courage to take new steps of faith together.

With deep gratitude, Keith Whitaker

05

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 Structure.

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** – practise 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 why we do what we do here at MCA. One of the primary means of fostering each of these is through what we call *formation experiences*. A formation experience is an interactive teaching time in which people engage with God's Word, dialogue together, and engage and experiment with various discipleship practices. Here is an overview of the themes and dates for the formation experiences from November 2025 to November 2026:

- **The Practice of Scripture** – engaging with God's Word (November–December)
- **Service** – an exploration of what serving looks like in very tangible ways to those in our neighbourhoods and spheres of influence (February–March)
- **Sabbath** – discovering afresh the cultivation of Sabbath rhythms in one's life to stop, rest, delight, and worship (April–May)
- **Parenting Workshop** – a workshop in conjunction with Family Ministries and Chris Downey to encourage and equip parents within our MCA community
- **Witness** – the Spirit of God seeks to draw near those who are far from God. He invites us to participate with Him by inviting people to our table, listening deeply, and testifying simply to the good news of Jesus

Walking together with others is another pillar of our journey. We do this by participating in the Sunday morning gathering. We also do so by joining some form of smaller group connection. The nature, purpose, and frequency of these smaller "spaces" vary across the MCA community. There are gender-based groups (women's and men's), age-specific groups (Oasis for older adults), small groups meeting in homes, and an emerging number of people who meet at least once a month in something we call 3-2-1. Last year we introduced the idea of three people meeting

for two hours once a month—an achievable format in an urbanized and active Kelowna lifestyle.

Mission

Mission is the outward-facing part of our MCA family, both locally and globally. We continue to maintain long-standing partnerships with Kelowna's Gospel Mission and the Okanagan Pregnancy Care Centre.

Globally, we have two International Worker families (missionaries) who serve 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 endeavoured to support both families in very tangible ways.

This year the Hieberts asked MCA to help by sending a small team to serve the International Workers in Mexico City by designing and carrying out a retreat. The entire Mexico team is moving into a season of transition and redeploying to other places.

From March 19 to 27, six people from MCA supported and encouraged the Mexico team. The Brandsma family (Benj, Theresa, Zakaya, and Vivianne) served by guiding the worship sessions and providing ministry to the workers' children. Their care and concern for the team outside of the formal sessions was so evident! Ric and Ruth-Anne Gilbertson led several sessions to help team members process the many changes they are experiencing. Chris and Angela expressed to MCA how much the team's visit strengthened and encouraged the entire team.

Structure

Structure is the final part of my role and involves the organizational and staff-team side of MCA life. In this capacity I work closely with Pastor Keith on implementing our strategic plan, which sets the overall direction for the church. The staff team is a key component of the health of MCA. I help coordinate weekly team meetings aimed at prayerful dependence on God, mutual support, and coordinated ministry effort.

This year, Pastor Keith and I have been establishing plans for a smooth transition after my retirement. Advance planning has created space to pray, prepare, and launch an exciting new season for the MCA family!

We appreciate the MCA church family and all those who faithfully serve and participate!

Respectfully submitted, Ric Gilbertson

06

Youth, Young Adults & Worship Report

Elliott Morris, Worship and Young Adults Pastor

Youth

Big Rocks Moved

There were many highlights surrounding youth this past year! When I consider the big wins, my mind immediately goes to our youth intern, Caden. We were so thankful for the way God provided Caden to serve alongside us. Looking back on the year, it is encouraging to see the impact he had on our youth group. Caden brought a fresh perspective to our team, and his gifts in youth ministry complemented my own very well. I am thankful for the mark he left, both through the different games and activities he introduced and through his spiritual leadership.

Another significant win this past year was seeing our small groups grow in their confidence to pray for one another. In our Seniors and Grade 8–10 boys' small groups specifically, students were regularly taking time to share prayer requests and pray for one another. God was certainly at work in and through our youth nights last year!

The Wins

While numbers aren't the be-all and end-all, it has been encouraging to see our weekly attendance grow. What a gift it is to have the youth room filled each Thursday night!

Another significant win has been our incredible leader team. Our youth ministry is very small-group focused, and it is through our leaders facilitating these weekly times that we get to hear about the awesome, Jesus-centred conversations happening among our students.

