

A close-up photograph of a woman with dark skin and long dreadlocks. She is laughing heartily, her eyes are closed, and her mouth is wide open in a joyful expression. She is holding a white smartphone in her right hand. She is wearing a white t-shirt with horizontal blue stripes. The background is blurred, suggesting an outdoor setting. The image is partially overlaid by a light blue diagonal shape that extends from the top right corner towards the bottom left.

Twenty Twenty Five Annual Report



CALVARY IN 2025



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AUDITOR'S REPORT

Christ

We proclaim CHRIST, because we value coming to know Him and His saving grace.

Celebration

We champion a culture of CELEBRATION, because we value encountering God in powerful worship.

Community

We pursue healthy COMMUNITY, because we value growth happening through meaningful relationships.

Cause

We promote the CAUSE of God's Kingdom, because we value His plans to include us in His work.

A LETTER FROM OUR PASTOR

This year's Annual Business Meeting comes at such a meaningful moment in Calvary's story. We are not just reviewing a year that has passed. We are standing in the middle of a season of growth, transition, and spiritual momentum, that continues to shape who we are becoming as a church.

2025 was a year of significant milestones for Calvary – reminding us that healthy things grow, and growing things step into new seasons. Nowhere has that been more evident than in the launch of the Ayr Campus into full autonomy as a self-governing church. What began as a seed of vision has matured into a thriving, independent congregation.

When I look back on the journey God has been leading us in, I am continually humbled by His provision, His timing, and His grace. This past year, we had the privilege of seeing more people than ever take meaningful steps of faith, including a record number of those choosing to be baptized. What a beautiful picture of lives being changed and made new!

Once again, this report captures stories of His faithfulness across Calvary, with new people finding faith, lives being restored, and ministries bringing hope and impact into our community. These pages reflect far more than numbers or budgets - they tell the story of real lives being touched by the power of God.

As we look ahead, we remain committed to following the Lord wherever He leads. We believe we are in an important season of influence in our region, and God continues to call us to receive more, give more, do more, and become more - all according to His divine purpose for our church family.

On behalf of our Board of Directors and our dedicated staff team, thank you for your faithfulness, generosity, and unwavering commitment to God's mission. Your prayers, service, and unity make Calvary such a vibrant and life-giving church.

Gracefully,



Pastor Jeff Johnston

CAMPUS STATS



First Time Guest Cards



Newcomers' Event Attendees



Water Baptisms



Baby Dedications



First Time Kids@Calvary
Salvations



Missions Organizations
Supported



Pink Christmas Event
Attendees

SEASON OF GIVING

\$21,808.91

Total benevolent donations during the Season of Giving
(November - December)



115

Personal Care Bags

created for men and women
needing help in our region



92

Christmas Food Hampers

92 Calvary families given groceries for a
Christmas dinner and gift cards

FOOD BANK DONATIONS

Non-perishable food collected for the Cambridge Food Bank



300+lbs

collected by the Cambridge Campus



GROCERY CARDS GIVEN



\$10,295

given in grocery cards



TECH STATS

CAMBRIDGE MEDIA

YOUTUBE

New Subscribers	376
Total Channel Views	28.3 K
Total Watch Time	8.9 K hrs

INSTAGRAM

New Followers	573
Profile Visits	8.6 K
Reached	20.6 K

FACEBOOK

New Followers	278
Reached	22 K
Page Visits	24.7 K
Total Minutes Viewed	346.8K hrs

WEBSITE

Total Website Visitors	24.8 K
Total Website Hits	61.9 K

Podcast

Total Streams	513
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ESPAÑOL MEDIA

YOUTUBE

New Subscribers	130
Total Channel Views	807
Total Watch Time	2.4 K hrs

INSTAGRAM

New Followers	160
Reached	19.6 K

FACEBOOK

New Followers	102
Reached	20.1 K
Total Minutes Viewed	150 K hrs

WEBSITE

Total Website Visitors	1.2K
Total Website Hits	2.26K

TECH STATS

KITCHENER MEDIA

YOUTUBE

New Subscribers	59
Total Channel Views	1,203
Total Watch Time	226.4 hrs

INSTAGRAM

New Followers	204
Reached	17.4 K

FACEBOOK

New Followers	71
Engagement	3.2 K
Total Views	64.2 K
Total Followers	71

WEBSITE

Total Website Visitors	4.6 K
Total Website Hits	3.4 K



MISSIONS

LOCAL / CANADA

Ashley Stromenberg

YFC Canada

Jacques & Marie Meunier

YWAM Quebec

Cambridge Food Bank

Cambridge & North Dumfries

Jeff Kelly

PAOC Missions Global

First Nations Indigenous Ministries

Western Ontario District PAOC

New Life Prison Ministries

Canada

Dawn Centre

Cambridge

Masters College

Ontario

Compass Refuge Centre

Waterloo

New Church Network

Ontario Church Planting

Lifeline

David Burke - University Campus Church

Keith & Cheryl Kowalski

MAF

Light of the World Community Outreach

Cambridge

MISSIONS HIGHLIGHTS

- Added 3 new partners: Compass Refuge Centre, Lifeline/David Burke, and Keith & Cheryl Kowalski.
- February: Pastor Jeff & Carrie went to Poland to work with Eleviva (George & Eileen Werner) to train church planters.
- March: Pastor John-Mark and Natalie took a team of students to Honduras to work with Kathy Mizen. Helped do ministry in the schools and connected with families who received water filtration devices.
- May: we hosted Missions Fest with special guests Jay Davis (Cambridge), Matt Litow (Kitchener), and Dave Slater (Ayr).
- Over the last year, Calvary Missions Committee approved \$22,400 from our surplus to help our partners in additional need as well as special projects.



MISSIONS

INTERNATIONAL

Christophe Ulysse

Global

Mary Pinkston

SIM Peru

David & Eileen Courey

Belgium

Meets Egypt

Egypt

Felix & Cecelia Chiriseri

South Africa

Mission to Haiti Canada

Haiti

Eleviva - George & Eileen Werner

Europe

Peter DeWit

Thailand

Hope Story

Colombia

Rick Burse

Mexico

Land of Souls

India

Steve Hertzog

Ukraine

Kathy Mizen - Schools of Hope

Honduras

Village of Hope

Zimbabwe

Rosa Hernandez - Manna For The Nations

Central America / South America (supported by the Spanish campus)

Total 2025 Missions Support

Total 2025 Missions Donations

\$231,587.68

2025 Regular Disbursements

\$129,222.08

2025 Special Projects*

\$65,168.95

Total 2025 Disbursements

\$194,391.03

*Special Projects

Light of the World Community Outreach	\$2,300.00
Erdo	\$2,000.00
Compassion	\$2,000.00
Wellspring	\$2,000.00
New Life Prison Ministry	\$6,000.00
Christophe Ulysse	\$3,600.00
Eleviva	\$4,500.00
ERDO / Kathy Mizen (Zeal Youth Fundraiser)	\$3,900.00
Lifeline / David Burke (Ayr Youth Fundraiser)	\$1,000.00
Spanish Campus Missions Projects & Disbursements	\$37,868.95
Total	\$65,168.95

OUTREACH

WINTERFEST (Ayr)

Our annual Winter Fest outreach brought much-needed warmth and joy to the Ayr community in the heart of winter. With wagon rides, family-friendly activities, and warm treats, the event welcomed approximately 100 community members and was made possible through the faithful service of 20 dedicated volunteers. More than just an event, Winter Fest created a meaningful space for families in and around Ayr to gather, connect, and experience genuine hospitality. At its heart, this outreach reflected the love, care, and generosity of a church being continually transformed by the grace of God and eager to share that grace with others.



WINTER-FEST



EASTER EGGSPLOSION

Easter Eggsplosion is once again our largest and most effective kid's ministry outreach! Each year, we strategically host our community inside of our churches. Families may attend for the candy, but they leave with a warm welcome, smiles, and Jesus! It's a great first impression of what our church offers for parents, even if only heard from the atrium or café. A clear, age appropriate, and powerful presentation of the gospel is given in every class. This is the heart of why we do Easter Eggsplosion.

