

ANNUAL REPORTS

2025-26



Bethel Church, Kingston
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**BETHEL CHURCH, KINGSTON
AGENDA – ANNUAL GENERAL MEETING
SUNDAY, OCTOBER 4, 2026 12:15 PM
BETHEL CHURCH SANCTUARY**

1) WELCOME

2) CALL TO ORDER

3) REVIEW AND APPROVAL OF AGENDA - Motion from the floor to approve the agenda.

4) CONFIRMATION OF QUORUM – Secretary

5) OPENING DEVOTION/PRAYER – Pastor Daniel/Elders

6) ELDERS – MEMBERSHIP RECOMMENDATIONS

- a) **MOTION #1** - On a motion duly made, seconded and carried, be it resolved that Michael O'Donnell be admitted to membership in Bethel Church.
- b) **MOTION #2** - On a motion duly made, seconded and carried, be it resolved that Josiah Chung be admitted to membership in Bethel Church.
- c) **MOTION #3** - On a motion duly made, seconded and carried, be it resolved that Justin Hoddenbagh be admitted to membership in Bethel Church.
- d) **MOTION #4** - On a motion duly made, seconded and carried, be it resolved that Ifa Kadir be admitted to membership in Bethel Church.

OLD BUSINESS

7) Approval of Minutes (Minutes available in the annual report)

- a) **Motion #5** - On a motion duly made, seconded and carried, be it resolved that the minutes from the September 30, 2025 Annual General Meeting, be approved as printed.
- b) **Motion #6** - On a motion duly made, seconded and carried, be it resolved that the minutes from the May 31, 2026 Congregational Meeting Budget Approval be approved as printed.

NEW BUSINESS

8) NOMINATING COMMITTEE – Julia Brook (This year's committee consisted of Julia Brook, Daniel Critchlow and Carmen Gauvin-O'Donnell)

- a) **Motion #7** – On a motion duly made, seconded and carried, be it resolved that Greg Salomons be elected to the position of Elder, sitting on the Elders' Council, for a period of up to 3 years, October 2026 through to October 2029.
 - o Board of Director (BOD) positions - Dave Dempster is willing to be an Elder representative on the BOD and will take charge of the buildings and grounds. No vote necessary - as an Elder, he has the right to attend BOD.
 - o The position of Treasurer remains vacant.

9) MINISTRY REPORTS (A list of ministry reports is available in the annual report)

- a) **MOTION #8** On a motion duly made, seconded and carried, be it resolved that the reports included in the 2025-2026 Annual General Report be accepted as information.

10) FINANCIAL UPDATE – Jina Salomons (Finance Report and Audited Financial Statements available in Annual Report)

- a) **MOTION #9** On a motion duly made, seconded and carried, be it resolved that the Audited Financial Statements for the fiscal year ending April 30, 2026 be approved.
- b) **MOTION #10** On a motion duly made, seconded and carried, be it resolved that the firm of Withey Addison LLP be appointed as Bethel Church, Kingston's auditors for the fiscal year ending April 30, 2027.

11) CLOSING PRAYER – Elders

12) ADJOURNMENT – motion from the floor.

SENIOR PASTOR 2025-26

Dear brothers and sisters of Bethel Church, Kingston,

It's time for my annual report of some of the ministry and work at Bethel over the last 12 months. Rather than it being read as a dry "work review", I hope it will encourage us in our faith and prayers as we recount together some of the ways in which the Lord has been revealed in our community over the last academic year.

From September 2025 I preached through a sermon series on the parables of Jesus, which I hope allowed us to understand in greater depth the unique authority of our Lord's teaching. Two sermons during this series were highly commented on; the first following my sermon on "The Rich Man and Lazarus" from Luke 16, and the ramifications that this has for our understanding of eternal consequences. The second sermon which people commented on, (and on a slightly lighter note!), was when I was able to bring into the sanctuary a real lamb in my sermon on the Lost Sheep from Luke 15. I am grateful to the Shaver family for providing a real-life prop which I don't think will be forgotten by anyone attending! Moving into January 2026 I preached through a series entitled, "False gospels and why the Real Gospel is better." Again, I was encouraged by the feedback received on the series, namely that it stimulated important conversation about the various worldviews which we encounter both in society and (sadly) within the Church and how these don't align to the Gospel presented in the Bible. Since April I also preached through a series on the "Resurrection Realities", a three-week series on John 21, before taking 10 weeks to study in greater detail the life, ministry and mistakes of the Apostle Peter.

In terms of weekly ministry, it was a privilege to work alongside the staff and many faithful volunteers in providing meaningful ministry to the Church community. As ever, a personal highlight for me was leading an Alpha Course in the Fall of 2025, which drew about 30 people and led some attendees to commit their lives to Christ and be baptized. Other ministries begun since last year's report is the formation of the Women Abound Bible study taught by MJ Dempster, which has provided women in the Church the opportunity to study God's Word together and share meaningful fellowship. I am so grateful to MJ for this important ministry. Another new ministry, which has begun over the last year and which I am excited about, is the Awana children's program, which began in January 2025 and will start again this Fall. I am so grateful to Mel Walker for starting and continuing this fantastic ministry.

A highlight for many over the last year was when, as a Church family, we went away on our inaugural Church weekend at Camp IAWAH in June 2026. On the Saturday, we had approx. 80 attendees who stayed overnight, and for the Church morning service and Sunday lunch we had approx. 120 people come together for worship and fellowship. We are grateful to Pastor Mark Kotchapaw for leading the teaching, Camp IAWAH for hosting, and the Bethel weekend committee who organised and ran the weekend. In regard to Church leadership, there have been some important changes over the last year. As an Elders' Council we appointed two new elders, David Gilmore and Yutian Zhao. David G has kindly agreed to chair the Council. Secondly, we have a new Chairman of the Board of Directors, Ken Vissers, and a new Board Secretary, Tracey Thomson, both of whom are well-loved and respected in the Bethel community and have been a great addition to the board. Moving forward, Jina Salomons (Treasurer) and Steve Ditmore (Buildings and Grounds) are approaching the end of their term serving on the Board of Directors. We are so appreciative to the many years of faithful and competent service that they have blessed Bethel with. Finally, we have welcomed a new communications coordinator, Josiah Chung, to replace Daniel Snider,

who is now working at Queen's University. Josiah has settled in really well and has quickly become a much-liked and respected part of the staff team.

