



Annual Congregational Report for 2025

March 1st, 2026 - 4 pm

95 Robert Street East

Penetanguishene, Ontario

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Annual Report

Agenda

Annual Congregational Council Meeting for 2025

March 1, 2026 at 4 pm

1. Looking Up - Opening Worship (Brent)
2. Welcome & Opening Comments - Joel Robitaille, Board Chair
3. Review of Agenda & Procedures
4. Approval of 2025 Business Meeting Minutes
 - a. Minutes - 2024 Annual Congregational Council (Feb. 23, 2025)
 - b. Minutes - December Congregational Meeting (Dec. 7, 2025)
5. Looking Back
 - a. Acceptance of Reports
 - b. 2025 Financial Reports
 - c. 2025 Ministry Highlights
6. Looking Ahead
 - a. Presentation of 2026 Budget (Vote for approval)
 - b. Presentation of Nominees (Vote for affirmation) (by ballot if requested; if so - motion to destroy all votes)
 - c. Next Steps for 2026 and Beyond

- i. Walking Into New Things
 - 1. Accessibility Project
 - 2. Community Freezer
- ii. Walking Together - Collaboration & Communication
- iii. Walking With Others
 - 1. University Church, Santa Clara, Cuba
 - 2. Be In Christ Church of Canada Changes
 - 3. Community Connections
- 7. Closing Worship & Prayer
- 8. Adjournment

Annual Report

Annual Congregational Council Meeting Minutes from 2025

February 23, 2025

1) Opening Worship – Brent & Juilyanna Jefkins

2) Welcome & Opening Comments - Joel Robitaille, Board Chair

29 Members + 7 Adherents were in attendance.

Joel welcomed everyone attending.

3) Review Agenda and Procedures

The congregation affirmed that voting would be conducted by a show of hands.

Motion to approve the agenda moved by Mary Paille; 2nd Janette Copley. Carried

4) Approval of 2022 ACC Minutes

a) Motion to approve Minutes of 2024 Annual Meeting was moved by Gibb Wishart; 2nd Ann Call. Carried

b) Motion to approve the Minutes of December 8, 2024 Congregational Meeting was moved by Vera Finlay; 2nd Jeff Baker. Carried

5) Looking Back

a) Acceptance of Reports

Motion to receive reports as presented in our Annual Congregational Council 2024 Documents moved by Janette Copley; 2nd Pauline Pinder. Carried

There were no questions from the congregation with regard to the reports.

Motion to accept the reports in our Annual Congregational Council 2022 Documents moved by Susan Wishart; 2nd Ursula Hahn. Carried

b) 2024 Ministry Highlights

Several people spoke of events and special moments over the past year that have left a positive, uplifting memory leaving them with a sense of belonging and acceptance in our church family.

c) 2024 Financial Reports

Motion to accept the Financial Reports moved by Jeff Baker; 2nd Gibb Wishart. Carried

Pastor Jon made reference to the Refugee Fund. One thousand dollars each was given to Minar and Mouna Hourieh to pay for the outstanding travel loan from Syria to Canada. The balance of the money, roughly \$12,000, in the Refugee Fund was donated to MCC and directed to a sponsorship group in Thunder Bay.

d) Thank-yous

Jon thanked the Sunday School teachers and volunteers for their consistent service. He also thanked the dedicated team of Next Generation Leaders.

Jon thanked the Financial Team for their help. Jon acknowledged those who are committed to providing weekly meals to the community. He thanked the Deacons for their dedication reaching out and supporting the congregation.

Jon also thanked all who stepped up to fill the void during his sabbatical.

6) Looking Forward

a) Presentation of Budget 2025

Motion to accept the 2025 Budget (moved by Jeff Baker; 2nd John Paille. Carried)

The 2025 Budget was affirmed by the congregation.

b) Presentation of Nominees

Jill Denbutter - Congregational Rep for the Board (2nd term)

Brad Fisher - BIC Annual Meeting Delegate

Mary Paille - Congregational Rep on Nomination Team

Luke Kent - Congregational Rep on Nomination Team

Jeff Baker – Treasurer appointed by Church Board

Secretary to be Board Appointed

The congregation affirmed the 2025 nominees as presented in the 2024 Annual Congregational Council Report page 24. (moved by Pauline Pinder. 2nd Vera Finlay. Carried.)

c) Pastor Jon

i. Physical Growth

ii. Covenant Family

iii. Extended Family

1. University Church Santa Clara, Cuba
2. Be In Christ Church of Canada
3. Community Connection

7. Closing worship & prayer – Brent & Juilyanna Jefkins and prayer by Mary-Kathryn Paillé, Patrick Dalrymple, and Vera Finlay.