This year Easter Eggsplosion was hosted by the Cambridge, Kitchener, and Ayr campuses. Collectively, we had a total attendance of 872 with 269 decisions to live for Jesus, including 137 first time, documented salvations! From our total attendance, 31% of that number were kids visiting from the community.



OUTREACH



SOAPBOX DERBY (Cambridge)

It is so amazing to see that a sheet of plywood, some rubber wheels, screws, and paint can bring such joy to a child's face! Well, those would at least be the building blocks! A cloudy, cool September day set the backdrop for the running of this year's 20th Annual Soapbox Derby. We had a robust 'pit crew' of almost 85 volunteers, ready to go at 8:30am to put the finishing touches on the derby track and set up the various activity areas that would be bustling with kids and families. Almost half of this year's volunteer group was comprised of folks of all ages and many of "the crew" had never volunteered at the Derby before. It was another record year of 245 pre-registered children ages 5-10 who secured their spot in the Derby, and almost 600 in attendance throughout the day. Our food team barbecued over 800 hotdogs and handed out various other complimentary food items which made up this year's free lunch to each person in attendance. Bouncy castles, face-painting, and visits with fire trucks and police cars added to the experience for those in attendance. Our prize team ensured that each competitor left with a fun prize for their efforts on the track and the top four finalists received a trophy and an amazing prize! Again, special thanks to all the volunteers and sponsors who make the Soapbox Derby outreach an incredible 'bridge-building' event between the church and the surrounding community each year.

HARVEST FEST (Kitchener)

Harvest Fest continues to be our largest community outreach event at Calvary Kitchener, growing bigger, brighter, and better every year. To begin, we celebrate the incredible volunteers from across our campuses who came together to host this special "night of light" for our community. This year, over 817 people were officially checked in at the door, with many more estimated to have attended throughout the evening. A special thank you to our security team for attentively managing the large crowds and helping ensure a safe and welcoming environment. The event featured a wide variety of activities, including the crowd-favourite petting zoo, inflatables, games, and crafts. This year, we also introduced something new: the "Expedition Wildside Nature Show." This addition became a significant highlight, as our sanctuary filled with families eager to attend. Every guest at the show was personally invited to join us for Sunday services, and for many, this was their first time ever stepping into a church worship space. Throughout the evening, we had numerous conversations with families who shared that Harvest Fest has become a yearly tradition for them. It is clear that this event is now a recognized and anticipated part of the Stanley Park neighbourhood. The relationships being built through this generous outreach are leaving a meaningful and lasting impression on our community. We have become known as "that Harvest Fest church," and we pray the Lord continues to bring His harvest here at our campus.



OUTREACH

FALL FAYR (Ayr)

The 2025 Fall fAyr proved to be our most impactful outreach event to date, drawing a record-breaking attendance of over 600 people from the community. We were especially grateful for the Ayr Centennial team's partnership, whose participation in the Ball Hockey tournament added energy and friendly competition to the day. The inflatables and children's activities remained a major highlight, attracting many families, while the introduction of food trucks for the first time created a welcoming, festive atmosphere for all who attended. It is clear that the Fall fAyr has become a valued and anticipated event on the community's annual calendar. We were also honoured by the presence of local leaders and community well-wishers, including Mayor Sue Foxton, who presented the trophies to the Ball Hockey tournament winners. The impact of this outreach extended beyond the day itself, as increased familiarity within the community contributed to strong attendance at our Live Nativity outreach, which welcomed approximately 400 people—many of whom had previously attended the Fall fAyr. Looking ahead, Calvary Ayr is grateful for the opportunities God continues to provide to expand our presence, deepen our partnerships, and faithfully serve the community of Ayr through events such as the Fall fAyr.



LATIN FAIR (Español)

The 2025 Latin Fair marked a new chapter in our outreach efforts, distinct from the 2024 event. While in 2024 we welcomed many newcomers to Canada, in 2025 we hosted nearly 100 guests who have been living in the country for 3 to 5 years (about 100 fewer than the previous year). This shift allowed us to focus on more intentional, meaningful engagement with each visitor through deeper conversations and shared prayer.

The guests were not focused on collecting donated items, but on building connections and friendships. It provided a platform to share the gospel with both adults and children, introduce them to the life and mission of the Church, and show that we are available to support them whenever they need help. Guests were welcomed with refreshments, fellowship, and heartfelt care, creating an environment where connections could flourish.

The children present were able to enjoy a day of fun, with games, bouncy houses, and arts and crafts. Additionally, our youth and young adults presented an evangelistic drama five times throughout the day, which allowed us to connect with guests and clearly share the message of salvation.



OUTREACH

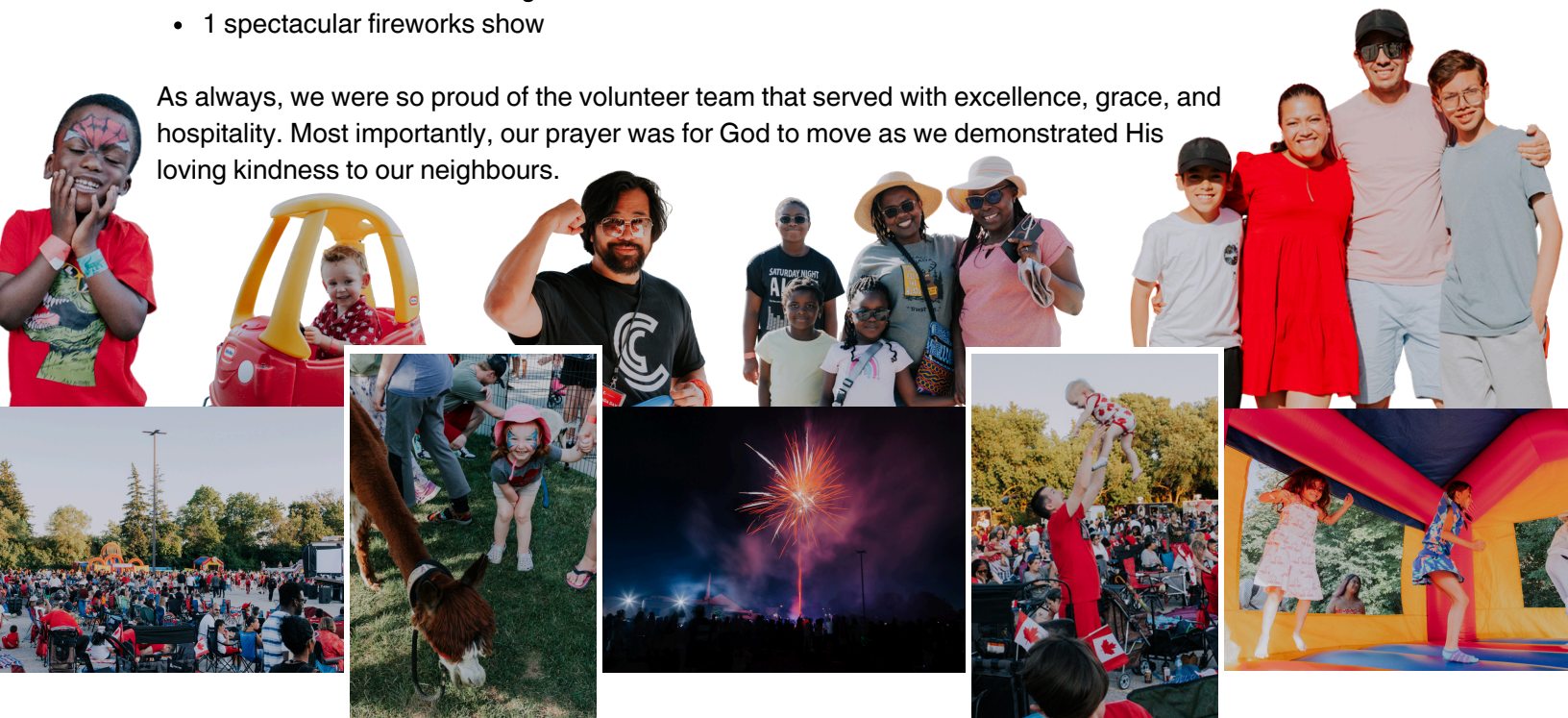


CELEBRATE CANADA DAY is one of our annual outreach events held at our Cambridge Campus. Each Canada Day, we provide a free event to welcome the people of Cambridge and surrounding areas to our property. We want to show them the love of Jesus and bridge the gap between our church and our community.