The People Involved

I am thankful for the consistency of leaders like Laura Petkau, Abby Tonn, and Will Lahay, who were serving long before Adriana and I stepped into youth ministry. I am also grateful for those who have joined our team over the past few years, including Kai Thiessen, Aaron Saufferer, Alicia De Jose, Parker Johnson, and Nikki Van Overboeke, to name a few.

Each of these leaders plays an important role in creating an environment where students can build relationships, grow in their faith, and have meaningful conversations about Jesus. I am incredibly thankful for the people who faithfully give their Thursday nights to invest in our students.

Young Adults

The Big Rocks

Young Adults ministry continues to be such an encouragement to me and a tangible, weekly way that I see God at work in the lives of others.

This past year marked the third year of our group running, and if I could describe it in one word, I would use *committed*. Our group grew this past year, and after the initial kickoff months concluded with our retreat, we had a really steady group of around 18 young adults showing up week in and week out.

Having a regular, consistent group allowed us to go deeper in the areas of spiritual formation. Together, we journeyed through several of the practices from *Practicing the Way*, which consistently brought about great discussion within our group.

My desire for young adults is to see those who attend find a place to grow in their faith and do so in community. One day, the young adults who are currently part of our group will age out or move away, and I want to impress upon them the importance of finding people to walk the journey of faith with. I am thankful to be seeing our young adults recognize and embrace the importance of this.

The Wins

There are so many wins to talk about, but I will mention two more highlights centred around the community aspect of our Young Adults group.

I have loved seeing our front few rows on Sunday mornings continually filled with young adults. Even more encouraging has been seeing the way new young adults are welcomed into that space and find a place to belong within our church community.

Similarly, I was encouraged this past year to see so many hangouts happening outside of our regular Monday night gatherings, often initiated and planned by others within the group. It is exciting to see relationships developing beyond our organized ministry nights and community being built organically.

The People Involved

I am especially thankful for the young adults who have been tracking with us since the beginning. It has been exciting to give more leadership opportunities to individuals like Kai Thiessen, Jordan Tonn, Mackenzie Hiebert, Ella Mordaunt, and Sadie Douglas.

More broadly, I am regularly seeing young adults step up to lead and serve in different ways as opportunities arise. It is encouraging to see ownership of the ministry growing within the group, rather than it being something that is simply organized and facilitated by me.

Worship

The Big Rocks

The world of worship ministry has felt very steady this past year. Our worship ministry is made up of many individuals who have been faithfully serving MCA in this capacity for years. This brings a great sense of consistency to our teams on Sunday mornings.

One significant change we made a couple of years ago was discontinuing our midweek worship practices. There were several reasons behind this decision, largely because I had stepped into youth ministry and added another weeknight commitment, but also because it felt as though those practices weren't being utilized as effectively as they could be.

My hope was that removing the midweek practice would actually help us improve musically. I had noticed that many of the things we worked

through on Wednesday nights were being worked through again during Sunday morning rehearsals. Since making that change, I have been thankful to see our teams arrive on Sunday mornings more prepared. This has allowed us to spend more time honing the musical details and, ultimately, focusing on worshipping God as we lead the church in doing the same.

The Wins

While we haven't seen tons of new people join the worship team, I am thankful to see some of the gaps slowly filling. One example is having Brendan McCaskell rejoin our team on drums. It has been encouraging to see some of these areas of need being addressed.

On a more personal level, I have spent much of the latter half of the year thinking about what it means to intentionally craft a Sunday morning setlist. I've been considering what it might look like to approach song selection in a similar way to how I prepare a sermon. While my goal isn't necessarily to pick five songs that perfectly align with the sermon, taking a slower approach and sitting with the text for the week has sometimes brought songs to mind that fit particularly well.

As I try to create space within a setlist to move our church through a call to worship and into an opportunity to glorify and encounter God, this approach has helped make our song selection feel more intentional.

The People Involved

It has been encouraging to have many full teams serving on Sunday mornings! Much of what makes our worship ministry strong comes from the consistency of our team members.

People like Laura Petkau, Marvin Tonn, and Christina Drescher have been steady and dependable since I arrived at MCA. The impact that key volunteers like these have on my ministry cannot be overstated. They are well-known, trusted, and bring a level of familiarity that goes a long way musically.

Playing music with people you trust and have played with many times is simply easier and more natural. Over time, you begin to anticipate one another's movements and almost read each other's minds when it comes to practical musical decisions, whether that's knowing when to end a song or when to sing another chorus.

I am thankful for the way God has brought such a skilled and faithful team together!