8. Motion to adjourn Terry Dupuis.

December Meeting Minutes

Business Meeting for Covenant Christian Community Church

Date: 7 December 2025

Time: 12 noon

Location: Covenant Community Church

Robert Street, Penetanguishene

Attendees:

Chairperson: Joel Robitaille

Minute Taker: Kevin Macnab

Minutes

1. Call to Order

2. Approval of the Agenda

Approver – Vera Finley

Seconder – Mary Paille

Motion approved

3. Presentation of 2026 Staff Expenses proposal

Approver of the 2026 Staff Expenses proposal

Mover – Gibb Wishart

Seconder – Brad Fisher

4. Adjournment of the Meeting 1.00 pm

Mover – Susan Wishart

Seconder – Vera Finley

Motion approved

Signature

Minute Taker: _____ Kevin Macnab _____

Date: 2025-12-07

Annual Report 2025

Lead Pastor's Report

It is hard for me to believe, but the summer of 2025 marked the completion of a decade as a part of this Covenant Christian Community Church family. It was a year filled with blessings and sorrows, beauty and some frustration. Through it all, the year filled with reminders of God's faithfulness, examples of God's love, and reasons for ongoing hope for the future.

I celebrate and give thanks for the staff team I serve with, Brent Jefkins, Crystal Keefer, and Carmen Laurin. Our board, made up of Joel Robitaille, Letitia Jefkins, Wilfried Hahn, John Paille, Jeff Baker, Jill Denbutter (completed her role in August), and Kevin Macnab (affirmed to his role in November), works hard to serve you well and manage the needs of the church in ways that honour the way of Jesus. It is a pleasure to serve alongside them.

The plethora of ministry volunteers, many of whom will be named elsewhere in the report, make our collective ministry possible. And I know that so many serve beyond the walls or programs of our church in ways that powerfully embody the presence of Christ in our community.

In 2025 Covenant moved significantly forward in two ways that I think will have a dramatic impact on our long term future. And both of these steps forward can be summarized by the word *generosity*.

The first step forward was in our connection with our brothers and sisters in Santa Clara Cuba. A visit to Canada by Isbel, Maday, and Yanisbel deepened our ties to them and broadened our connections. From the beginning, I have longed for this to be a church to church connection. Watching it grow more into that has been beautiful and life-giving. The generosity with which you welcomed them among us was something they named. The financial generosity that allowed them to come, the financial blessing you sent with them back to Cuba to help with rebuilding on the eastern part of the island, and the desire to continue to support them through ongoing financial generosity has been deeply moving.

The second huge step forward was the dramatic progress in our accessibility fund.

Your generosity with this has opened the door to beginning to get the work accomplished in 2026. Having a space that those with mobility challenges can fully access, will not only benefit our Covenant family and programs, but the entire community who uses the space entrusted to us. Thank you.

While these big steps forward are wonderful, the most exciting thing I have witnessed in 2025 is all of the seemingly small ways God has been embodied among us. People have walked with each other through dark valleys. Hugs, tears, and prayers have been shared. Joyous laughter and deep conversation has been present in both formal group settings and informal times after services, over coffee, or at meal tables. Grace has been offered and received. Patience has been shown. The fruit of the Spirit has grown. We have had some challenging losses in 2025, which God continues to walk with us through. We have seen loved ones move away (some only temporarily, thank God!) and others pass into eternity. Care shown to each other during those difficult times has been among of the most beautiful examples of God's love.

Covenant Church isn't about being an "organization" or a "charity." It isn't about what programs the staff can organize or what the board can direct. It is about the power of Christ at work among us showing up in love. This is the heartbeat of what it means to be "the church" – the called out community of God. That we would embody the presence of Christ for each other and the world. This is what it looks like to follow the way of Jesus.

A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another. -Jesus in John 13:34-35

For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do. -Ephesians 2:10

It is a great joy to be a part of this family as we work to embody Jesus' love in action.

With Gratitude,

Jon Limmer, Lead Pastor

Annual Report 2025

Executive Director of The BIC Church of Canada 's Report

Thus says the Lord: Stand at the crossroads, and look, and ask for the ancient paths, where the good way lies; and walk in it, and find rest for your souls.
Jeremiah 6.16

Greetings to our BIC Church family. With my anticipated retirement in June, this will be my last report to the congregations. It has been my privilege and joy to have served the church I have loved. God has been so faithful to us as BIC people, yet there is so much more in store. In November, Todd Lester was appointed as my successor. You are in good hands.

Here are a few notes from 2025 to celebrate...

- We celebrated the 500th anniversary of Anabaptism and had several reps attend the commemorative service held in Switzerland in May.
- We added Jimmy Rushton and Emma Field to our BIC Staff. Jimmy is working in church planting as well as coordinating a new weekly teaching piece for churches. Emma brings her considerable skills to project management.
- We worked to equip and support Pastors through coaching, LEAD days, seminars, mentoring, clusters, and retreats. All of our Pastors are credentialed with the denomination.
- We invested in young leaders through our Elevate Development Collective program, as well as sponsoring two Pastoral Residency roles.