Looking at some of the notable statistics over the last 12 months, at the top of the list are the 15, mainly young people, who we have seen publicly declare their faith and be baptized. One of the not-quite-so-young (!) – but much loved – baptism candidates was our very own Steve Cousineau. It was wonderful to see this faithful Bethel brother and team member witness to the Church publicly that he is a follower of Christ. Church attendance has continued to increase over the last 12 months, though not at the same rate as the previous two years. Overall, Church attendance increased on average by 14% (or 35 people) over the last 12 months compared to 2024-2025. Altogether, Church attendance has grown by 89% compared to three years ago. The Church finances are in a healthy position.

Going into the new academic year, I wanted to highlight a new approach to pastoral care which we have decided to take on the Elders' Council. We have agreed to split pastoral care for individual Church members between the elders so that, firstly, members can receive more personalised pastoral care, and secondly, so that the elders are more visible in the Church community. If you are a member at Bethel, you will have been allocated to an elder! Hopefully over the coming month or so, you will receive a personal call or email from your elder. I'm sorry in advance if you get stuck with me! If you are not currently a member, you are more than welcome to apply to become one via the Church website.

Finally I would like to express my thanks to the staff and entire Church family who covered my family with prayer and who filled in for me with various tasks while I was unavailable to work following my father's illness and death. The love and care shown to us by the Church during this time was/is greatly appreciated. Also, we greatly appreciate all of the prayer and support which has enabled me and my family to become Canadian Permanent Residents over the last 6 months.

With love and prayerful anticipation for the year ahead,

Your brother, Daniel Critchlow
daniel@bethelkingston.com

Board Report – 2025-26

The Board of Directors represents one branch of leadership at Bethel Church. Working closely with the staff and Elders, we seek God's direction as we serve our community. Our role focuses on providing governance, developing and reviewing policy, overseeing financial stewardship and facilities, and supporting our Senior Pastor in operational oversight. In practice, we meet bi-monthly or as needed to address pressing church needs

I want to express my deep thanks to everyone who served on the board over the past year, generously contributing their time, experience, wisdom, and faithful prayers.

Board of Directors

- **Ken Vissers** – Chair
- **Patricia Perkins** – Vice-Chair
- **Tracey Thomson** – Secretary
- **Jina Salomons** – Treasurer & Finance
- **Julia Brook** – HR & Risk
- **Steve Ditmore** – Buildings & Grounds
- **Daniel Roy** – Elders' Representative (Past)
- **Dave Gilmore** – Elders' Representative
- **Ewan Mackenzie** – Elders' Representative
- **Daniel Critchlow** – Ex-officio
- **Carmen G.-O'Donnell** – Ex-officio

A few highlights...

While most of the past year's accomplishments are detailed in specific ministry reports, a few notable initiatives stand out:

- **AWANA:** Thank you to Helen Richardson and Mel Walker for their leadership in launching this program for our community. It was a wonderful success and will continue this fall.
- **Bethel Congregational Retreat Weekend:** Initiated by Pastor Daniel, this retreat at Camp IAWAH was a wonderful opportunity to connect as a church family outside our regular routine. The weekend featured excellent teaching, great food, and fun activities. Thank you to everyone who helped plan this memorable weekend away.
- **Facilities & Maintenance:** We extend our sincere thanks to Steve Ditmore for his exceptional work maintaining our building and leading much-needed renovations. You can read about the details of these projects in his report. While Steve's term on the board has concluded, we are deeply grateful that he will remain available to offer guidance.
- **Financial Oversight:** We also recognize Jina Salomons, our Treasurer, whose board term is concluding. Jina brought incredible fiscal responsibility to Bethel, keeping our finances on track and positioning her successor for long-term success. We are deeply grateful for her commitment to seeing our church thrive.

Board Development & Pastoral Review

This past year, the board participated in a training day facilitated by Clearview Training. Focused on the "why" and "how" of governance, the session highlighted our ongoing transition from an operational model to a governance board. A key goal emerging from this training is to develop a comprehensive Board Policy Manual that clearly defines the working relationships among the Staff, Elders, and the Board of Directors.

Clearview Training also facilitated a 360-degree review for Pastor Daniel. Thank you to everyone who provided feedback—the facilitators noted an exceptionally high participation rate, reflecting our congregation's deep care and support for Pastor Daniel. The report offers a strong foundation for setting goals over the coming years as we work together to support a flourishing ministry leadership team.

Looking Ahead

As we enter a new year of ministry, please continue to pray for our leadership team. We have a lot of work ahead of us, and I pray that we continue to lean on the following scripture as we consistently seek God's direction and receive His wisdom in making decisions for the future of Bethel Church.

"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving." **Colossians 3:23-24**

Ken Vissers

Chair - Bethel Board of Directors

kenvissers67@gmail.com

**ASSISTANT PASTOR FOR YOUNG ADULTS
AND SMALL GROUPS – 2025-26**

The 2025-2026 Ministry Year

This past year at Bethel has come with new opportunities, continued ministries, and so much blessing in serving the Lord at Bethel. Since the start of the school year in September 2025, we had a full schedule of student events, groups and discipleship, many of them operating out of Bethel. Working concurrently with Geneva (Momentum) means I got the best of both worlds in ministering at the church and on-campus, serving at the Well on Wednesdays, Grad and Beyond on Thursdays, building a ministry at RMC, initiating a new Theology Club on Saturdays, and other adjacent ministries.

At Bethel, I worked exclusively with young adults for the year (twelve hours weekly), with coffee meetings, one-on-one discipleship with a few guys, visitations, Sunday services, Staff Prayer meetings, occasional preaching and baptisms, and more.

We continued to do campus outreach by holding our annual church-initiated booths (partnering with local churches) for two major street parties (FOCO and St.Paddy's Day) in October and March. In January, we also took a car-full of young adults to the Apologetics Canada Conference at Heritage Seminary in Cambridge, which was encouraging, instructive and helped to affirm the desire and need for biblical teaching and conviction. Connecting locally with pastoral get-togethers, charities and local churches, and regionally with the AGC, regularly (e.g. MLG's, Pastor's Orientation in March) were part of my routine as well.

The 2026-2027 Ministry Year

With the ending of the 2026 academic year, Bethel added an additional four hours to my load to organize and guide the Small Group Ministry, to become the Assistant Pastor for Young Adults and Small Groups. Again, working with Momentum concurrently, I have ministry scheduled seven days a week to encourage the Body of Christ, to "preach the Word; be ready in season and out of season", making disciples of Christ by the Word, organizing groups, events, teaching, and more.