Respectfully submitted, Elliott Morris

07

Care, Prayer & Spiritual Vitality Report

Michelle Derksen, Associate Pastor – Spiritual Vitality and Care

Thanks again for the privilege to serve at MCA. I thank God for Keith, the leadership, and this church. My role is divided between care, prayer, and spiritual vitality. I see God moving among us and continuing to shape and stretch us. My heart is encouraged.

Prayer

One of the desired outcomes for our church is that we become a "stop and pray" culture. I am thankful to say that I see growth and stretching in this area. Often on a Sunday morning after church I see people huddled, praying, or in the lobby with someone's hand on an arm or shoulder of another as they are bowed in prayer. I am encouraged. God's continual invitation is to come, and his provision is abundant.

I am thankful to the attentive prayer team who are willing and available on Sundays after church. Even when not scheduled, they are watching and praying and make themselves available. Thanks to Kelly and Brenda Thomas, Dave and Kendall Prosser, Irene Draper, Jocelyn McCaskell, Michael and Amy Saufferer, Kai Thiessen, Dan and Corinne Yuzek, Danny and Wendy Knapp, Agnes Merkl, Kaelin Davis, Gordon and Sandi Howe, and Ric and Ruth-Anne Gilbertson for serving on this team.

I would love to see our culture develop even more to become a stop-and-pray culture. I would love to see a broader group of people willing and available to pray, not just after the service at the front, but always. I would love this group to be intergenerational as we learn to listen and respond to what God might want to do through the ministry of prayer.

Another beautiful expression of prayer is our monthly interchurch gathering of people and clergy from various churches in the city. We pray for our city and each other for an hour and then share a light lunch together. This is building community and camaraderie across churches and denominations.

Care

We have a care team who quietly and consistently care for people, particularly our older folk who have needs and limitations. Thank you to Lorna Bohn, Arnold and Joan Downey, Donna Kaiser, Faith Kinoshita, Harv and Carol Ohlsen, Irene Draper, Joani Forbes, Ken Bartel, Don and Marg McLellan, Rob Edwards, Marilyn Bryant, and others for all you do.

Last October and November, this care team did a book study and video training with Wayne Laurie, using the book *Christian Caregiving – A Way of Life*. We were challenged and encouraged to live attentively, to listen, and to know our place and part in being available to help, whilst recognizing that only God is the cure-giver, not us. The ultimate outcome is securely in His hands.

We are always looking for people who might feel called to participate in caring for people. This year we hope to develop a practical helps team as well. The sky is the limit with how we could proceed, but we will begin small and organize depending on the gifts and availability of the volunteers who come forward.

To begin, we would like to develop a team that could provide help with:

- Rides
- Handyman tasks
- Christmas hampers and help
- Meals
- Phone care

Please contact Michelle at michelle@mcachurch.ca if you are interested in getting involved.

Spiritual Vitality

Spiritual vitality is both a constant and a specific focus. It is often behind the scenes, but it has an impact. One thing that bolsters and challenges our faith is hearing stories and testimonies from people in our congregation. We particularly focus on this during Advent and Lent, but we try to create space and opportunity for it to happen more often. With our Advent theme "Darkness Overcome," we heard from Matt and Sara about despair to hope, from Ezra regarding fear to peace, from Marian Petkau sharing about sadness to joy, and from Aria Davis reminding us of how rejection can turn to love in Jesus.

During Lent, we focused on the Apostles' Creed, and together we walked through a powerful season of discipleship as we considered some of the historic tenets of our faith. Each step we take in our faith journeys invites us along on the deepening journey of faith with Jesus. Colossians 2:7 (NLT) says, "Let your roots grow down into him, and let your lives be built on him. Then your faith will grow strong in the truth you were taught, and you will overflow with thankfulness."

My prayer is that we will find God to be more than we ever imagined, and that following him and his ways will permeate every aspect of our lives!

Respectfully submitted, Michelle Derksen

08

2026 Nominating Committee Report

The 2026 Mission Creek Alliance Nominating Committee met in person on September 16 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 2027 Nominating Committee.