Each year as we plan the event with excellence, we are amazed at the ongoing connection and event growth we see in every way. Celebrate Canada Day 2025 included the carnival inflatables, face painting, balloon animals, temporary tattoos, photo booths, petting zoo, local emergency vehicles, food trucks, pre-show and prize draws, and the best fireworks production Calvary has seen yet!

- Almost 4800 in attendance (with likely at least another 1000 joining us just for the fireworks!)
- 7 food trucks, plus the 2 Calvary refreshment tents
- 1 petting zoo
- 12 sponsors (over \$18,000 of sponsorship funds, plus other donations received)
- 237 volunteers (included in attendance grand total)
- 13 inflatable bouncers and games
- 1 spectacular fireworks show

As always, we were so proud of the volunteer team that served with excellence, grace, and hospitality. Most importantly, our prayer was for God to move as we demonstrated His loving kindness to our neighbours.



Campus Reports



CAMBRIDGE CAMPUS

The year 2025 was filled with significant change across our church, as we commissioned the Ayr campus as a self-governing church. At the Cambridge Campus, we are encouraged and praising God for His faithfulness as He resourced us (both spiritually and physically!) to do the work of the ministry.

Our services on Sunday continued to grow in every way! We hit consistent average attendance records in our kids' ministry, and by year-end we had a full house consistently in both Sunday morning services. Growth did not stop in attendance numbers: there was consistent and felt progression in the welcomed response to the Holy Spirit in worship and prayer moments each week. We continue to make room for God to move in the hearts and lives of His people in our services, and emphasize pre-service prayer, worship nights, and prayer altar ministry to facilitate this priority.

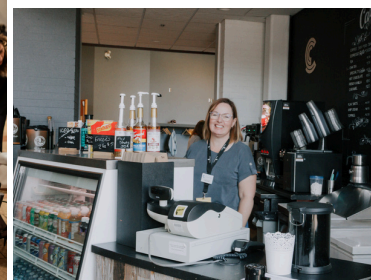
During our 21 Days of Prayer and Fasting, we saw an increase in engagement from the congregation, choosing to set aside items to fast, pray for breakthrough in their situations, and draw near to God. This was also evident in the engagement we saw through the online devotionals and the weekly prayer meetings.

At the beginning of the year, Pastor Jeff shared a goal with the congregation to see 100 people baptized in 2025. We are thrilled that we were able to exceed this goal, as 132 people were baptized across campuses, and in Cambridge alone, we celebrated 102 baptisms!

In addition, we are grateful for the opportunities we had in 2025 to reach out to our community through the many events we hosted (for example, Easter Eggspllosion, Celebrate Canada Day, Soapbox Derby, and Pink Christmas). Showing the love of Jesus through our hospitality, prayers, and sharing the Gospel message, allowed us to be a bridge and light to those who do not yet know Him.

We are so grateful for our hard-working, committed, and Spirit-led staff team. We had some significant staff changes throughout the year: Tim Mann completed his role as Interim Worship & Creative Arts Pastor in February, and Jalesa Walkes stepped into this role with passion in January. Our Finance Manager, Sharon LeRose, resigned in August, and we adjusted the finance department structure and hired Cheryl Stang as our Finance Assistant in September. In October, we moved Ashley Pasmore into a part-time permanent role as our Associate Children's Pastor. Lastly, we said good-bye to our dear friend and long-time staff member, Boyce Newell, who went home to be with Jesus. We are also so appreciative of our Board of Directors team, who operate in unity, grace, and full support of the ministry of this church.

Below are the ministry highlights from our staff team, showcasing the faithfulness of God in our church. We continue to celebrate what God has done with gratitude, while keeping our eyes fixed on Him with expectation and vision for what is next!



CAMBRIDGE CAMPUS

KIDS MINISTRY

- Easter Eggsplosion total attendance was 694 (34% increase over 2024!) with 239 decisions for Christ (107 first time salvations plus 132 rededications). Of the total attendance, 28% were from the community.
- STOMP Camp attendance: 191, with 31 first-time salvations and 134 rededications. \$4087.50 was given away in camp sponsorships.
- Our indoor playground had 4491 visitors this year (3% increase over 2024).
- Jingle Jam Outreach: Attendance of 339, 33 rededications and 33 first time salvations.
- Grand total of first-time, documented salvations in Kids@Calvary Cambridge in 2025 was 176.
- 183 people were trained in our Calvary Protection Plan.
- 48 new volunteers joined Kids@Calvary.
- Average Sunday attendance in 2025 was 261, which is a 13% increase over 2024! We hit an all-time (non-Easter Sunday) attendance high of 310 on Sunday, June 8!

WORSHIP & TECH MINISTRY

- Pastor Jalesa Walkes began as our Worship & Creative Arts Pastor in January (thank you to Tim Mann who concluded the interim role in February).
- Our worship team continued to grow, with over 50 active members now.
- The Good Friday, Resurrection Sunday, and Christmas Eve worship services were successful: both meaningful and intentional, with full crowds in each service.
- We introduced the role of a Musical Director (MD) into the team on a weekly basis.
- In addition to the Prayer & Fasting worship nights, we hosted a worship night in July, and an all-campus worship night in September.
- We continue to see a substantial increase in the team's ability and comfort to flow with Holy Spirit during worship, not reliant only on tracks.
- We transitioned some choir members to a background vocalist role, based on improved talent and gifting.
- Successfully hosted Summer Potluck Picnic and Christmas Party to build unity and connection with the team.
- Implemented prayer time into rehearsals to care for the needs of the team together.
- Started an on-going bible study with the team.
- Our tech team has continued to see growth in volunteers, as well as development in the creativity of our service production.

MEN'S & WOMEN'S MINISTRY

Men's Ministry

- Hosted The Vanguard 3 times throughout the year, with an average of 50-60 men in attendance. These were powerful mornings of discipleship, discussion, prayer and fellowship.

Women's Ministry

- Pink Christmas sold out again this year, even with an increase in tickets! 758 women were in attendance, and the night was filled with meaningful connection, Worship and the Word, and so much fun (Pre-Show, Christmas Marketplace, etc.).
- Our Women's Ministry continued to grow throughout the year with bi-monthly events, focused on connection.

CAMBRIDGE CAMPUS

CONNECTIONS MINISTRY

- Three Newcomer's Lunch events were held in March, June and October, with a total of 180 new guests in attendance.
- Volunteer Appreciation Day at the Catana Estate was held on June 5. It was a huge success, with 548 people registered to attend from all four campuses. It was a beautiful evening of connection, celebration, food, activities, and fun.
- 237 volunteers served at our Celebrate Canada Day outreach – the most ever!
- 25 life groups were held at the Cambridge campus this past fall. There was a total of 41 Life Group Leaders involved in these groups.
- We held our annual ALL-IN fall launch Sunday in September, when we invited people to choose a life group and find a place to serve. 80 people responded with ALL-IN cards either in person or online, which resulted in many new Calvary volunteers across all areas!
- The Calvary Café continues to be a hub of activity on Sunday mornings with many wonderful connections happening each week. The Café was also able to transfer \$3,541.27 to Missions from the café proceeds at the end of 2025.
- The Connections Team is growing and had a total of 162 members at the end of 2025! (This number includes all Atrium, Café, CAT, & Newcomers' Lunch teams).

YOUTH MINISTRY

- A team traveled to Honduras in March 2025 with 11 students and leaders on a missions trip.
- Zeal handed out over 75 Bibles to students as a next step after making a decision for Christ in 2025!
- Student leadership has 22 students actively engaged.
- Adult leadership has grown to 26 full time leaders, with 4 part time leaders serving on a once-a-month basis as well.
- Took our Adult and Student leaders on a Leadership retreat in October.
- Average attendance has grown from 90+ students at the end of 2024 to 120+ students each week with our largest event, Plus One Night in October, hosting 151 students!
- Our October Plus One Night had over 20 students make a decision for Christ and receive a Bible!
- As a group, we attended our PAOC Youth and Jr High Conventions as well as youth camp at Braeside Camp - all three events grew in attendance over 2024 by a minimum of 10 students.