With Small Groups, I aim to provide a direction of ministry that highlights Bethel's conviction to teach biblical and life-giving teaching, while giving each leader flexibility and freedom to operate their group as they see fit. I want to be faithful in supporting, guiding and shepherding the small groups leaders at Bethel, within a generous framework of responsibility, supporting group leaders who shepherd their members with care.

For young adults, I look forward to another year of ministry and pray that God would bring in more of the harvest as we equip students practically, theologically, and gospel-centrally. Working with a larger team to serve faithfully, I pray that at Bethel, we will continue to encourage students to live their lives for Christ and make a change in the world for the Kingdom.

Reint-Jan Rammelaere
reint-jan@bethelkingston.com

Family Ministries Annual Report 2025–26

Looking Back • Looking Ahead

Our Vision

Family Ministries continues to be shaped by the conviction that **what happens at home is more important than what happens at church**. Our desire is to partner with parents and create environments where children are known, loved, and encouraged to grow in their relationship with Jesus. This continues the “Orange” vision that has shaped our ministry—the church and family working together to influence the faith of the next generation.

Looking Back

This past year has been another full year of ministry with children and families at Bethel. Each Sunday, our **Nursery, Waumba Land and UpStreet** teams have faithfully created safe, welcoming and engaging environments for children from infancy through Grade 5. I continue to be incredibly grateful for the many volunteers who show up week after week—not simply to run a program, but to know our kids and help them discover who God is.

Waumba Land continued to build its ministry around the foundational truths that **God made me, God loves me, and Jesus wants to be my friend forever**, while UpStreet helped our elementary children learn to **make wise choices, trust God no matter what, and treat others the way they want to be treated**.

Beyond Sunday mornings, we looked for opportunities to strengthen families and create shared faith experiences. These included Child Dedications, our Christmas Eve “no rehearsal” Christmas story, a Family Skate, a Thanksgiving Family Service, ongoing communication and resources for parents, and childcare support for Women Abound. We also made two attempts to offer the Marriage Course this year. Although we didn’t have enough couples register to move forward, the experience helped us recognize some of the practical challenges of offering the course, particularly finding volunteers to help host and provide childcare.

AWANA was an important experiment in creating a midweek environment for elementary children. Although we hoped to relaunch it this fall, registrations were not sufficient to make the program viable, and the decision was made not to continue. I’m grateful for what we learned through AWANA and especially for the leaders and volunteers who invested so much into it.

This year also brought a transition in our internship role. We are thankful for **Justin Vinterlik** and the energy, creativity and care he brought to UpStreet during his time with us. This fall we welcomed **Charlotte Miller as our new Family Ministries intern**, and I’m looking forward to investing in her and seeing the gifts she brings to our ministry.

Looking Ahead

As I look toward the coming year, I want us to continue doing our Sunday environments well while also asking an important question: **How can Family Ministries help faith become something children and families live throughout the week—not simply something they experience on Sunday morning?**

As we settle back into our regular fall rhythm, I'm looking forward to another year of strengthening our Sunday morning ministries. I'm especially excited to be welcoming and onboarding new volunteers in UpStreet, with the goal of rebuilding our small group leader model—something that was an important part of UpStreet before COVID. Having consistent leaders who know our kids well will help us deepen relationships and create a greater sense of belonging and connection for every child. I am particularly interested in exploring **new ways to intentionally connect generations and create meaningful relationships around our children and families**. There are some ideas beginning to take shape that I'm excited to explore in the coming year.

Through all the changes, our purpose remains the same: **to encourage, partner with and empower families as together we help the next generation know and follow Jesus.**

Jamie Stinson

Family Pastor

jamie@bethelkingston.com

YOUTH MINISTRIES 2025-26

High School Youth

Our High School youth meet on Friday evenings. At these events we have a nice blend of teaching, worship, small groups, and games.

This past year we have been studying through the book of Deuteronomy. In this book, Moses spends the last month of his life sharing his parting words to the Israelites. After its completion, at age one hundred and twenty, he hikes up Mount Nebo to die. The importance of Deuteronomy is often overlooked. In the New Testament, it is the third most quoted book, only Psalms and Isaiah are more referenced by the apostles. Why is this? From my perspective it's because Deuteronomy is the lens through which much of Scripture is to be interpreted. For example, in Kings, Solomon is recorded as having had 700 wives and 12,000 horses, and as being richer than all other kings of the earth. Solomon is seen as wise, and the book of Kings never indicates that any of these actions of Solomon are sinful, a passive reader will likely conclude that God was pleased with Solomon's kingdom. However, Kings was written with the assumption that it is read through a Deuteronomistic lens, which has clear statements on Solomon's actions. *"The king, moreover, must not acquire great numbers of horses for himself"* (Deuteronomy 17:16) The King *"must not take many wives, or his heart will be led astray."* (Deuteronomy 17:17) The King *"must not accumulate large amounts of silver and gold."* (Deuteronomy 17:17) When we read about King Solomon's life through the lens of Deuteronomy, we see very quickly that although he was wise, he disobeyed the clear instructions that God gave for kings to follow.

Moses put a heavy emphasis in Deuteronomy on the blessings that will come from obeying the Lord and the curses that will come from disobeying. The theme passage we chose for the series was Deuteronomy 30:19 where Moses lays the decision of following God before the Israelites. He says *"I have set before you life and death, blessings and curses. Now choose life."* The goal of the series was for our youth to choose life and make decisions that need to be blessings and not curses.

We also did a study of the book of Joel, comparing the people of Joel's day to the church of Sardis in the book of Revelation. Jesus told the Church of Sardis to *"Wake up! Strengthen what remains and is about to die, for I have found your deeds unfinished in the sight of my God."* God also tells the people of Joel's day to wake up. To get His sleepy followers to awake, God sends a plague of locusts to eat all of their food, and He calls the locusts His own army. *"My great army, which I sent among you."* (Joel 2:25) Joel uses this time to call the people to fasting and prayer. Surprisingly, the people respond and do what Joel told them to. Their prayers are answered as God blows the locusts out to sea. In Joel, we see that God is easily able to remove any hindrance from our life, if the community asks him to. The other side of the coin is that God is the one who sent the locusts, and that often God is the one sending the road blocks. We want to make sure our actions and deeds are in line with ones that God would want to bless and not take action against.