NOMINATING COMMITTEE MEMBERS

- Keith Whitaker (Chair)
- Paul Hansen (Board Representative)
- Jennifer Kilback (Board Representative)
- Jocelyn McCaskell (Member Representative)
- Gordon Howe (Member Representative)

2026 NOMINEES TO THE BOARD OF ELDERS:

- Lyle Bellamy (Incumbent)
- Gary Schieck (Incumbent)
- Agnes Merkl (Incumbent)
- Laura Petkau (Incumbent)

Board of Elder Nominations

The Board of Elders has set the number of elected Elders at eight (8). Four Elders are completing their terms, and each has been affirmed by the Committee for re-election.

Elders completing terms and outcomes:

ELDER	TERM COMPLETED	OUTCOME
Lyle Bellamy	Second term	Affirmed for re-election
Gary Schieck	Second term	Affirmed for re-election
Agnes Merkl	First term	Affirmed for re-election
Laura Petkau	First term	Affirmed for re-election

Returning mid-term members:

Murray Derksen, Lois Edwards, Paul Hansen, and Jennifer Kilback

2027 NOMINATING COMMITTEE NOMINATIONS

The 2026 Nominating Committee recommends the following members to serve on the 2027 Nominating Committee:

Marian Petkau

Travis Tonn

Acknowledgment

The Committee expresses deep gratitude to the Board of Elders for their faithful service, and to Lyle Bellamy, Gary Schieck, Agnes Merkl, and Laura Petkau for their willingness to continue serving. We are also thankful to Marian Petkau and Travis Tonn for being willing to serve on next year's Nominating Committee.

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,
(Paul Hansen, Jennifer Kilback, Jocelyn McCaskell, Gordon Howe)

Prospective Elder Biographies

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



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 sixteen years I have facilitated or helped to facilitate the Men's Circle. I have also been involved in intentional discipleship for 8 years.

I have been widowed for 6 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 28 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.



Gary Schieck

My name is Gary Schieck. I am a 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 Chair and 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.

Returning Elder Biographies

The following individuals are continuing to serve mid-term on 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 UBC Okanagan 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.

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Reviewed Financial Statements

Year ended July 31, 2026

The reviewed financial statements of Mission Creek Alliance Church for the year ended July 31, 2026, prepared by Doane Grant Thornton LLP, follow this page. They are reproduced exactly as issued.

Doane Grant Thornton

Financial Statements

Mission Creek Alliance Church

July 31, 2026

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Independent Practitioner's Review Engagement Report

To the Members of
the Mission Creek Alliance Church

We have reviewed the accompanying financial statements of the Mission Creek Alliance Church that comprise the statement of financial position as at July 31, 2026, and the statements of changes in net assets, operations 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.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of the Mission Creek Alliance Church as at July 31, 2026, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Other matter

The financial statements of the Mission Creek Alliance Church for the year ended July 31, 2025, were reviewed by another practitioner who expressed an unmodified conclusion on those statements on October 31, 2025.

Doane Grant Thornton LLP

Kelowna, Canada
November 10, 2026

Chartered Professional Accountants

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Mission Creek Alliance Church
Statement of Financial Position
July 31

	Unrestricted	Designated	Endowment	2026 Total	2025 Total
Assets					
Current					
Cash	95,777	-	-	**95,777**	83,910
Receivables	7,701	-	-	**7,701**	16,127
Prepaid expenses	3,906	-	-	**3,906**	5,225
	107,384	-	-	**107,384**	105,262
Restricted cash (Note 3)	219,840	41,254	52,240	**313,334**	142,968
Tangible capital assets (Note 4)	1,472,715	-	-	**1,472,715**	1,541,863
	1,799,939	41,254	52,240	**1,893,433**	1,790,093
Liabilities					
Current					
Payables and accruals (Note 5)	56,731	-	-	**56,731**	54,796
Net Assets					
Unrestricted	50,653	-	-	**50,653**	50,466
Restricted (Note 3)	219,840	41,254	52,240	**313,334**	142,968
Invested in tangible capital assets	1,472,715	-	-	**1,472,715**	1,541,863
	1,743,208	41,254	52,240	**1,836,702**	1,735,297
	$ 1,799,939	$ 41,254	$ 52,240	**$ 1,893,433**	$ 1,790,093

On behalf of the Board:

Director

See accompanying notes to financial statements.