- We continue to develop our **training partnership** with Associated Mennonite Biblical Seminary (AMBS). We appreciate their Anabaptist strength and varied online programs.
- We are blessed to be part of the work of **Mennonite Central Committee (MCC)**. Ken Kim took over from Rick Cober Bauman in 2025 as MCC Canada Director. Thanks to Rick for his many contributions. Melanie Wigg serves on the MCC Canada Board, and 3 BIC reps serve on the MCC Ontario Board. Our two thrift shops in Niagara are a wonderful success story.
- We supported **church planting sites** towards becoming established churches. We will welcome these churches as member congregations as they achieve charitable status. We continue to have exploratory conversations on new church plants.
- **Camp Kahquah** had a very successful year. Upgrades to the facility continue. So many of us benefited from kids and family camps and retreats. Camp also provides a great opportunity to train leaders. Angie Limmer has joined the staff team.
- We supported **international work** through partnerships with BIC National Churches, relief and development projects, short-term missions teams, and participation in the International BIC Association and Mennonite World Conference.
- We produced our annual **Advent Guide** - something every BIC Church can be part of.
- Our **Board of Directors** has steered our church through some great challenges over the last several years - a pandemic, church struggles, organizational restructuring, and legal/financial matters. They have led with wisdom. Our gratitude to our Board Chair, Stephen Roy, who was willing to extend his service for an extra year to coincide with my retirement.

Finally, thank you to each of you for your support and contributions to our shared Co-operative Ministries Fund. We exist because of your willingness to lean in and give generously.

Charles E. Mashinter Executive Director - The Be In Christ Church Of Canada



Annual Report

Board Chair Report

I would like to thank all our board members, including Wilfried Hahn, Letitia Jefkins, John Paille, and Jon Limmer for all their hard work on behalf of the Covenant Congregation this past year.

Special thanks to Jill Denbutter for her contributions to the board in 2025 and for her valuable service during her term. We appreciate that Kevin Macnab has joined the board as secretary and immediately got to work in our December meeting.

Thank you to Brent Jefkins, Angie Limmer, Crystal Keefer, all the deacons, Sunday school teachers, worship team members, and volunteers for making our programs run smoothly.

2025 was a challenging year not only globally but in Canada where we continue to experience the impact of an unwanted trade war. In this strange climate of economic uncertainty, global insecurity, and concerning social upheaval, Covenant's generosity increased substantially.

Although we fell short of reaching budget by a small margin—which we anticipated to be somewhat of a Herculean lift anyway—we made huge strides with our accessibility project, continued to support our community initiatives, bolstered our partnership with the ministry in Cuba, and met the challenge of a devastating ice storm.

It is clear that Covenant is valued and worth investing in—not only financially, but in skill and energy.

There is joy and community at Covenant, with people from a myriad of religious backgrounds coming together to learn, grow, and listen to each other.

We are fortunate to have such talented pastors. Jon continues to teach us how to follow in Jesus' footsteps and Brent's work with the youth and his high octane VBS program is a sensation.

Thank you to everyone for your contributions in 2025. We're fortunate to have a solid foundation for next steps in 2026 and it's exciting to think of where we can go from here.

Sincerely,

Joel Robitaille Covenant Board Chair

Annual Report 2025

Treasurer's Report

I would like to thank all our board members, John Paille, Joel Robitaille, Wilfred Hahn, Lettia Jefkins, Kevin Macnab, and Pastor Jon Limmer, for their dedicated work on behalf of the Covenant congregation this past year.

This is the first year of serving as Covenant's treasurer. I would like to give special thanks to Crystal Keefer and Pastor Jon for their support and assistance with the treasurer responsibilities.

The Covenant congregation has always been generous in their support of the church and the work we do both locally and globally. In 2025 that generosity went to new levels: regular giving was up 7% over 2024 and donations to the building fund were up 1850% from 2024. Total giving to the church was up 97% in 2025. This has taken the building fund to 90% of our goal. The congregation has proven that they support the board and their recommendations for the church and for this I am very grateful. It has been a pleasure to serve as treasurer and witness the love of God in this church.

Blessings

Jeff Baker

Annual Report 2025

Family Life Pastor's Reports

Youth Ministry

To Celebrate: 2024 was a good year but was likely our most chaotic year. This is likely an outcome of having such a large group. As the year went on, especially into the fall we have seen a shift into a more engaged group. I especially want to celebrate our SR Highs. SR High is a tricky group - many churches have a difficult time keeping them engaged as they get later into high school. We have a solid core group of them. Since the fall we have been having meaningful Bible studies working through a series on Mark - where they are taking notes and holding discussion FOR AN HOUR. We have taken 5 of those SR Highs and have spent extra time investing and developing that group. It has been amazing to see the growth this year.