Middle School Youth

Tuesday night is Middle School night. With the Middle Schoolers this year we studied through the book of Joshua. We spent time learning about the shofar, which is a hollowed-out ram horn. It is the type of horn that is blown by the priests in the battle of Jericho. We also spent time learning about Achan whose name means “one who troubles” bringing trouble to Israel by stealing some of the plunder, which had been strictly devoted to God. It was a hidden sin, but because of this hidden sin God didn’t go with the Israelites into their second battle in Canaan where they lost decisively. God sees our hidden sins. *“There is nothing concealed that will not be disclosed, or hidden that will not be made known. What you have said in the dark will be heard in the daylight, and what you have whispered in the ear in the inner rooms will be proclaimed from the roofs.”* (Luke 12:2-3) *“Whoever conceals their sins does not prosper, but the one who confesses and renounces them finds mercy.”* (Proverbs 28:13)

Retreats are a big part of the Bethel youth experience. We did five this past year. Two at Camp IAWAH, two at Echo Lake and one at Circle Square Ranch. All of these were incredible times where new friendships were made and community was created.

We would like to thank everyone who makes youth programming possible week after week. A special thanks to those who have been keeping us in your prayers.

Connor Price
Youth Pastor
connor@bethelkingston.com

Missions Report 2025-26

Thank you to the Bethel Missions Team for giving generously of their time and experience to help facilitate support for our ministry partners. We are especially thankful to be part of a church that takes the Great Commission (Matthew 28) seriously.

Our primary goal over the past year was to build greater awareness of our supported missionaries so our congregation knows who to pray for and how to direct those prayers. We were pleased to host in-person updates from:

- Zach McIvor
- Ashley Chan
- Deane and Mari Clarke
- Jonathan and Cara Holden
- Vera Ivakina

Additionally, we supported six students on short-term mission experiences, both nationally and internationally.

Benevolence & Ministry Partnerships

In 2025, after a brief pause, we re-established the Benevolence Fund to assist Angela and Peter Gray and their daughter, Holly, who was born with serious medical concerns. Thankfully, Holly continues to improve, and we are grateful for the support team assisting the family.

We were also glad to support our Youth Pastor, Connor, alongside several members of his leadership team, on a mission trip to Fort Walton, FL. There, they served at Pastor Andy Falleur's church. Pastor Andy preached at Bethel in July and also serves at Camp IAWAH—another of our ministry partners—helping with staff training.

Refugee Initiatives

Shabir & Shabnam

Thanks to the hard work of Dana and Craig Rogalsky and their team, we welcomed Shabir and Shabnam—a brother and sister from Afghanistan—to Canada this past August. They had been living in transition in Turkey for the last six years.

- **Partnership:** We are deeply grateful to the Mennonite Central Committee, which provided the majority of the required funding.
- **Community Support:** Thank you to everyone who generously contributed to furnishing their apartment and helping them settle into life in Kingston.

It is exciting to have them as part of our church services. Please continue to pray that the Lord reveals Himself to them as they learn more about our God's unconditional love.

Family Resettlement

Please keep Heather Losier and her team in prayer as she leads our second refugee initiative to bring another family to Kingston. Due to recent changes in government policies, we have entered a period of waiting. Pray for patience and that God miraculously works through the administrative process so we can welcome this family, who have experienced persecution for their faith in Jesus.

Mission Opportunities for 2027

Bethel Church is pleased to offer two mission opportunities to our congregation:

1. **Central America Reading Week Trip (February 2027)**
 - **In Partnership With:** Momentum Ministries
 - **Overview:** Participants from across Latin America and Canada will unite in Christ to learn from one another, serve together, overcome cultural and language barriers, and grow in discipleship and team leadership.
 2. **Siguatepeque, Honduras Trip (April 2027)**
 - **Overview:** Participants will serve in small groups across various local ministries during the day. Evenings will be dedicated to fellowship, reflection, worship, and prayer.
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Goals for the Coming Year

- **Policy Updates:** Review and update our mission policy to ensure all guidelines remain current.
- **Missionary Support Review:** Review our supported missionaries and financial allocation levels, with a focus on exploring opportunities to support new, younger missionaries starting their long-term ministry careers.
- **Communication & Web:** Update the Mission Information Board at the back of the church as well as the Missions page on the church website

Please continue to pray for all our mission partners as they serve, locally, nationally and internationally.

Ken Vissers
Missions Committee Chair
kenvissers67@gmail.com

WORSHIP MINISTRY REPORT – 2025-26

It has been another meaningful year in the Worship Ministry at Bethel. We continue to see God faithfully grow our teams, deepen relationships, and draw our church family toward a greater love for Jesus through corporate worship. I'm especially grateful for the many volunteers who give their time, gifts, and energy each week to serve the Lord and our church.

Growing Together

We have welcomed new team members while also seeing existing team members grow in confidence, leadership, musical ability, and spiritual maturity. Our goal has remained more than simply putting teams together for Sunday mornings. We are growing to be intentional to connect outside of Sunday's helping call one another to a deeper level of discipleship while living and growing in community with one another.

Equipping the Next Generation

A growing emphasis this year has been investing in new worship leaders and musicians. Through partnerships like Momentum Camp Ministries, we've had the privilege of seeing students also be involved in Sunday mornings using their musical gifts and growing in their understanding of worship as a lifestyle both on and off the platform.

It has also been rewarding to watch our younger worshippers move from simply participating to now leading, and serving others. We want to continue creating a culture where the next generation is not only welcomed but intentionally equipped to lead with a heart of humility and devotion to Christ and His church.

A Culture of Worship

This year has also reminded us that worship is much bigger than what happens on a platform Sunday morning. Our desire is to cultivate a church culture where worship flows from a genuine relationship with Jesus as we develop disciplines through prayer, studying of scripture, serving and giving with generosity to others. To serve like Christ who came not to be served but to serve others and see many come to know and love Jesus and one another more.

Will Walker

Worship Pastor

will@bethelkingston.com

CHURCH ADMINISTRATION - 2025-26

“The days drag on, but the years fly by.” Never were truer words spoken... can I get an Amen from anyone reading this who’s over 50? And the adage has struck me especially hard as I write this, because September 26th I will celebrate my 20th anniversary (WHAT?!?!) as the church’s administrator.

This past year was no different. As the days “dragged” on (by the way, I really *do* mean this VERY loosely. I only do work part-time after all, and I loooooove my work!) I continued to administer our volunteers, both in “paperwork” and in training them to help build Bethel’s Plan to Protect fence of protection around the church.