Mission Creek Alliance Church
Statement of Changes in Net Assets
Year Ended July 31

	Unrestricted	Invested in Capital Assets	Internally Restricted	Externally Restricted	Restricted for Endowment Purposes	2026 Total	2025 Total
Balance, beginning of the year	50,466	1,541,863	68,067	24,426	50,475	**1,735,297**	1,821,916
Excess (deficiency) of revenues over expenses	82,812	-	-	16,828	1,765	**101,405**	(86,619)
Interfund transfers					-	**-**	-
Amortization of tangible capital assets	120,105	(120,105)	-	-	-	**-**	-
Internally restricted revenues	(151,773)	-	151,773	-	-	**-**	-
Investment in tangible capital assets	(50,957)	50,957	-	-	-	**-**	-
Balance, end of the year	**$ 50,653**	**$ 1,472,715**	**$ 219,840**	**$ 41,254**	**$ 52,240**	**$ 1,836,702**	**$ 1,735,297**

See accompanying notes to financial statements.

Mission Creek Alliance Church
Statement of Operations
Year Ended July 31

	Unrestricted	Designated	Endowment	2026 Total	2025 Total
Revenues					
General tithes and offerings	949,469	14,797	-	**964,266**	772,070
Missions	77,604	76,937	-	**154,541**	141,008
Other receipts	14,245	17,962	-	**32,207**	40,155
Interest	-	-	1,765	**1,765**	1,879
Rental income	115,261	-	-	**115,261**	105,727
	1,156,579	109,696	1,765	**1,268,040**	1,060,839
Expenses					
Administration					
Amortization	120,105	-	-	**120,105**	118,479
Bank charges and interest	11,655	-	-	**11,655**	12,905
District operating assessment	20,424	-	-	**20,424**	21,379
Facilities maintenance and insurance	116,560	-	-	**116,560**	111,988
Office and general	65,572	-	-	**65,572**	54,520
Utilities	39,983	-	-	**39,983**	44,718
	374,299	-	-	**374,299**	363,989
Ministries					
Children ministries	15,741	7,230	-	**22,971**	16,472
Youth ministries	12,504	3,561	-	**16,065**	14,062
Adult ministries	1,523	1,735	-	**3,258**	2,101
Conferences and leadership development	6,652	-	-	**6,652**	5,327
Congregational care fellowship	8,134	-	-	**8,134**	20,357
Evangelism, discipleship, and outreach	3,127	5,358	-	**8,485**	9,643
Music, worship, and drama	17,095	-	-	**17,095**	13,707
Salaries and benefits	557,866	-	-	**557,866**	564,244
	622,642	17,884	-	**640,526**	645,913
Missions					
Global Advance Fund	76,749	58,963	-	**135,712**	106,801
Other missions	77	16,021	-	**16,098**	30,755
	76,826	74,984	-	**151,810**	137,556
Total Expenses	1,073,767	92,868	-	**1,166,635**	1,147,458
Excess (deficiency) of revenues over expenses	**$ 82,812**	**$ 16,828**	**$ 1,765**	**$ 101,405**	**$ (86,619)**

See accompanying notes to financial statements.

Mission Creek Alliance Church
Statement of Cash Flows

Year ended July 31

	2026	2025
Increase (decrease) in cash		
Operating		
Excess (deficiency) of revenues over expenses	**$ 101,405**	$ (86,619)
Items not affecting cash		
Amortization	**120,105**	118,479
Donations-in-kind	**(34,227)**	(19,717)
Loss on disposal of securities	**2**	1,397
	187,285	13,540
Change in non-cash working capital items		
Receivables	**8,426**	(8,874)
Prepaid expenses	**1,319**	3,576
Payables and accruals	**1,935**	16,026
	198,965	24,268
Investing		
Restricted cash	**(170,366)**	41,193
Purchase of tangible capital assets	**(50,957)**	(72,909)
Proceeds from sale of securities	**34,225**	18,320
	(187,098)	(13,396)
Increase in cash	**11,867**	10,872
Cash		
Beginning of year	**83,910**	73,038
End of year	**$ 95,777**	$ 83,910

1. Nature of operations

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.

2. Significant accounting policies

Basis of accounting

The Church has prepared these financial statements in accordance with Canadian Accounting Standards for Not-For-Profit-Organizations ("ASNPO").

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 externally 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.

Rental revenue is recognized based on the terms of the rental agreement.

All other revenue is recognized when received or receivable if the amounts to be received can be reasonably estimated and collection is reasonably assured.

2. Significant accounting policies (continued)

Government assistance

The Church recognizes government assistance toward current expenses in the statement of operations. When government assistance received is specified to relate to future expenses, the Church defers the assistance and recognizes it in the statement of operations as the related expenses are incurred. When government assistance relates to the acquisition of tangible capital assets, the Church deducts the assistance from the cost of the related tangible capital asset.