We also have such a dedicated group of volunteers who do wonders with our youth. When I started at Covenant 4 years ago, I only had 2 volunteers. Now we have 8! Thank you so much Anj, Kathleen, Ken, Vera, Rick, Nathaniel, Chaya and Letitia.

We also had many events this past year - the highlights are always the retreats. We had a wonderful SR High retreat at Camp Kahquah this past May. We created our own retreat at the Pailles this year for our JR Highs as well which was incredible.

Another highlight - we had 3 students get baptized in 2024!

Sunday youth has stayed a staple as well - so thankful that we can offer this!

Needs for Prayer: Pray for depth in experience with God. I think of Ephesians 3:18 - that the students would “grasp how wide and long and high and deep is the love of Christ”. Some of them are starting to see this - not just coming for the fun - but pray that this grows. Pray for energy for our leaders. Also, pray for our next core group of JR Highs to be more firmly established.

Dreams for 2025: My biggest desire is to see our students grow - become more disciples rather than an audience to what is happening here. It has started - but providing more avenues outside of regular programming will be key.

Kids Ministry

To Celebrate: We have been able to consistently offer kids ministry thanks to our amazing team of Jenna, Catherine, Luke, Johannah, Jill, Anj and Juilyanna.

Needs for Prayer: That our kids will see this as more than “Bible class”, but a time to truly see God. Many kids know the stories, but I would love them to start to deeply *know* Christ. I feel that we can always use more volunteers here as well. Also, I know that there are a few community kids that want to come to Sunday church. Pray that this can become a reality.

Dreams for 2024: That we would have a few more kids come regularly. I would love a larger critical mass because I find when others come, there is more focus, engagement and energy. Also, that we would continue to show the kids well that they are not the afterthought - but VERY IMPORTANT. I think of Matthew 19:14 where Jesus says that “the kingdom of heaven belongs to such as these.”

INSPIRE

To Celebrate: INSPIRE ran for its third year and I love how this has become a regular event in our community. Now that we have done it enough times, it becomes simpler to run. It still requires so many volunteers - and Covenant has stepped up. We always have enough help. Half our youth group shows up to volunteer as well as youth helpers. We even raised \$500 for Cuba this year. It was a great year. I am also seeing that INSPIRE is a means to help our youth leaders grow spiritually. We even had one youth baptized during INSPIRE training this year.

Dreams for 2024: To continue doing what we're doing. It's meaningful and impactful.

Needs for Prayer: Enough volunteers to run it well. As well as my creative energy to be able to come up with some new fun ideas.

Musical Worship

To Celebrate: We still have four diverse worship teams who have stepped up consistently to lead us in musical worship. Thank you so much everyone who has participated on these teams. We also have a great tech team - Jer, Jonathan, Josiah, Terry, Gibb, Kaeden and Ziggy.

Dreams for 2024: An expanded tech team. Also, that our worship teams would continue to feel life in giving during their worship leading weeks.

Needs for Prayer: We need more tech people. Pray people will step up here.

Annual Report 2025

Community Reports

Breakfast Ministry

12 Years ago Covenant partnered with All Saints Church to put on a community breakfast and lunch. It was very well received but came to an unexpected end last summer when the parish closed it's doors. Our Covenant group held it's final breakfast at the end of July and the final Covenant lunch was held a week later. There was much disappointment by our regular guests who came to depend on it, but several months later Covenant partnered with the Presbyterian Church in town to open a Soup Kitchen at the latter church. Thanks to all the volunteers who served one of the years at the Anglican Church's community meals. Thanks to the Lord the ministry of serving food to the hungry people continues on in the Soup Kitchen ministry.

Submitted by Terry Dupuis

Teller's Ministry

Every Sunday after the service, a team of two people count the offerings that are in the box at the back of the sanctuary. A confidential report is recorded, a bank deposit is prepared and placed in a sealed bag and brought to the bank.

I've had the privilage of serving in this task for many years and with many other individuals. Those in 2025 included Nancy Durst, Marilyn Orr, Shelia de Masson, Denise McNab, Kevin McNab and Martin Miles. Many thanks to all for your dedication.

Submitted by Terry Dupuis

Greeter's Ministry

It's important to be a welcoming church, and everyone can be friendly and welcoming to each other. But it's good to have an official greeter at the front door as well as at the entrance to the sanctuary.

In 2026 we had 7 alternating teams of greeters:

Ken Keefer and Stewart Vincent, Gibb and Susan Wishart, Cookie and Wayne Harrison, Wilfried and Ursula Hahn, Elise Robitaille and Virginia Miles, Jeff Baker and Patrick Dalrymple or Chaya Cassidy, and Terry and Bea Dupuis.