ENCORE SENIOR'S MINISTRY

- 12 Encore lunch gatherings were held on the last Thursday of each month this past year, with an average of 80 people in attendance. Our Christmas turkey feast with all the trimmings luncheon hosted a crowd of 105 (even with a snowstorm!).
- Encore is blessed to have a great team of individuals who faithfully serve and care for our seniors each month at these events.
- Continuing to encourage and walk with our dear seniors who are navigating loss, illness, and loneliness.
- We launched a prayer initiative between our seniors and youth. Seniors are praying for over 175 of our Zeal youth attendees and our youth are in turn praying for 70 seniors connected with Encore.

ESPAÑOL CAMPUS

2025 was marked by a faithful and sustained commitment to prayer and weekly discipleship within our church community. Throughout the year, we witnessed a spiritual awakening among our youth and young adults, evidenced by a renewed desire to study and live out God's Word. Furthermore, there was an increased number of men and women from our congregation who committed to weekly prayer: interceding for one another, lifting up their petitions, and earnestly crying out for the salvation of others.

Below are some highlights of the year that we are grateful for!

MINISTRY HIGHLIGHTS

- 23 water baptisms.
- 4 baby dedications.
- Missions giving continued to grow generously, over \$20,000 was donated.
- Conducted an in-person marriage conference in February, with 45 couples in attendance.
- Hosted a virtual winter 2-week marriage conference, and 50 couples joined us online.
- Had two worship nights were hosted during the year: over 100 people attended each one, and the kids were highly involved. Our kids, youth, and young adults received the Holy Spirit.
- As a congregation, we went to the beach in the summer: 200 people joined and 15 got baptized.
- Conducted an in-person eschatology seminar attended by 50 young adults and adults.
- Led an in-person evangelism training, and 30 young adults and adults attended.
- Held an in-person leadership training, and a majority of our team leaders attended.
- The men had 6 in-person devotional gatherings at church, with the average attendance increasing to 30 men.
- The women had two brunch gatherings throughout the year, and the attendance increased compared to last year. Sixty-five women came to the first gathering and 90 women came to the second. They were able to spend time together and received God's word.
- At the Kids Christmas performance service, 260 people attended.
- We hosted Christmas Dinner gathering, and 350 people attended.

PRAYER MINISTRY

- We continued to pray as a congregation every Saturday from 5:00 to 8:00 a.m. The average number of families attending the prayer time was 30.
- The men also continued to meet for prayer every Tuesday at 5:00 a.m., with an average attendance of 15 men. The women likewise continued to meet for prayer every Thursday at 5:00 a.m., with an average attendance of 20 women.

YOUTH & YOUNG ADULTS MINISTRY

- Saetas Youth met twice a month at the church, fostering consistent connection and spiritual growth.
- The young adult ministry also gathered twice a month for fellowship and discipleship.
- Both groups experienced growth in attendance, relationships, and spiritual maturity.

ESPAÑOL CAMPUS

CONNECTIONS

- We trained and deployed 8 new Connectors, who are actively serving with love and compassion.
- On Sundays, we welcomed 181 visitors. 34 have made Calvary in Spanish their church home, while 43 are continuing their journey toward deeper involvement.
- Our follow-up process and Visitor Database were streamlined, resulting in 80% of visitors receiving at least one personalized call, prayer and intentional connection to the church community.
- Provided 17 food baskets and 31 hot meals, offering tangible care and encouragement to families.
- Additionally, Connection Women gatherings brought together 10 women in their 40s and 10 women in their 50s for fellowship and spiritual encouragement.

DISCIPLESHIP, EVANGELISM, & OUTREACH

- Taught Bible Foundations I through VI. Each semester, over 65 students committed to studying God's Word for 15 consecutive Tuesdays. We celebrate the commitment of seven dedicated teachers who faithfully guided these students.
- Through our weekly congregational discipleship, streamed every Wednesday, the church was richly blessed as we studied the books of James, 1 Peter, 2 Peter, 1–3 John, Jude, and 1 Corinthians, growing together in faith and spiritual maturity.
- Conducted a 6-week Winter and Summer discipleship course "Knowing Jesus". 10 people joined each time. The students who had previously taken "Knowing Jesus" decided to start Bible Foundation I.
- During the summer, the congregation came together on three occasions at the park to share coffee and refreshments, and build connection and community.

KIDS MINISTRY

- The children's ministry (Saetas Kids) continued to grow, and we studied the entire Old Testament.
- More teachers joined the nursery ministry team to serve, which allowed us not only to care for the babies, but also to instruct them in the Word of God.
- Saetas Kids presented several songs and theatrical performances during the Christmas season. They gathered weekly for three months leading up to the presentation to prepare.

RIDES MINISTRY & CAFÉ MINISTRY

- The rides ministry provided rides for an average of 19 people each Sunday, which means that a total of 988 people were transported over 52 Sundays. In addition, they supported every church event, including in-person meetings, worship nights, mens meetings, making it possible for many members to attend.
- Our Missionary Coffee is also made possible through the generosity of our congregation, as all snacks and supplies are donated. In 2025, over \$20,000 was contributed to support missions in Central America.

“Behold, I am doing a new thing” (Isaiah 43:19) is a promise that once again became reality at Calvary Ayr Church. In 2025, Calvary Ayr Church joyfully stepped into a new season as a self-governing church, transitioning from being a campus of Calvary Pentecostal Assembly. This milestone was marked on Thanksgiving Sunday, October 12, with a Commissioning Service filled with gratitude and celebration. It was a meaningful day—one that honoured our past while prayerfully embracing a future ordained by God.

On behalf of Calvary Ayr Church, I wish to express our deep appreciation to Lead Pastor Jeff Johnston, the Board, staff, and congregation of Calvary Pentecostal Assembly for graciously releasing the Ayr campus as an autonomous church within the Pentecostal Assemblies of Canada. Our prayer and hope are that the investment made by Calvary Pentecostal Assembly—and by what was formerly Calvary Mennonite Church—will continue to bear eternal fruit for the Kingdom of God.

I would also like to express my thanks to the Board of Calvary Ayr Church for the incredible work in facilitating the transition to establish the church as a Federal Incorporation. I am also grateful to the staff at Calvary Ayr for their work on the transition-related aspects of ministry, such as creating a new database, processes, website, logo/branding, and merchandise.

Throughout 2025, Calvary Ayr Church experienced growth in many ways. Attendance increased steadily, and we celebrated the highest number of individuals publicly declaring their faith through water baptism. Our outreach initiatives continued to gain momentum, while our children’s and youth ministries grew both in participation and impact. For the first time, Calvary Ayr partnered with Epic and Onside to host four weeks of summer camp, blessing many families in our community. The year also witnessed many facility upgrades made to the building.

Our Worship and Tech Ministry also grew in strength, helping to engage the congregation more deeply in worship and in the faithful use of their God-given gifts. A newly formed songwriting group created original worship songs for the church, enriching our times of corporate worship. The Northland Music School continued to provide children in the community with opportunities to learn music through the expertise of musicians from Calvary Ayr. Many in our congregation participated in Small Groups of various kinds, with groups available for every stage of life—men, women, couples, and young adults. The Alpha course continued to provide a welcoming space for honest conversation among those exploring questions of faith.

None of this ministry would be possible without the faithful dedication of our church family. In 2025 alone, more than 120 volunteers completed volunteer training, generously offering their time, gifts, and talents. As a church, we have continued to experience the tangible presence of God—not only in our Sunday morning services, but also through gatherings like Encounter Nights. I want to personally express my heartfelt thanks to our church family for their faithful investment in advancing God’s Kingdom.

Calvary Ayr’s beginnings were indeed small. Yet under the leadership of the Lord of Heaven’s Armies and our King, Jesus Christ, the future is filled with hope and possibility. As long as we continue to align our lives with the authority of God’s Word and faithfully pursue the God-given mandate entrusted to us—to be disciples who make disciples—we move forward with confidence, all for the glory of God.



AYR CAMPUS

WORSHIP & TECH MINISTRY

- Continued to develop the team in song writing, both individually and team-based.
- Launch of Northland Music Centre, which focuses on musical growth and development.
- Our team grew in size, unity, fellowship, and spiritual maturity.