Financial instruments

The Church considers any contract creating a financial asset, liability or equity instrument as a financial instrument, except in certain limited circumstances. The Church accounts for the following as financial instruments:

- cash
- receivables
- restricted cash
- payables and accruals

Financial instruments in arm's length transactions

Initial measurement

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.

Subsequent measurement

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.

Derecognition

The Church removes financial liabilities, or a portion of, when the obligation is discharged, cancelled or expires.

Impairment

Financial assets measured at cost or amortized cost are tested for impairment when indicators of impairment exist at the end of the reporting period. Previously recognized impairment losses are reversed to the extent of the improvement provided the financial asset is not carried at an amount, at the date of the reversal, greater than the amount that would have been the carrying amount had no impairment loss been recognized previously. The amounts of any write-downs or reversals are recognized in net income.

2. Significant accounting policies (continued)

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:

Building	3%
Equipment and furniture	15%
Paving and landscaping	5%

Donated material and services

Donated capital and investments are recorded in the financial statements at fair value on the date of the donation. Donated capital and investments are recorded at nominal values when fair value cannot be reasonably estimated. Donated materials and services are not recorded because the fair market value is not readily determinable. With the exception of volunteer time, such material and services are not significant. Because of the difficulty in determining the fair value of volunteer time, volunteer services are not recognized in the financial statements.

Use of estimates

Management reviews the carrying amounts of items in the financial statements at each year-end date to assess the need for revision or any possibility of impairment. Many items in the preparation of these financial statements require management’s best estimate. Management determines these estimates based on assumptions that reflect the most probable set of economic conditions and planned courses of action.

These estimates are reviewed periodically and adjustments are made to revenues or expenses as appropriate in the year they become known.

3. 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:

	2026	2025
Russ Hawley Memorial Endowment Fund	**$ 25,856**	$ 25,000
Christian Education Assistance Endowment Fund	**22,658**	21,998
Jeff Friesen Memorial Endowment Fund	**3,726**	3,477
Benevolence Fund	**7,524**	7,445
Ministry Training and Education Fund	**9,000**	9,000
MCA Missions Fund	**9,934**	7,982
Capital Projects Fund - externally restricted	**14,796**	-
Capital Projects Fund - internally restricted	**205,104**	55,104
Other internally restricted funds	**14,736**	12,962
	$ 313,334	$ 142,968

4. Tangible capital assets

			2026	2025
	Cost	Accumulated Amortization	**Net Book Value**	Net Book Value
Land	$ 31,277	$ -	**$ 31,277**	$ 31,277
Building	4,430,848	3,022,324	**1,408,524**	1,473,026
Equipment and furniture	252,141	222,647	**29,494**	33,890
Paving and landscaping	54,306	50,886	**3,420**	3,670
	$ 4,768,572	$ 3,295,857	**$ 1,472,715**	$ 1,541,863

5. Payables and accruals

Included in payables and accruals are government remittances payable of $8,349 (2025 - $9,745).

6. Donations-in-kind

Included in general tithes and offerings is $34,227 (2025 - $19,717) of contributed securities. The fair value of the donations-in-kind was determined based on the market rate of the securities at the time of the donation.

7. Financial instruments

The Church is exposed to various risks through its financial instruments. The following analysis provides a measure of the Church's risk exposures and concentrations at July 31, 2026:

(a) Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Church's main credit risks relate to its receivables. There was no significant change in this risk exposure from the prior year.

(b) Market risk

Market risk is the risk that the fair value or expected future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk and other price risk. The Church is not significantly exposed to any of these risks.

8. Lease commitments

The Church has entered into a lease agreement for office equipment with monthly payments of $338, excluding taxes and maintenance costs, expiring in November, 2031.

The Church's total future minimum lease payments under operating lease commitments over the next five years are as follows:

2027	$ 4,056
2028	4,056
2029	4,056
2030	4,056
2031	4,056
Subsequent years	1,352
	$ 21,632

9. Comparative figures

Comparative figures have been adjusted to conform to changes in the current year presentation.