An 8th team would be most welcome in this new year. That way each team would only have to be on once every two months.

Submitted by Terry Dupuis

Water Street Ministry

First of all, we want to say that it is truly a privilege to continue to have the opportunity to connect with residents of the Water Street home as well as, on occasion, residents of the group home in Lafontaine. Each time we go, we are warmly welcomed, not only the individual residents but also by staff.

We try to go to the Water Street home every month. We go to spread joy through singing songs together, but often have some very personal interactions on an individual basis. We have also distributed some bibles, provided by Covenant, to anyone who would like one. Our greatest message is always to remind them that God sees and loves every one of them! We often go in feeling tired and that we have nothing to give, but inevitably our spirits are lifted as we fellowship with them, and you can always be guaranteed some laughter!

Each time we go, we bring some kind of snacks or treats for the residents, with some extra special things for events like Valentine's Day, Easter and Halloween as well as at Christmas, when the Water Street residents each receive a \$10 Tim Horton's card from Covenant. Last Christmas we were able to provide all of the residents in Lafontaine with a small box with a few treats, and although we had not planned on singing, we spontaneously sang a few Christmas Carols together which brought smiles to everyone's faces.

Last year we led one celebration of life at Water Street, and two at the Lafontaine house. Doing this allows everyone to say goodbye in a safe and familiar setting and provides some closure for them. We also participated in a barbecue lunch at each of the locations which was a blessing. It is also a blessing to see God building our relationships with staff and management and to see that they truly appreciate our efforts. We have been encouraged on multiple occasions to continue to stop by whenever we can, even for a few minutes. We are so thankful that we are invited into their homes and lives, and pray that God would continue to use us for His glory in this ministry.

In His service,

Carrie Marchand, Kathy Gadoury, Joe Weber, Leanne Whetstone,
Anne Rodbard and Vera Finlay

Global Report

Celebrations in 2025

We saw Covenant's connection with the University Church in Santa Clara grow significantly this year. A few notable moments include :

- **Jon and Vera visited Santa Clara in late May 2025 with the initial purpose of guiding a leadership/discipleship training for some of the local church leaders. However, as needs changed they were able to bring encouragement and support to the general church family while there.**
- **Covenant has been able to send food to the church in Santa Clara (rice, beans, oil, milk and meat) a few times this year (April and August) to continue to help with the growing nutritional needs of the Cuban people.**
 - Covenant's Inspire Summer Camp was responsible for August's donation.
 - Additionally, we collected and sent \$6000 for hurricane relief in November while our friends were here visiting.
- **Possibly most significantly, in partnership with 2 other BIC churches, we were able to get visitors visas for Isbel, Maday and Lola (from the University Church), as well the Bishop of Hermanos en Cristo, Luis, and his wife and son, to come visit us in November. Having the visas approved and getting them all here was an absolute miracle.**
 - **Isbel, Maday and Lola stayed in Penetang for a week, and we were able to introduce them to our Covenant family and even engage some community members in supporting them well while they were here. They participated in our Sunday service and Youth Group. We also organised a church meal together and a worship night.**
Additionally, we tried to make sure there was enough time for them to rest and have some fun, as they were in need of a break from their non-stop lives of ministry in their community.

Dreams for 2026

In February, a Love Feast was planned by our Covenant family to raise funds to continue to support the nutritional needs of the Cuban people, more specifically to help the University church provide for their community in a practical way.

There are no current plans for a visit to Santa Clara, but some are dreaming of a possible visit to bring down some of the luggage/supplies that Isbel and Maday were not able to bring with them when they returned home after the visit in November.

Needs for prayer and response

Continued prayer for the country of Cuba, the people and the Church. We continue to hear reports about the ongoing and increasing struggles to get access to food and health care. However, we are also hearing about many people coming to Christ during this time. Hermanos en Cristo is living out the Kingdom of God in their communities and people are responding.

Pray for continued strength and encouragement for church leaders, and a healthy raising up of future leaders. Pray for relief from health issues with multiple different viruses impacting the country as well as ongoing issues with electricity.

Submitted by Letitia Jefkins

Jon & Vera's visit



Sharing food with the community

Some of the many children's and University student events they host.





Food delivery!

Visit to
Canada





Left: Ladies Bible Study with Maday and Lola



Right: Lola on skates for the first time
Below: Lola sharing at Youth Group





Above: Sharing in musical worship on Sunday

Below: Trying Poutine for the first time :)



Below: ICE CREAM CAKE! A very big hit!





Visit to the CN Tower and Ripley's Aquarium. (When Lola was looking up cool things to do in Toronto, she told her parents that if she could go to these 2 places she would be so happy, not knowing we were planning to take them anyway! It was such a blessing for them!)