CONNECTIONS MINISTRY

- Throughout the year we received feedback from visitors that they felt welcomed, comfortable, and at home.
- Hosted 2 Newcomers' Lunches, and 35 new attenders participated.
- Café Ministry welcomed new volunteers, and continued to serve on Sundays, during Midweek, and as an integral part of Calvary Ayr's outreach events.
- On Father's Day and Mother's Day we honoured and celebrated the men and women at Calvary Ayr.

KIDS MINISTRY

- Average Sunday attendance of 45 kids.
- Plan to Protect training completed for 122 volunteers.
- Bible Bucks initiative encouraged spiritual disciplines such as Scripture memorization, bringing Bibles to church, generosity, faithful attendance, and evangelism.
- Launched a new kids dance team, who performed an impactful dance on Good Friday.
- Kids Midweek had an average attendance of 45 kids and functioned as a strong outreach ministry. The Midweek program used the diverse gifts from congregation members, with activities including cooking, arts & crafts, STEM, music, and gardening.
- Kids Ministry Panorama was a great depiction of the nativity story, and the Midweek kids did a presentation on Palm Sunday.
- We introduced kids to discipleship pathways and continued the transition of children into serving roles.

YOUTH & YOUNG ADULTS

- Average weekly attendance of 18 students.
- We focused on teaching biblical literacy and spiritual disciplines, with key themes of Godly relationships, the armour of God, and faith in difficult times.
- As a group, we attended Momentum Junior High Convention, and Overflow Youth Conference, as well as hosted multiple outreach events.
- We had a healthy volunteer team consisting of 12 volunteers and two student leaders, and many students also served on Sundays in worship, tech, and children's ministry.
- Youth Adults ministry continues to happen under volunteer leadership, with an average of 10 people attending the weekly gatherings.

PRAYER MINISTRY

- Encounter Nights have been impactful in seeking God through prayer and worship.
- We created a prayer team with leadership.

KITCHENER CAMPUS

This past year, our leadership sought the Lord for a fresh vision that would carry us forward for years to come. The word “Everyone” became a defining theme as we leaned into what it means to Reach, Connect, Grow, Live, and Empower each one who comes through our doors.

Our church has continued to become a place of community, growth, and ultimately a home. The stories of lives being impacted through Sunday worship services, ministry programs, life groups, and special events have been deeply encouraging. Our campus is discovering its identity as a growing church, rooted in a deep PAOC legacy, yet moving toward a brighter future for everyone who calls it home.

One of the most significant changes we made this year was rearranging our sanctuary to create more space for connection. This intentional shift has allowed our sign-up and connect areas to thrive and has brought our people closer together, creating a worship environment that feels warm, welcoming, and inviting each Sunday. While this initially meant reducing seating, we are now adding new rows each month to make room for more people—because everyone is made up of many ones.

This year, our children’s ministry launched Little Lights, a midweek program designed to help children express their artistic and creative gifts. As a result, we’ve seen a growing core group of kids engaging on Sunday mornings. Our children’s ministry team is now consistently able to provide nursery, preschool, and programming for ages 6–12 each Sunday.

Over the past year, our campus has begun to find its rhythm and calling within our community. We experienced meaningful transitions as several members of our launch team returned to the Cambridge campus. We are deeply grateful for their commitment and faithfulness during the early stages of Calvary Kitchener.

This season of transition has also been marked by a rising willingness to serve, with many stepping into roles across our various ministries. One of the most common questions I hear after Sunday services is, “Where can I serve?” This is encouraging and may that continue to be the posture of our church as we move ahead into 2026.



KITCHENER CAMPUS

WORSHIP & TECH MINISTRY

- The Creative Arts, Worship, and Tech Ministry experienced a year of growth, creativity, and spiritual depth in 2025. Through intentional planning, faithful volunteers, and a heart to serve the church well, the ministry supported meaningful worship experiences across regular services and special events throughout the year.
- We successfully hosted worship nights from January through July.
- Easter Sunday featured an expanded creative vision, including a fully designed stage transformed into a tomb scene, and a mini choir on stage alongside a full band.
- We welcomed 4 new volunteers into the Creative Arts and Tech team and continued the focus on building a healthy, committed team culture rooted in service and excellence.
- Extensive preparation took place leading into Christmas, with detailed planning and execution. We were excited to add the installation of new stage lighting and increased visual enhancements.

CONNECTIONS AND MINISTRY GROWTH

- 84 Connect Cards were received, helping us identify and follow up with new guests and attendees.
- 35 volunteers faithfully served in the Connections Ministry at our campus, creating a warm and welcoming environment each week.
- 32 decisions for Christ were recorded in our services and celebrated, marking powerful moments of life change and spiritual commitment.
- 7 baptisms.
- 9 Life Groups were active throughout the year, including men's and women's groups, Bible studies, sports groups, and more.
- 2 Alpha sessions were hosted, providing space for new believers and those seeking to grow deeper in their faith.
- 3 Welcome Sunday events were held in 2025, with a total of 47 people in attendance.
- A Connections Ministry Training Session was held in the fall, casting a fresh vision to Reach, Connect, and Grow at Calvary Kitchener.
- A new guest follow-up strategy was launched in Fall 2025, guiding individuals through the CK Guest Pathway—from their first welcome to being empowered to serve and become members of our church.

KIDS MINISTRY

- Kids Ministry maintained a strong and consistent average attendance of 15–20 children every Sunday, with many new families in 2025 finding a place to belong.
- The ministry was supported by a dedicated team of 25 volunteers, serving across key areas including check-in, tech, lesson preparation, and teaching.
- Easter Eggspllosion welcomed 71 children, with 30 salvations celebrated during the event.
- Harvest Fest, our largest community outreach, welcomed approximately 600 children onto our campus.
- A new midweek ministry for Grades 1–6, Little Lights, launched this year and saw 21 children attend during its inaugural season.
- The Kids Ministry experienced a memorable and impactful Christmas season, highlighted by the children's panorama, Christmas party, and the Little Lights art gallery.
- Pastor Mara Tierney returned from maternity leave, and we are grateful for those volunteers who helped to carry the ministry load while she was on leave.

GIVING REPORT

Calvary Global Giving

GENERAL FUND				TOTAL
CAMBRIDGE	ESPAÑOL	AYR	KITCHENER	\$2,384,767.53
\$1,690,789.34 (70.90%)	\$176,507.24 (7.40%)	\$266,129.40 (11.16%)	\$251,341.55 (10.54%)	
MISSIONS				TOTAL
CAMBRIDGE	ESPAÑOL	AYR	KITCHENER	\$231,587.68
\$169,905.13 (71.64%)	\$36,024.48 (15.56%)	\$12,308.50 (5.31%)	\$17,349.57 (7.49%)	
TOTAL (CAM)	TOTAL (ESP)	TOTAL (AYR)	TOTAL (KIT)	GRAND TOTAL
\$1,856,694.47	\$212,531.72	\$278,437.90	\$268,691.12	\$2,616,355.21

10 Year Income History



TOTAL INCREASE OVER 10 YEARS:

\$1,531,571

TOTAL % INCREASE OVER 10 YEARS:

95.45%

*Indicates a year impacted by significant influencing factors.