I also finished up a (draft) IT (Information Technology, for the non-early-adopters out there!) policy which will now be reviewed before being adopted by the church. In view of the rise in cybercrime and Artificial Intelligence matters, this seems exceptionally important in our times. In fact, this also meant me talking to our insurance company so that we can purchase some Cybercrime Insurance (which never used to exist) to further protect us in this day and age. More to follow there.

And of course, I helped the staff and board members as needed with all their administrative obligations. WHAT FUN!

This coming year will continue that road. As I now plan out my last five years as a staff member here (God willing, of course!):

Jina Salomons, our Treasurer, along with the Finance Team and I, are beginning a full review of the church’s financial policies, initially created about 5-6 years ago. Part of creating a policy framework for the church is not only the policies themselves, but also their regular review and modification as times and procedures change. For example, I just noticed the mention of our Bethel House Men’s Ministry as an area of “special project” donations, although that ministry has ceased to exist. Out with the old, in with the new!

One thing I have noted as well is that my “digitizing the office” needs some assistance. I’m happy to say a couple of people responded to my ad in the bulletin and have volunteered to help out, so that will be going ahead in the coming year as well.

My work and service here continue to be a joy, and I am so enjoying watching how God is using Bethel Church here in the city and around the world. I pray His continued blessing on everyone here in the church!

In Christ,

Carmen Gauvin-O’Donnell
Church Administrator
carmen@bethelkingston.com

MANAGER – OPERATIONS AND OFFICE – 2025-26

Though I have only been here for a short while. I have gotten to see the grace of God work through me and the people here at Bethel Kingston. I joined this summer in the beginning of July and have been slowly learning and grasping my role here at Bethel. The summer being quite calm, though busy in my own life has taught me about the slow things of life. The intentionality that is needed to serve, care, and teach others about Christ not only in the Church but in my own life. God is certainly moving within this Church and is humbling and teaching me as I walk through life.

The past three months have been excellent. Though learning all of my responsibilities have had its ups and downs, I believe it has been going well. The ministry of working in the office and bringing communications to the rest of the church is an important task and brings great responsibility. I have been learning about AV and sound and will continue to serve, teach, and love as I work for Bethel.

Josiah Chung

josiah@bethelkingston.com

FINANCE REPORT (2025-26)

2025-2026 Year-end Financial Statement

- In the 2025-2026 FS, the historical "Building Improvement Fund," which tracks financing for the West Wing expansion (completed 20 years ago), has been combined with the rest of Bethel's finances. The building fund donations have been moved to a deferred fund to better reflect the funds' purpose (see FS page 6 for a description).
- According to the FS, the cash balance increased from \$172,063 to \$242,879 in the last fiscal year, including \$45,908 in the building fund, \$48,438 in the refugee fund, and \$6,156 in the benevolent fund (see FS page 7).

Other Financial Activities

- We introduced an online payment requisition form to replace the old paper form last year. This year, we continued improving this requisition process to ensure all payments follow proper approval processes under Bethel policy.
- We replaced traditional cheque payments with E-Transfer payments. This process reduced waiting time for payments from 1.5 months to 2 weeks while still ensuring multiple signatures/approvals are obtained before any payment is made, in accordance with Bethel policy.
- Following our auditor's advice, we changed the payroll dates from the 15th to the end of the month to align with the standard payroll process.
- We created a deferred benevolence fund so that the benevolence donations can be reserved for future use.

We praise the Lord for His divine acts of building His church and thank the congregation for your faithful support of our beloved Bethel Church. God bless you all!

Respectfully submitted by

Jina Zhang-Salomons

Board Treasurer

finance@bethelkingston.com

APPENDICES

**APPENDIX A TO ANNUAL REPORTS 2025-26
BETHEL CHURCH, KINGSTON
MINUTES OF THE ANNUAL GENERAL MEETING
TUESDAY, SEPTEMBER 30TH , 2025
7:30 PM VIA ZOOM**

- 1) **WELCOME AND CALL TO ORDER** by Dan Roy, chairing on behalf of outgoing Board Chair Steve Dickey.
- 2) **REVIEW AND APPROVAL OF AGENDA** – Motion from David Dempster, seconded by Alison Vines.
CARRIED.
- 3) **CONFIRMATION OF MEETING QUORUM** – by Carmen Gauvin-O'Donnell, Acting Board Secretary.
- 4) **OPENING DEVOTION/PRAYER** – Pastor Daniel
 - a (2 Corinthians 4:5) – Our purpose today is the same as Paul's back then – to proclaim Jesus Christ and not ourselves. Or as Pope Gregory the Great once said, the enemy is one who covets being loved by the church and not Jesus.
- 5) **ELDERS – MEMBERSHIP RECOMMENDATIONS**
 - a) *Motion #1* On a motion duly made, seconded, and carried, be it resolved that Pam Haslam be admitted to membership in Bethel Church. **CARRIED.**
 - b) *Motion #2* On a motion duly made, seconded, and carried, be it resolved that Ann Mulder be admitted to membership in Bethel Church. **CARRIED.**
 - c) *Motion #3* On a motion duly made, seconded, and carried, be it resolved that Erik Mulder be admitted to membership in Bethel Church. **CARRIED.**
 - d) *Motion #4* On a motion duly made, seconded, and carried, be it resolved that John Paterson be admitted to membership in Bethel Church. **CARRIED.**
 - e) *Motion #5* On a motion duly made, seconded, and carried, be it resolved that Judith Paterson be admitted to membership in Bethel Church. **CARRIED.**
 - f) *Motion #6* On a motion duly made, seconded, and carried, be it resolved that Nancy Smith be admitted to membership in Bethel Church. **CARRIED.**

OLD BUSINESS

- 6) **APPROVAL OF MINUTES**
 - a. Motion #7 On a motion duly made, seconded and carried, be it resolved that the minutes from the September 24, 2024 Annual General Meeting, be approved as printed. **CARRIED.**
 - b. Motion #8 On a motion duly made, seconded and carried, be it resolved that the minutes from the May 25, 2025 Congregational Meeting, be approved as printed. **CARRIED.**

NEW BUSINESS

- 7) **NOMINATING COMMITTEE** – Julia Brook (This year's committee consisted of Julia Brook, Daniel Critchlow, Carmen Gauvin-O'Donnell, and Tracey Thomson.)
 - a) *Motion #9* On a motion duly made, seconded and carried, be it resolved that Yutian Zhao be elected to the position of Elder, sitting on the Elders' Council, for a period of up to 3 years, October 2025 through to October, 2028. **CARRIED.**