Thank you for all the ways
you have contributed to this
Kingdom work in and
between Cuba and Canada
in 2025!!

Annual Report

Deacon's Report

Your deacons for 2025 were Elise Robitaille, Kathy Gadoury, Anj Limmer, Vera Finlay, Nancy Vincent, Zoe Hilton, and Linda Bellisle. Each month, they connect with Jon and Brent to oversee the care and support of our church family.

This group oversees/coordinates:

- The prayer room/prayer ministry
- Newcomer Lunches
- Christmas compassion care
- Compassion care throughout the year
- Oversight of compassion fund
- Keeping in touch with ongoing needs, newcomers
- Preparing and Serving communion

The Christmas compassion care has become a highlight of the year as they work alongside our entire Covenant family to receive cookies and treats to distribute within our congregation. These cookies are a blessing to many who we want to encourage through struggles or grief.

While we give thanks for the work of our deacons, care and support within our Covenant family extends far beyond what they do (or even know of!). It is beautiful to see hugs and prayers happening on Sunday mornings, to hear stories of connection and encouragement throughout the week, and to know that many prayers are issued on each other's behalf all year round.

As we move into 2026, we especially acknowledge Zoe Hilton as she finishes her time in this role. Zoe has been instrumental in helping us respond better to grief within our Covenant family. We are prayerfully considering who we could invite to join us in this care role. We are especially in need of men to

be a part of the team. If you have suggestions for who we should approach, or if you are interested in finding out more about this role yourself, please let us know! (You can email Jon at jon@covenantchurch.ca.)

Submitted by Jon Limmer with contributions from Elise, Kathy, Anj, Vera, Nancy, Zoe, Linda, and Brent

Annual Report

Financial Reports for 2025

Balance Sheet

Covenant Christian Community Church.

As of December 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Cash and Cash Equivalent	
10001 Scotiabank Account	\$305,843.24
10002 Scotiabank Savings Account	\$81,904.94
10100 Petty Cash - Office	\$1,300.00
12300 Savings Held at Banks	\$10,110.41
Total for Cash and Cash Equivalent	\$399,158.59
Total for Current Assets	\$399,158.59
Non-current Assets	
Property, plant and equipment	
15000 Equipment	\$140,819.14
15200 Worship Centre	\$306,025.33
15600 Land	\$36,980.00
Total for Property, plant and equipment	\$483,824.47
Total for Non-current Assets	\$483,824.47
Total for Assets	\$882,983.06
Liabilities and Equity	
Liabilities	
Current Liabilities	
21000 Accrued Payables	\$5,540.31
25500 GST/HST Payable	-\$8,455.85
32200 New Ministry Fund	\$4,000.00
32500 Global	\$2,987.42
32600 Compassion Fund	\$10,471.69
33100 Capital Fund	\$15,777.51
33200 Building Fund	\$313,201.01
Total for Current Liabilities	\$343,522.09
Total for Liabilities	\$343,522.09
Equity	
31000 General Equity	\$486,202.88
32000 Retained Earnings	\$60,579.85
Net Income	-\$7,321.76
Total for Equity	\$539,460.97
Total for Liabilities and Equity	\$882,983.06

Profit and Loss by Class

Covenant Christian Community Church.