Total Income & Expenses

Cambridge TOTAL INCOME: \$2,294,896.43
TOTAL EXPENSES: \$2,264,898.39 ¹

Español TOTAL INCOME: \$217,866.72
TOTAL EXPENSES: \$208,051.15

Ayr TOTAL INCOME: \$314,030.19 ²
TOTAL EXPENSES: \$437,873.39 ³

Kitchener TOTAL INCOME: \$309,405.29
TOTAL EXPENSES: \$345,082.93

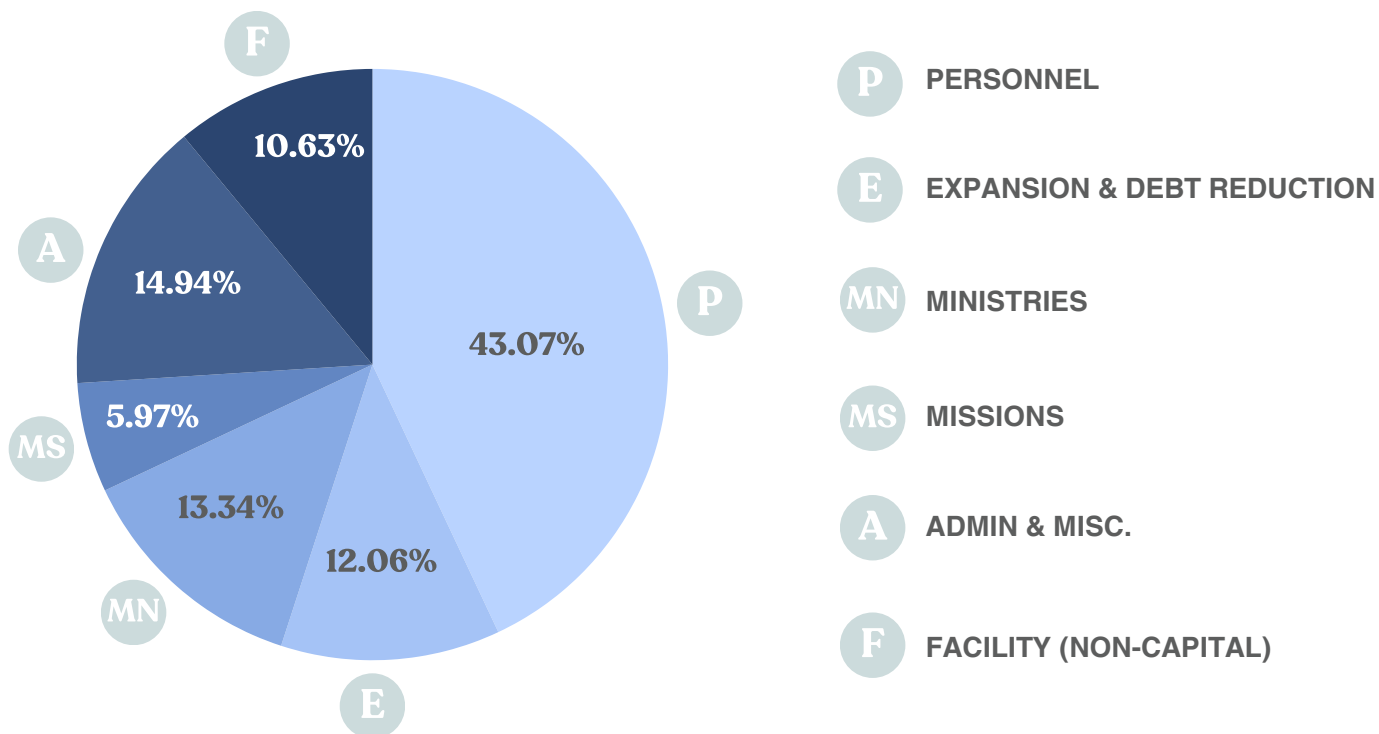
TOTAL TOTAL INCOME: \$3,136,198.63
TOTAL EXPENSES: \$3,255,905.86

¹ All Missions disbursements for Cambridge, Ayr, and Kitchener were expensed through the Cambridge campus.

² All Ayr financial figures, including income and expenses, reflect the first nine months of operations (January-September), after which Ayr transitioned to autonomous operations.

³ The deficit recorded for Ayr is attributed to significant capital improvements and financial contributions provided by Calvary during Ayr's transition to autonomous operations.

Total Expenses by Percentage



Note: All amounts in the Calvary 2025 Giving Reports are 2025 year-end, pre-audit figures.

OUR STAFF

CAMBRIDGE STAFF



JEFF JOHNSTON
LEAD PASTOR
Length of Service: 11.5 years



CHRISTINE MANN
EXECUTIVE PASTOR OF OPERATIONS
Length of Service: 6.5 years



CRAIG LUFF
EXECUTIVE PASTOR OF MINISTRIES
Length of Service: 4 years



JALESA WALKES
WORSHIP & CREATIVE ARTS PASTOR
Length of Service: 1 year



HEIDI JARRETT
CHILDREN'S MINISTRIES PASTOR
Length of Service: 11 years



ASHLEY PASMORE
ASSOCIATE CHILDREN'S PASTOR
Length of Service: 3 months
(Filled a contract position from Jan - Sept)



JOHN-MARK GIANCOLA
YOUTH PASTOR
Length of Service: 2 years



CARRIE JOHNSTON
CONNECTIONS PASTOR
Length of Service: 4 years



CORINNE STORMS
MINISTRY SUPPORT &
ENCORE PASTOR
Length of Service: 4.5 years



EMILY DONAHUE
TECH & MEDIA COORDINATOR
Length of Service: 5 years



CHERYL STANG
FINANCE ASSISTANT
Length of Service: 3 months



SUSAN BROCKLEBANK
PLAYGROUND COORDINATOR
Length of Service: 9 years



TOM MUTAVDZIJA
HEAD CUSTODIAN &
FACILITIES MANAGER
Length of Service: 1 year



KATE DONAHUE
CUSTODIAN
Length of Service: 2.25 years



TIM MANN
INTERIM WORSHIP PASTOR
Length of Service: 3.5 years



SHARON LEROSÉ
FORMER FINANCE MANAGER
Length of Service: 4 years

OUR STAFF

ESPAÑOL STAFF



CARLOS MORA
CAMPUS PASTOR
Length of Service: 5 years



NATALIA MORA
ADMIN &
MIN ASSISTANT
Length of Service: 3.5 years

AYR STAFF



PRAKASH JAYAKUMAR
CAMPUS PASTOR
Length of Service: 9.75 years



DANA STORRS
WORSHIP &
CONNECTIONS PASTOR
Length of Service: 4.75 years



ADAM GOUDREAU
YOUTH PASTOR
Length of Service: 4 years

*The Ayr campus team completed their time with Calvary at the beginning of October

KITCHENER STAFF



SEAN BROPHEY
CAMPUS PASTOR
Length of Service: 6.5 years



MARA TIERNEY
CHILDREN'S PASTOR
Length of Service: 4 years



JOSHUA ALI
ASSOCIATE WORSHIP PASTOR
Length of Service: 2.25 years



CHRIS HISSA
CUSTODIAN
Length of Service: 3.5 years

AYR CAMPUS COMMISSIONING

What began as prayerful conversations about a new campus launch in 2018, became a powerful testimony of God’s faithfulness and the collective kingdom vision of the Calvary family. The commissioning of the Ayr Campus in October 2025 marked the culmination of over six years of faith, sacrifice, leadership, and ministry growth.

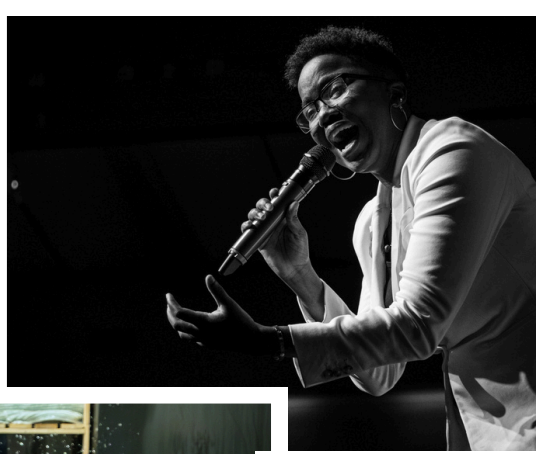
Following a CPA membership vote approving the Ayr initiative in July 2019, Pastor Jeff Johnston moved the vision forward with a legal transition, acquisition of property, release of a launch team, and hiring of Mark Giancola as the Ayr Campus Interim Pastor. This season included immediate and significant fundraising efforts, along with repairs, renovations, and upgrades to the Ayr facility – all strengthening the building mechanically, technologically, functionally, and aesthetically in preparation for long-term ministry.

In January 2020, Pastor Prakash Jayakumar was hired as permanent Campus Pastor, marking a pivotal moment in the life of the campus. Over the following years, Calvary Ayr experienced increasing spiritual health, ministry momentum, and numerical growth. This progress reflects faithful leadership and teamwork, including the ministry efforts of the Ayr Campus staff, the Ayr Launch Team, and key contributions from the Cambridge Campus staff.