- b) *Motion #10* On a motion duly made, seconded and carried, be it resolved that David Gilmore be elected to the position of Elder, sitting on the Elders' Council, for a period of up to 3 years, October 2025 through to October, 2028. **CARRIED.**
- c) *Motion #11* On a motion duly made, seconded and carried, be it resolved that Tracey Thomson be elected to the Board of Directors, for a period of up to 3 years, October 2025 through to October, 2028. **CARRIED.**
- d) *Motion #12* On a motion duly made, seconded and carried, be it resolved that Ken Vissers be elected to the Board of Directors, for a period of up to 3 years, October 2025 through to October, 2028. **CARRIED.**
- 8) **MINISTRY REPORTS** - Dan Roy
 - a) *Motion #13* On a motion duly made, seconded and carried, be it resolved that the reports included in the 2024-2025 Annual General Report be accepted as information. **CARRIED.**
- 9) **FINANCIAL UPDATE** – Jina Salomons
 - a) *Motion #14* On a motion duly made, seconded and carried, be it resolved that the Audited Financial Statements for the fiscal year ending April 30, 2025 be approved. **CARRIED.**
 - b) *Motion #15* On a motion duly made, seconded and carried, be it resolved that the firm of Withey Addison LLP be appointed as Bethel Church, Kingston's auditors for the fiscal year ending April 30, 2026. **CARRIED.**
- 10) **OTHER MATTERS**
 - a) David Dempster asked Jina how the church's finances were doing so far in the new fiscal year. Jina replied that things were growing and heading toward a small surplus, praise the Lord!
 - b) Pastor Daniel wanted to extend his thanks to Steve Dickey for his service as Board Chair and informed the membership that he and Donna would be publicly thanked at a later church service.
 - c) Carmen was also thanked for her service as our interim Board Church Secretary, which will now be assumed by Tracey Thomson.
- 11) **CLOSING PRAYER** – Dave Dempster closed the meeting in prayer.
- 12) **ADJOURNMENT** – motion from the floor by Julia Brook, seconded by Brian Marchant. **CARRIED.**

The meeting adjourned at 8:00 pm.

STEVE DICKEY
BOARD CHAIR

CARMEN GAUVIN-O'DONNELL
ACTING BOARD SECRETARY

APPENDIX B TO ANNUAL REPORTS 2025-26
BETHEL CHURCH, KINGSTON
CONGREGATIONAL MEETING – AGENDA
DATE: SUNDAY, MAY 31, 2026
TIME: 11:45 AM
LOCATION: CHURCH SANCTUARY

- 1.0 Welcome
- 2.0 Opening prayer – Ken Vissers
- 3.0 Overview of agenda
 - 3.1 Motion to approve agenda – moved by Brian Marchant and seconded by Julia Brook. All in favour, **CARRIED.**
- 4.0 Confirmation of quorum – confirmed by Secretary, Tracey Thomson
 - 36 members present
- 5.0 Membership recommendations brought forward from the Elders Council to the Board and submitted for membership:
 - a) **MOTION #1 on a motion duly made**, seconded and carried, be it resolved that Steve Cousineau be admitted to membership at Bethel Church. All in favour, **CARRIED.**
 - b) **MOTION #2 on a motion duly made**, seconded and carried, be it resolved that Craig Rogalsky be admitted to membership at Bethel Church. All in favour, **CARRIED.**
 - c) **MOTION #3 on a motion duly made**, seconded and carried, be it resolved that Dana Rogalsky be admitted to membership at Bethel Church. All in favour, **CARRIED.**
- 6.0 Financial – Presentation of 2026/27 Budget - Overview of operating budget – Jina Salomons:
 - o More resources are being put into building up front-line staff.
 - o Income is based on current 12 months, assuming this will stay the same.
 - o Rental properties – increased in rent.
 - o Special funds: benevolent, building, refugee are their own projects. If money is not spent, it goes into a reserve fund for later.
 - o Expenses:
 - Salary increased - staffing stable no hiring this year.
 - New Media Specialist to replace Daniel Snider - interviewing potential candidate this week.
 - Discipleship increased – grow hospitality ministry, to have a little extra each month.
 - Refugee Project - current refugee project started in 2024, in process and on hold. Money designated for refugee project, now in a reserve fund because of how it was given, resulting in surplus in that account. Board of Directors along with Elders has decided to proceed with another refugee project, in addition to existing one. We will not go below funds needed to bring in current family. Government is looking for sponsors to help already vetted refugees get settled. Bethel will be working with Mennonite Central Committee on this project.
 - Family Ministries – resources for AWANA.
- 6.1 **MOTION:**

- (a) On a motion duly made, seconded and carried, be it resolved that the annual operating budget for the 2026/27 fiscal year in the amount of \$699, 710 as presented, be approved. All in favour, **CARRIED**.

7.0 Human Resources – update for Nominating Committee – Julia Brook

7.1 Receive names from the floor of potential members for the 2026 Nominating Committee.

- Clarification of roles:
 - o Staff and Elders - spiritual gatekeepers
 - o Board of Directors -acting as Deacons, (operational, governance).
 - o Committees - made up of congregants, who report on Board of Directors. Do not have to be member of Bethel Church to be on nominating committee.
 - o Nominating Committee chooses who will be on committees. Carmen Gauvin-O'Donnell has agreed to sit on Nominating Committee (role as congregant).

7.2 Motion from the floor to approve members of the nominating committee. Moved by Pat Perkins, seconded by Phyllis Turrell. All in favour, **CARRIED**.

Potential volunteers can email: office@bethelkingston.com. 1-2 meetings over the summer. Roles Bethel is seeking to fill the following roles: Treasurer, Building and Grounds Director, 1-2 Elders (Daniel Roy is stepping down).

- Can terms be extended? In constitution, terms are defined with one break.