January 1-December 31, 2025

DISTRIBUTION ACCOUNT	1 REGULAR	2 COMPASSION FUND	3 GLOBAL	7 BUILDING	TOTAL
Income					
40000 Offerings	\$233,397.36	\$9,362.37	\$7,306.90	\$257,232.91	\$507,299.54
41100 Interest Income	\$1,314.64				\$1,314.64
41200 Youth	\$80.00				\$80.00
41300 Miscellaneous Revenue	\$4,485.70		\$0.00		\$4,485.70
Total for Income	\$239,277.70	\$9,362.37	\$7,306.90	\$257,232.91	\$513,179.88
Cost of Goods Sold					
Gross Profit	\$239,277.70	\$9,362.37	\$7,306.90	\$257,232.91	\$513,179.88
Expenses					
51100 Pastor - Lead	\$69,319.92				\$69,319.92
51120 Travel/Ed - Pastor Lead	\$2,345.16				\$2,345.16
51200 Pastor - Associate Youth	\$47,561.15				\$47,561.15
51210 Travel/Ed - Pastor Youth	\$887.88				\$887.88
51300 Admin Assistant	\$14,853.84				\$14,853.84
51400 Custodian	\$9,688.56				\$9,688.56
51900 Fringe Benefits	\$22,886.40				\$22,886.40
52100 Repairs and Maintenance	\$6,444.54				\$6,444.54
52200 Insurance Expense	\$5,851.15				\$5,851.15
52300 Office Supplies	\$4,510.05				\$4,510.05
52310 Bank Service Charges	-\$504.72				-\$504.72
52320 Online Deposit Charges	\$4,192.24				\$4,192.24
52400 Telephone/Internet Expense	\$3,249.12				\$3,249.12
52500 Utilities	\$10,925.17				\$10,925.17
52600 Yard Upkeep	\$9,098.13				\$9,098.13
52900 HST Refunds, Dues, Etc	-\$1.61				-\$1.61
53010 Children's Ministry	\$584.51				\$584.51
53020 Cooperative Ministries	\$24,000.00				\$24,000.00
53030 Discipleship Ministry	\$2,502.12				\$2,502.12
53040 Hospitality Supplies	\$881.72				\$881.72
53060 Outreach Events & Ads	\$36.56				\$36.56
53080 Vacation Bible School	\$704.87				\$704.87
53090 Worship	\$1,967.51				\$1,967.51
53100 Youth Ministry	\$3,565.19				\$3,565.19
61100 Community People		\$4,039.66			\$4,039.66
61150 Compassion Partners		\$3,000.00			\$3,000.00
61200 Compassion Projects		\$1,334.19			\$1,334.19
61400 Global Trips and Support			\$6,704.71		\$6,704.71
69300 BIC Participation - Non-Staff	\$1,050.00				\$1,050.00
71000 Transfer to/from Funds		\$988.52	\$602.19	\$257,232.91	\$258,823.62
Total for Expenses	\$246,599.46	\$9,362.37	\$7,306.90	\$257,232.91	\$520,501.64
Other Income					
Other Expenses					
Profit	-\$7,321.76	\$0.00	\$0.00	\$0.00	-\$7,321.76

Annual Report

2026 Budget

	2025 Budget	2025 Actual (YTD)	% of budget spent (83%)	2026 Proposal	% Difference 2025 Actual vs 2026 Budget
Income					
Offerings	\$241,000	\$233,397	97%	\$255,000	109%
Interest Income	\$3,000	\$1,315	44%	\$2,000	152%
Youth (Event Income)	\$1,500	\$80	5%	\$0	0%
Miscellaneous Revenue	\$8,500	\$4,486	53%	\$4,486	100%
<i>Total Income</i>	<i>\$254,000</i>	<i>\$239,278</i>	<i>94%</i>	<i>\$261,486</i>	<i>109%</i>
Expenses					
<i>Staff Expenses</i>					
Pastor - Lead (Salary)	\$69,320	\$69,320	100%	\$70,360	102%
Travel/Ed - Pastor Lead	\$3,500.00	\$2,345	67%	\$3,500	149%
40 hrs - Current Salary	\$47,611.20	\$47,562	100%	\$48,563	102%
Travel/Ed - Associate Pastor	\$2,000.00	\$888	44%	\$2,000	225%
15 hr - Admin Assistant (19.42)	\$14,853.85	\$14,854	100%	\$15,151	102%
Travel - Admin Assistant	\$200.00	\$0	0%	\$200 N/A	
8.5 hr - Custodian (22.36)	\$9,688.55	\$9,688	100%	\$9,882	102%
Fringe Benefits*	\$23,119.47	\$22,886	99%	\$28,108	123%
<i>Total Salary Expenses</i>	<i>\$170,292.99</i>	<i>\$167,543.43</i>	<i>98%</i>	<i>\$177,765</i>	<i>106%</i>
<i>Support Expenses</i>					
Repairs and Maintenance	\$5,000	\$6,445	129%	\$5,500	85%
Insurance Expense	\$6,000	\$5,851	98%	\$6,000	103%
Office Supplies	\$5,000	\$4,510	90%	\$5,000	111%
Bank Service Charges	\$500	-\$505	-101%	\$500	-99%
Online Deposit Charges	\$4,000	\$4,192	105%	\$200	5%
Telephone/Internet Expenses	\$1,800	\$3,249	181%	\$3,000	92%
Utilities	\$10,000	\$10,925	109%	\$11,000	101%
Yard Upkeep	\$9,000	\$9,098	101%	\$10,000	110%
HST Refunds, Dues, Etc.		-\$2			0%
<i>Total Support Expenses</i>	<i>\$41,300</i>	<i>\$43,764</i>	<i>106%</i>	<i>\$41,200</i>	<i>94%</i>
<i>Ministry/Mission Expenses</i>					
Children's Ministry	\$1,250	\$585	47%	\$1,250	214%
Cooperative Ministries	\$24,100	\$24,000	100%	\$25,500	106%
Discipleship Ministries	\$4,000	\$2,502	63%	\$3,000	120%
Hospitality Supplies	\$2,000	\$882	44%	\$1,500	170%
Outreach Events & Ads	\$500	\$37	7%	\$500	1368%
Vacation Bible School	\$2,000	\$705	35%	\$2,000	284%
Worship	\$3,000	\$1,968	66%	\$3,000	152%
Youth Ministry	\$4,750	\$3,565	75%	\$4,750	133%
<i>BIC Participation - Non-staff</i>	<i>\$1,500</i>	<i>\$1,050</i>	<i>70%</i>	<i>\$1,500</i>	<i>143%</i>
<i>Total Ministry/Mission Expenses</i>	<i>\$43,100</i>	<i>\$35,292</i>	<i>82%</i>	<i>\$43,000</i>	<i>122%</i>
<i>Total Expense</i>	<i>\$254,693</i>	<i>\$246,600</i>	<i>97%</i>	<i>\$261,965</i>	<i>106%</i>
<i>Surplus/(-Deficit)</i>	<i>-\$693</i>	<i>-\$7,322</i>		<i>-\$479</i>	