In the fall of 2024, Pastor Jeff initiated conversations with the Calvary Board regarding the commissioning of the Ayr Campus into a new chapter of life and ministry as a self-governing church. With approval granted, plans were prayerfully confirmed at Calvary’s 2025 Annual Business Meeting. One final generous capital investment was made by Calvary to the new Ayr church, leading to its joyful commissioning service in October 2025.

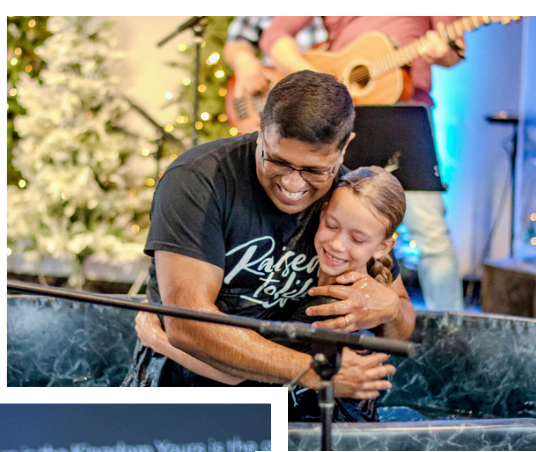
We give thanks to God for every prayer prayed, every sacrifice made, and every servant leader who helped shape this journey. With full hearts and great faith, we celebrate Calvary Ayr Church and look ahead with expectation for their continued growth and Gospel impact in the Ayr community!





CAMBRIDGE IN 2025





AYRIN 2025





KITCHENER IN 2025



ALL I HAVE NEEDED
THY HAND HATH PROVIDED





ESPAÑOL IN 2025





Business Reports

CAMBRIDGE | ESPAÑOL | AYR | KITCHENER

CALVARY PENTECOSTAL ASSEMBLY 2026 ANNUAL BUSINESS MEETING

Sunday March 22, 2026 – 6:30pm
For the year ending December 31, 2025
Calvary Cambridge Campus – 127 Hespeler Road Cambridge, ON.
Meeting Chair – Reverend Jeffrey Johnston

AGENDA

1. Welcome and opening prayer.
2. Establish voting bar and scrutineers.
3. Determination of quorum.
4. Meeting agenda.
5. Resolutions.
 - a. 2026-01 (Board elections)
 - b. 2026-02 (Special Board election)
6. Business.
 - a) 2025 Audited Financial Statement
 - b) Ministry and Campus Reports
 - c) 2025 Annual Business Meeting Minutes
7. Additional Resolutions.
 - a) Resolution 2026-03
 - b) Resolution 2026-04
8. Closing Remarks and Prayer.
9. Adjournment.

2025 ABM MEETING MINUTES

CALVARY PENTECOSTAL ASSEMBLY 2025 ANNUAL BUSINESS MEETING

Sunday March 23, 2025 – 6:30pm
For the year ending December 31, 2024
Calvary Cambridge Campus - 127 Hespeler Road Cambridge, ON
Meeting Chair - Reverend Jeffrey Johnston

MINUTES

1. Welcome and opening thoughts by Reverend Jeff Johnston. Opening prayer by Pastor Carlos Mora.
2. Establish voting bar and scrutineers.
 - Marsha Schlueter (Head Scrutineer)
 - James Barnes
 - Cassandra Brubacher
 - John Kovats
 - Cliff Wagner
3. Determination of quorum.
 - Total Membership Roster = 340 (quorum needed = 85)
 - Total number of members in attendance: 113
 - Quorum established.

Corinne Storms was appointed as the recording secretary for this year's meeting.

4. Meeting agenda
 - a. Motion to accept and follow the meeting agenda as presented. Seconded and Carried.
5. Resolutions
 - a. 2025-01 (Board Elections)
 - i. This year's board nominees: Rakesh Peerubandi and Chad Reinders
 - ii. Number of ballots Cast = 113
 - iii. 109 in favour, 2 opposed, 2 spoiled = 96.5 % vote of affirmation
 - iv. Resolution for Board elections was carried.
 - v. Rakesh Peerubandi and Chad Reinders were elected to the Calvary Board.

2025 ABM MEETING MINUTES

- b. Thanks and appreciation were given to our current Calvary Board.
- c. Thanks and appreciation were given to our Board Nomination Committee which was comprised of: Jeff Johnston, Craig Luff, John Brown, James Barnes, Kim Patrick, Gabe Shelley and Tim Humphreys.
- d. Thanks and appreciation were given to the Scrutineer team.

6. Business

a. 2024 Audited Financial Statement (*report by David Schuetzkowski*)

David opened with Psalm 112:4-9. He expressed again how even in the midst of unique times God is faithful. He remarked how great a job Pastor Jeff, Christine and the staff continue to do managing the finances, being both mindful and responsible.

Motion was made to accept the 2024 financial report as presented.

Motion was seconded, and the floor was opened for questions or comments. No questions or comments arose.

Motion Carried

Pastor Christine Mann prayed.

Pastor Jeff shared a thought from Hosea 13:6 “when they were satisfied, they became proud; then they forgot me.” May we NEVER forget the goodness of God.

b. Ministry and Campus Report (*report by Pastor Craig Luff*)

Pastor Craig gave a passionate overview of the ministry highlights from across all our campuses. There are countless moments and times this past year when our church ministries have intersected with the lives of the community. Craig opened with 1 Chronicles 6:8. When we examine these reports we need to celebrate God’s faithfulness. Let’s believe that 2025 may be a year of overflow. Pastor Craig took a moment to thank every Campus Pastor and their families, as well as each staff member and their families for all their faithfulness and sacrifice. May we give thanks to the Lord and ALL HIS wonderful acts.

Motion was made to accept the 2024 Ministry and Campus Report as presented.

Motion was seconded and the floor was opened for questions or comments.

Rene Delgado approached the mic and gave thanks to Pastor Carlos and Natalia for their passion and love for Jesus.

No other questions or comments arose.

Motion Carried.

2025 ABM MEETING MINUTES

Pastor Sean Brophey prayed.

c. 2024 Annual Business Meeting Minutes

Motion was made to accept the 2024 Annual Business Meeting Minutes as printed. Motion was seconded and the floor was opened for questions or comments. No questions or comments arose. Motion carried.

7. Additional Resolutions

a. Resolution 2025-02 (*presented by Pastor Jeff Johnston*)

A motion was made to accept Resolution 2025-02 (Appointment of MAC LLP as the auditor for the calendar year 2025). Seconded and carried.

b. Resolution 2025-03 (*presented by Pastor Jeff Johnston*)

A motion made to accept Resolution 2025-03 as presented (courtesy resolution). Seconded and carried.

8. Closing Remarks by Pastor Jeff Johnston

As far as it has been entrusted to us, we need to steward wisely with what God has given to us. As a church, God is raising us to be defiantly resilient and not bowing down to the trends of our society. He has called us proceed boldly with the message of Christ.

9. Adjournment.

A motion was made to conclude the 2025 Annual Business Meeting at 7:57pm. Seconded and carried.

Pastor Prakash Jayakumar closed the meeting in prayer.



Auditor's Report

CAMBRIDGE | ESPAÑOL | AYR | KITCHENER

financial statements

>YEAR ENDED DECEMBER 31, 2025

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Independent auditor's report.....1 - 2
Statement of financial position.....3
Statement of operations and changes in fund balances.....4
Statement of cash flows.....5
Notes to financial statements.....6 - 10

INDEPENDENT AUDITOR'S REPORT

To the Members of Calvary Pentecostal Assembly:

Qualified Opinion

We have audited the financial statements of Calvary Pentecostal Assembly, the "Church", which comprise the financial position as at December 31, 2025, and the statements of operations 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 matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Church as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-for-Profit Organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Church derives revenue from donations from interested persons, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Church. Therefore, we were unable to determine whether any adjustments might have been found necessary with respect to donation revenues, excess of revenues over expenses, and cash flows for the years ended December 31, 2025 and December 31, 2024 and current assets and net assets as at December 31, 2025 and December 31, 2024. Our conclusion on the financial statements as at and for the year ended December 31, 2025 was 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 opinion.

Responsibilities 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 Canadian Accounting Standards for Not-for-Profit Organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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.

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.