8.0 Other Business - none

9.0 Closing prayer – Daniel Critchlow

10.0 Adjournment - moved by Carmen Gauvin-O'Donnell, seconded by Julia Brook. **CARRIED**.

**APPENDIX C TO ANNUAL REPORTS 2025-26
BETHEL CHURCH, KINGSTON
LEADERSHIP TEAMS 2026-27**

BOARD OF DIRECTORS

Chair (+ Missions) - Ken Vissers	kenvissers67@gmail.com
Vice-Chair - Patricia Perkins	patperkins1263@gmail.com
Secretary - Tracey Thomson	trcthomson@gmail.com
Treasurer – position open	finance@bethelkingston.com
HR & Risk - Julia Brook	julia.brook@gmail.com
Buildings & Grounds - David Dempster	david.f.dempster@me.com
Elders' Representative - David Gilmore	dcguk2000@yahoo.co.uk
Elders' Representative - Ewen Mackenzie	emackenzie1@cogeco.ca
Ex-Officio Senior Pastor – Daniel Critchlow	daniel@bethelkingston.com
Ex-Officio Church Administrator – Carmen G.-O'Donnell	carmen@bethelkingston.com

ELDERS' COUNCIL

Chair – David Gilmore	dcguk2000@yahoo.co.uk
Elder – Daniel Critchlow	daniel@bethelkingston.com
Elder – David Dempster	david.f.dempster@me.com
Elder – Ewen MacKenzie	emackenzie1@cogeco.ca
Elder – Greg Salomons	salomonsjg@gmail.com
Elder – Yutian Zhao	yutian.r.zhao@gmail.com

STAFF

Senior Pastor – Daniel Critchlow	daniel@bethelkingston.com
AsstPastor - Young Ad. & Sm. Grps. – Reint-Jan Rammelaere	reint-jan@bethelkingston.com
Family Ministries – Jamie Stinson	jamie@bethelkingston.com
Family Intern – Charlotte Miller	
Youth Ministries – Connor Price	connor@bethelkingston.com
Youth Intern – Sally Ritter	
Worship Director – Will Walker	will@bethelkingston.com
Church Administrator – Carmen G.-O'Donnell	carmen@bethelkingston.com
Building Superintendent – Steve Cousineau	steve.w.cousineau@gmail.com

APPENDIX D TO ANNUAL REPORTS 2025-26

**2026 BETHEL CHURCH, KINGSTON
AUDITED FINANCIAL REPORTS**

SEE NEXT PAGE →

BETHEL CHURCH, KINGSTON
FINANCIAL STATEMENTS
APRIL 30, 2026



WITHEY ADDISON

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Suite 320, Kingston, ON K7K 6Y3
Tel: 613-544-5010
Fax: 613-544-6106

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of Bethel Church, Kingston

Opinion

We have audited the financial statements of Bethel Church, Kingston (the Church), which comprise the statement of financial position as at April 30, 2026 and the statements of revenues and expenditures and changes in fund balances, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matters described in the Basis for Qualified Opinion paragraph, the financial statements present fairly, in all material respects, the financial position of Bethel Church, Kingston as at April 30, 2026 and the results of its operations and cash flow for the year then ended, in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Qualified Opinion

In common with many charitable organizations, the organization derives part of its revenue from donations and fundraising activities, the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our audit of these revenues was limited to the amounts recorded in the records of the organization and we were not able to determine whether any adjustments might be necessary to revenues, excess of revenues over expenditures, and cash flows from operations for the years ended April 30, 2026 and 2025, current assets as at April 30, 2026 and 2025, and net assets as at May 1 and April 30 for both the 2026 and 2025 year ends. Our conclusion on the financial statements as at and for the year ended April 30, 2025 was also modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Church in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibility of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with ASNPO, 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.

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Church to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

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

WITHEY ADDISON LLP

A handwritten signature in cursive script that reads "Withey Addison LLP".

Kingston, Ontario
August 26, 2026

Chartered Professional Accountants
Licensed Public Accountants

BETHEL CHURCH, KINGSTON
STATEMENT OF FINANCIAL POSITION

APRIL 30,	2026	2025
ASSETS		
CURRENT		
Cash - note 4	\$ 242,879	\$ 172,063
Accounts receivable	6,590	5,861
	249,469	177,924
CAPITAL ASSETS - note 5	519,978	563,155
	\$ 769,447	\$ 741,079
LIABILITIES		
CURRENT		
Accounts payable	\$ 26,072	\$ 23,882
Designated funds - note 6	101,562	83,232
TOTAL LIABILITIES	127,634	107,114
NET ASSETS		
INVESTED IN CAPITAL ASSETS	519,978	563,155
UNRESTRICTED	121,835	70,810
	641,813	633,965
	\$ 769,447	\$ 741,079

See accompanying notes to financial statements

BETHEL CHURCH, KINGSTON
STATEMENT OF REVENUES AND EXPENDITURES AND CHANGES IN NET ASSETS

FOR THE YEAR ENDED APRIL 30,	2026	2025
REVENUE		
Donations		
Church programs	\$ 6,652	\$ 19,138
Offerings	560,305	562,996
Interest and other income	7,099	6,756
Rental income	107,174	57,998
	681,230	646,888
 EXPENDITURES		
Christian education	40,770	34,783
Schedule A		
Church programs	6,652	17,223
Mission	63,309	59,432
Operating	169,388	155,503
Rental buildings	22,861	19,737
Salaries and benefits	370,402	384,896
	673,382	671,574
 EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES	 7,848	 (24,686)
 NET ASSETS - BEGINNING	 633,965	 658,651
 NET ASSETS - ENDING	 \$ 641,813	 \$ 633,965

See accompanying notes to financial statements

BETHEL CHURCH, KINGSTON
STATEMENT OF EXPENDITURES - SCHEDULE A

FOR THE YEAR ENDED APRIL 30,	2026	2025
CHURCH PROGRAM		
Bethel Benevolent Fund	\$ 6,652	\$ 1,418
Building	-	15,805
	\$ 6,652	\$ 17,223
MISSION		
Africa Inland	\$ 3,600	\$ 3,600
Bible Club Movement	6,000	6,000
Camp Iawah	2,400	2,400
Geneva House	4,800	4,800
Inter-Varsity Christian Fellowship	6,000	6,000
Latin America	3,600	3,850
Mea Pregnancy Support Services	2,160	2,160
Navigators	10,800	10,800
Other missions	3,600	3,600
Overseas Missionary Fellowship	3,600	3,600
Power to Change Ministries	11,900	10,800
Short-term missions	4,849	1,822
	\$ 63,309	\$ 59,432
OPERATING		
Amortization	\$ 43,176	\$ 43,348
Bank charges and interest	5,555	6,657
Dues and fees	19,330	17,269
Insurance	16,568	14,452
Office and general	8,573	9,125
Professional fees	22,525	20,514
Repairs and maintenance	28,567	20,447
Utilities	25,094	23,691
	\$ 169,388	\$ 155,503
RENTAL BUILDINGS		
Insurance	\$ 5,651	\$ 4,409
Repairs and maintenance	1,360	2,157
Utilities	15,850	13,171
	\$ 22,861	\$ 19,737