Annual Report

Nomination Report for 2026

Nomination Report for ACC 2025

Position	Incumbents	Final Full Year of Term	Candidates	# to elect
Congregational Rep. 3 yr. term [4 positions]	Joel Robitaille (2nd term)	2028	Letitia Jefkins (2nd term)	2 for a full three-year term. 1 to complete the final two years of a term. (Candidates may be re-elected for up to three consecutive terms.)
			John Paillé (2nd term)	
			Ann Call (2 yrs, completing a vacated term)	
Church Board Secretary 3 yr. term			Kevin Macnab	Appointed by Church Board
Maintenance Committee Chairperson 3 year term		2028	Wilfried Hahn (2nd term)	Appointed by Church Board
Treasurer 3 yr term	Jeff Baker	2027		Appointed by Church Board
BIC Annual Meeting Delegate 1 yr. term (Other delegates are appointed by board (1) and deacons (1).)			John Paillé	1 for a one-year term.
Nominating Committee 1 yr. term (Other members are selected by the board (1) and deacons (1).)	Mary Paillé Luke Kent		Vera Finlay Terry Dupuis	2 for a one-year term.

In addition to affirmed/elected roles, we have wonderful and qualified people who serve as deacons doing congregational care work. Our deacons for 2026, working alongside Pastors Jon & Brent, will be Linda Bellisle, Elise Robitaille, Vera Finlay, Angie Limmer, Kathy Gadoury, and Nancy Vincent.

Annual Report

Annual Engagement Report

2025 Monthly Engagement Report

Annual 2025

	January	February	March	April	May	June	July	August	September	October	November	December	Annual Average	Christmas Eve	
In Person	80	72	89	101	81	91	41	66	63	72	79	81	85	80	138
Initial Online Viewers*	45	65	49	42	45	13	N/A	16	14	38	50	38	57	42	24
Later Viewers	14	10	15	14	11				15	16	13	13	11		12
Total	139	147	153	157	137	148	78	76	124	144	131	155	132		174
<i>*Unique Viewers x 1.7</i>															
Next Generations															
Youth	27	26	29	29	26	25	N/A	N/A		45	45	40	32	32	

Active Member List

Active Members of Covenant Christian Community Church - Current		
Baker Jeff	Gignac Marie	Marchand Carrie
Bellisle Linda	Grozelle Romeo	McClure Doug
Byer Bill	Guitar Andrew	McClure Marlene
Call Ann	Guitar Nancy	Paille John
Copeland Penny	Hahn Ursula	Paille Mary
Copley Janette	Hahn Wilfried	Pinder Pauline
Copley Peter	Harrison Cookie	Quesnelle Joyce
Counahan Jackie	Harrison Wayne	Robitaille Bob
Counahan Pat	Hilton Zoe	Robitaille Debi
Crawford Al	Jefkins Brent	Robitaille Elise
Crawford Debi	Jefkins Letitia	Robitaille Giséle
Denbutter Jer	Joseph Rhoda	Robitaille Glenn
Denbutter Jill	Kalle Harold	Robitaille Joel
Desrochers Bev	Keefer Crystal	Robitaille Rita
Desrochers Jean	Keefer Judy	Sharp Janna
Dupuis Bea	Keefer Ken	Sharp Kevin
Dupuis Terry	Keefer Timothy	Sheers Jerry
Ens Jolene	Kent Lucas	Usinger Sharon
Ens Jonathan	King Dale	Vincent Nancy
Finlay Vera	King Peter	Vincent Stewart
Fisher Brad	Laurin Carmen	Webster Dave
Forget Lisa	Leblanc Henri	Webster Doris
Forgie Brad	Limmer Angie	Wishart Gibb
Gadoury Kathy	Limmer Jon	Wishart Susan
Garrett Susan	Macnab Denise	Young Dave
	Macnab Kevin	
2/12/2025		