10

2026–2027 Budget Summary

General Fund · approved by the Board of Elders, July 28, 2026

TOTAL BUDGET
$1,073,592
Balanced · +4.4% on FY26

GENERAL FUND GIVING
$933,430
Needed from donations · +4.4%

GLOBAL ADVANCE FUND
$80,200
Per our GAF Allocation Policy

GENERAL FUND	FY27 BUDGET	FY26 BUDGET	$ CHANGE	% CHANGE
INCOME				
General Fund Donations	$933,430	$894,487	$38,943	4.4%
Rental Revenue	$104,162	$98,109	$6,053	6.2%
Total Income	**$1,037,592**	**$992,596**	**$44,996**	**4.5%**
OPERATING EXPENSES				
Missions (MCA Specific)	$5,000	$5,000	$0	0.0%
Ministries	$62,420	$53,220	$9,200	17.3%
Staffing	$590,072	$552,892	$37,180	6.7%
Other Personnel Costs	$14,250	$15,000	($750)	-5.0%
Administration	$73,670	$82,655	($8,985)	-10.9%
Facilities	$160,680	$165,420	($4,740)	-2.9%
Total Operating Expenses	**$906,092**	**$874,187**	**$31,905**	**3.6%**
OTHER EXPENSES / EXPENDITURES				
Capital Expenditures	$66,000	$55,500	$10,500	18.9%
Global Advance Fund	$80,200	$77,608	$2,592	3.3%
District Operating Budget assessment	$21,300	$21,302	($2)	0.0%
Total Other Expenses / Expenditures	**$167,500**	**$154,410**	**$13,090**	**8.5%**
Total Expenses / Expenditures	**$1,073,592**	**$1,028,597**	**$44,995**	**4.4%**
Net Deficit Before Inter-Fund Transfers	**($36,000)**	**($36,000)**		
INTER-FUND TRANSFERS				
Transfer from Worship Pastor Fund	$36,000	$36,000	$0	0.0%
General Fund Budgeted Surplus / Deficit	**$0**	**$0**		

FY26 figures are the approved FY26 budget. Source: FY27 Budget approved by the Board of Elders, July 28, 2026.

Overview

The Board of Elders approved a balanced FY27 General Fund budget of $1,073,592 on July 28, 2026, covering August 1, 2026 to July 31, 2027. Total expenditures rise 4.4% over the FY26 budget, driven by staff team expansion, adult ministry outreach and continued HVAC replacement.

The budget asks for $933,430 in General Fund donations, a 4.4% increase over the FY26 budget. Rental revenue of $104,162 and a $36,000 designated gift for the Worship Pastor complete the funding.

Budget Highlights

Staffing (+$37,180). All continuing staff receive a 2% cost-of-living adjustment. The budget accounts for hiring new personnel in the positions of Associate Pastor of Family Ministries, Facility Coordinator, and Youth Ministry Assistant.

Ministries (+$9,200). Adult ministries grow from $4,700 to $13,150 to fund Alpha outreach and a Marriage Seminar. Worship and Youth also see modest increases.

Missions ($85,200). The Global Advance Fund gift of $80,200 follows our GAF Allocation Policy. A further $5,000 supports MCA short-term missions.

Facilities & Capital ($226,680 combined). Capital spending replaces two rooftop HVAC units, a planned baptism tank replacement, as well as computer upgrades. Operating facility costs ease as utilities and exterior maintenance track below prior budgets, while insurance rises about 5%.

Administration (–$8,985). Moving bookkeeping in-house saves $15,000 in external fees. This offsets a $5,500 website redevelopment and higher software and financial review costs.

Rental Revenue (+$6,053). Rental income of $104,162 reflects confirmed agreements with Ohana Preschool, Home School Group, Genesis Volleyball, and other community partners.

Notes

Worship Pastor Fund. A donor has committed to a designated donation of $3,000 per month for this fiscal year to be applied to this fund. As in FY26, this gift is shown as an inter-fund transfer rather than General Fund income. That creates a planned $36,000 deficit before the transfer and a balanced budget after it.

Sanctuary Lighting. A $70,000 sanctuary lighting upgrade is planned for 2026-2027 and will be funded from money already on reserve in the Capital Projects Fund and sits outside this operating budget.

Global Advance Fund. MCA Church budgets 10% of total operating expenses (less rental revenue) to be given to the Global Advance Fund of the Christian and Missionary Alliance in Canada to support international workers and their mission. Donations designated specifically to GAF by donors are given over and above this 10% of budgeted giving.

"Jesus, make us a church where people fall in love with you for the first time."

OUR PRAYER THIS YEAR

MCA Church

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