See accompanying notes to financial statements

BETHEL CHURCH, KINGSTON
STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED APRIL 30,	2026	2025
CASH PROVIDED FROM (USED FOR):		
OPERATING ACTIVITIES		
Excess (deficiency) of revenue over expenditures	\$ 7,848	\$ (24,686)
Items not requiring a cash payment		
Amortization	43,176	43,348
Change in non-cash working capital		
Accounts receivable	(729)	(1,780)
Accounts payable	2,190	4,929
Designated funds	18,331	37,618
	70,816	59,429
NET CASH PROVIDED	70,816	59,429
CASH - beginning	172,063	112,634
CASH	\$ 242,879	\$ 172,063

See accompanying notes to financial statements

BETHEL CHURCH, KINGSTON

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

1. PURPOSE OF THE ORGANIZATION

Bethel Church, Kingston ("the Church") serves the Kingston, Ontario community providing spiritual guidance and delivering programs and support to individuals and families. The Church was incorporated on June 28, 2018 and the assets were transferred to the corporation effective May 1, 2019. Prior to incorporation the Church operated as an unincorporated not-for-profit organization, as Bethel Associated Gospel Church. The Church is a registered charity under the Income Tax Act.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Church prepares its financial statements in accordance with Canadian accounting standards for not-for-profit organizations, which includes the following significant accounting policies:

(a) Measurement uncertainty

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the year. These estimates are reviewed periodically and as adjustments become necessary, they are reported in operations in the period in which they become known. Significant items subject to such estimates and assumptions include useful lives of capital assets as well as accrued liabilities. Actual results may differ because of uncertainties relates to these estimates. These financial statements reflect management's best estimates taking into account all the information available at the balance sheet date.

(b) Fund accounting and revenue recognition

The Church follows the deferral method of accounting for contributions.

Restricted contributions are recognized as revenue in the year in which related expenditures are incurred. Restricted contributions related to expenses of future periods are deferred and recognized as revenue in the period in which the related expenses are incurred.

Unrestricted contributions, rental, interest and other income are recognized as revenue when received or receivable, provided that the amounts to be received can be reasonably estimated and collection is reasonably assured.

(c) Capital assets

Capital assets are recorded at cost. Contributed capital assets are recorded at fair value at the date of contribution. Amortization is calculated on a straight-line basis over the assets' estimated useful lives.

Buildings	- 30 years
Computer hardware	- 5 years
Computer software	- 1 year
Furniture/Equipment	- 10 years

In the year of acquisition of an asset, the above rates are reduced by 50%.

BETHEL CHURCH, KINGSTON

NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - (CONTINUED)

(d) Contributed services

Volunteers contribute work hours to assist the Church in carrying out its service delivery activities. Because of the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

(e) Financial instruments

The Church initially measures its financial assets and financial liabilities at fair value. Subsequently, all financial assets and financial liabilities are measured at cost or amortized cost, except for investments in equity instruments which are measured at fair value. Changes in fair value of these financial instruments are recognized in net income.

Financial assets measured at amortized cost on a straight-line basis include cash and accounts receivable.

Financial liabilities measured at amortized cost include accounts payable and designated funds.

The Church has not identified any contracts that meet the requirements for classification as derivatives, nor has it identified any arrangements that contain embedded derivatives.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in net income. The previously recognized impairment loss may be reversed to the extent of any improvement, provided it is no greater than the original impairment amount. The amount of the reversal is recognized in net income.

3. CHANGE IN FUND ACCOUNTING

The Building Improvement Fund was initiated in 1999 for the purpose of funding the building expansion project which has been completed. During the current year the Board of Directors of Bethel Church determined that this restricted fund is no longer relevant and should become part of the General Fund.

Along with eliminating the restricted fund, the Church changed its method of accounting for contributions from restricted funds method to deferral method, as it was determined that this method provides a more accurate financial picture and improves transparency to donors with respect to the contributions made towards the building improvement and ongoing renovations.

Under Canadian Accounting Standards for Not-for-Profit Organizations (ASNPO), this change in policy requires retroactive application where practicable. As a result of the retroactive application there has been no change to the overall net assets as of May 1, 2024, April 30, 2025, May 1, 2025, or April 30, 2026. Previously reported Building Improvement Fund has been consolidated into the Invested in Capital Assets fund.

BETHEL CHURCH, KINGSTON
NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

4. CASH

	2026	2025
Cash in bank	\$ 237,559	\$ 179,613
Outstanding deposits net of cheques	5,320	(7,550)
	\$ 242,879	\$ 172,063

5. CAPITAL ASSETS

	Cost	Accumulated Amortization	2026	2025
Land	\$ 78,500	\$ -	\$ 78,500	\$ 78,500
Building - Church	244,902	179,902	65,000	67,546
- Church expansion	881,319	635,599	245,720	275,099
- Rental buildings	383,623	262,782	120,841	129,585
Computer hardware	23,728	23,587	141	593
Furniture/Equipment	92,963	83,187	9,776	11,832
Computer software	4,818	4,818	-	-
	\$ 1,709,853	\$ 1,189,875	\$ 519,978	\$ 563,155

Cost and accumulated amortization for the year ended April 30, 2025 were \$1,709,853 and \$1,146,698, respectively.

6. DESIGNATED FUNDS

Designated funds consist of the following amounts received for future events of the Church:

	2026	2025
Bethel Benevolent Fund	\$ 6,156	\$ -
Building	45,908	36,389
Church Retreat - Iawah	1,060	-
Refugee	48,438	46,843
	\$ 101,562	\$ 83,232

BETHEL CHURCH, KINGSTON
NOTES TO THE FINANCIAL STATEMENTS

APRIL 30, 2026

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 April 30, 2026:

(a) Liquidity risk

Liquidity risk is the risk that the Church will be unable to fulfil its obligations on a timely basis or at a reasonable cost. The Church's exposure to liquidity risk is mainly with respect to its accounts payable and is dependent upon the continued contributions from its members and adherents, as well as being able to maintain sufficient working capital to cover its operating program costs.

Management is of the opinion that liquidity risk does not represent a significant risk to the Church, and that there has been no change to risk exposure from 2025.

8. COMPARATIVE FIGURES

Certain comparative figures have been restated to conform to the current year's financial statement presentation.