Waterloo, Ontario
February 20, 2026

MAC LLP.
LICENSED PUBLIC ACCOUNTANTS
CHARTERED PROFESSIONAL ACCOUNTANT

CALVARY PENTECOSTAL ASSEMBLY >
statement of financial position

>DECEMBER 31, 2025

	2025	2024
assets		
current		
Cash	\$ 543,869	\$ 440,571
Guaranteed investment certificates	-	200,000
Government remittances recoverable	62,384	26,079
Prepaid expenses	<u>12,159</u>	<u>9,430</u>
	618,412	676,080
non-current		
Capital assets (Note 3)	<u>606,498</u>	<u>637,628</u>
	<u>\$ 1,224,910</u>	<u>\$ 1,313,708</u>
liabilities		
current		
Accounts payable and accrued liabilities	\$ 95,781	\$ 22,118
Deferred contributions (Note 4)	<u>141,479</u>	<u>130,176</u>
	237,260	152,294
non-current		
Deferred capital contributions (Note 5)	<u>450,603</u>	<u>461,520</u>
	<u>687,863</u>	<u>613,814</u>
commitments & contingency (Notes 6 & 7)		
fund balances		
operating		
General	<u>378,489</u>	<u>568,402</u>
restricted funds		
Missions	105,375	68,178
Benevolent	40,316	37,094
Stewardship	<u>12,867</u>	<u>26,220</u>
	<u>158,558</u>	<u>131,492</u>
	<u>\$ 1,224,910</u>	<u>\$ 1,313,708</u>

Approved on behalf of the board:

 Director

 Director

CALVARY PENTECOSTAL ASSEMBLY >
statement of

operations and changes in fund balances

>YEAR ENDED DECEMBER 31, 2025

	operating general	missions	restricted benevolent	stewardship	2025 total	2024 total
revenue						
Donations	\$ 2,440,984	\$ 231,588	\$ 26,873	\$ 64,647	\$ 2,764,092	\$ 2,695,986
Departmental ministries	141,803	-	-	-	141,803	147,023
Other income	95,596	-	-	-	95,596	35,226
	<u>2,678,383</u>	<u>231,588</u>	<u>26,873</u>	<u>64,647</u>	<u>3,001,491</u>	<u>2,878,235</u>
expenses						
Departmental ministries	189,706	-	-	-	189,706	169,323
Discipleship	5,620	-	-	-	5,620	5,170
Fellowship	42,859	-	-	-	42,859	35,944
Missions	-	194,391	-	-	194,391	135,427
Office and administration	194,976	-	-	-	194,976	169,211
Outreach	156,616	-	23,651	-	180,267	154,915
Personnel	1,447,766	-	-	-	1,447,766	1,335,191
Property	347,895	-	-	-	347,895	264,326
Worship	27,047	-	-	-	27,047	45,214
License agreement (Note 8)	-	-	-	308,000	308,000	300,000
Amortization	109,849	-	-	-	109,849	109,342
Commissioning expense (Note 9)	115,962	-	-	-	115,962	-
	<u>2,638,296</u>	<u>194,391</u>	<u>23,651</u>	<u>308,000</u>	<u>3,164,338</u>	<u>2,724,063</u>
excess (deficiency) of revenue over expenses for year	<u>40,087</u>	<u>37,197</u>	<u>3,222</u>	<u>(243,353)</u>	<u>(162,847)</u>	<u>154,172</u>
balance, beginning of year as previously reported	568,402	68,178	37,094	26,220	699,894	307,007
Prior period adjustment	-	-	-	-	-	238,715
balance, as restated	568,402	68,178	37,094	26,220	699,894	545,722
Interfund transfers (Note 10)	(230,000)	-	-	230,000	-	-
balance, end of year	<u>\$ 378,489</u>	<u>\$ 105,375</u>	<u>\$ 40,316</u>	<u>\$ 12,867</u>	<u>\$ 537,047</u>	<u>\$ 699,894</u>

CALVARY PENTECOSTAL ASSEMBLY >
statement of cash flows

>YEAR ENDED DECEMBER 31, 2025

	2025	2024
operating activities		
Excess (deficiency) of revenue over expenses for the year	\$ (162,847)	\$ 154,172
Adjustments for:		
Amortization	<u>109,849</u>	<u>109,342</u>
	(52,998)	263,514
Changes in non-cash working capital:		
Government remittances recoverable	(36,305)	(5,643)
Prepaid expenses	(2,729)	(6,530)
Accounts payable and accrued liabilities	73,663	(5,680)
Deferred contributions	11,303	54,939
Government remittances payable	-	(18,790)
Deferred capital contributions	<u>(10,917)</u>	<u>(64,144)</u>
	<u>(17,983)</u>	<u>217,666</u>
investing activities		
Purchase of capital assets	(78,719)	(62,288)
Proceeds of guaranteed investment certificates	<u>200,000</u>	<u>(200,000)</u>
	<u>121,281</u>	<u>(262,288)</u>
Increase in cash	103,298	(44,622)
Cash balance, beginning of year	<u>440,571</u>	<u>485,193</u>
cash balance, end of year	\$ <u>543,869</u>	\$ <u>440,571</u>

1. organization

Calvary Pentecostal Assembly, the "Church", is an incorporated charitable organization for income tax purposes and operates a local church with locations in Cambridge, Ayr, and Kitchener, Ontario.

2. significant accounting policies

Basis of Accounting - These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations.

Fund Accounting - The Church follows the restricted fund method of accounting for contributions through the use of the following funds:

The Operating fund reflects contributions received and expenses incurred towards the operation and administration of the Church and its various ministries.

The Missions fund reflects contributions specifically designated by donors to support mission activity.

The Benevolent fund reflects contributions received towards congregational and community care.

The Stewardship fund reflects revenues and expenditures related to the raising and expenditure of funds for capital asset additions.

Revenue Recognition - Restricted contributions related to the general operations of the Church are recognized as revenue of the Operating Fund in the year in which the related expenses are incurred. All other restricted contributions are recognized as revenue in the appropriate restricted fund when received.

Unrestricted contributions are recognized as revenue in the Operating Fund in the year received.

Departmental ministries and other income includes rental revenue, day camp fees, retreat revenue, cafe sales and other miscellaneous revenue. Rental revenue is recognized when the space is occupied by the renter. Day camp fees are recognized proportionately over the duration of the camp. Retreat revenue is recognized when the retreat takes place. Cafe sales are recognized when the sales transaction is complete. Miscellaneous revenue is recognized as earned.

Financial Instruments

Initial measurement - The Church initially measures its financial assets and liabilities originated or exchanged in arm's length transactions at fair value.

The cost of a financial instrument in a related party transaction depends on whether the instrument has repayment terms. If it does, the cost is determined using its undiscounted cash flows, excluding interest and dividend payments, less any impairment losses previously recognized by the transferor. Otherwise, the cost is determined using the consideration transferred or received by the Church in the transaction.

Subsequent measurement - The Church subsequently measures all its financial assets and financial liabilities originated or exchanged in arm's length transactions at amortized cost. Financial assets and financial liabilities originated in related party transactions are subsequently measured at cost. Any reduction for impairment is recognized in net income, in the period incurred.

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Financial assets measured at amortized cost include cash, guaranteed investment certificates and government remittances recoverable.

The Church has not designated any financial asset or liability to be measured at fair value.

Transaction costs - The Church recognizes its transaction costs attributable to financial instruments subsequently measured at fair value and to those originated or exchanged in a related party transaction in income in the period incurred. Transaction costs related to financial instruments originated or exchanged in an arm's length transaction that are subsequently measured at costs or amortized cost are recognized in the original cost of the instrument. When the instrument is measured at amortized cost, transaction costs are recognized in income over the life of the instrument using the straight line method.

Impairment - For financial assets measured at cost or amortized cost, the Church determines whether there are indications of possible impairment. When there are, and the Church determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows, a write down is recognized in income. If the indicators of impairment have decreased or no longer exist, the previously recognized impairment loss may be reversed to the extent of the improvement. The carrying amount of the financial asset may be no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in net income.

Capital Assets and Amortization - Capital assets are recorded at historical cost. Amortization, commencing in the year following acquisition, is provided in the accounts using the following methods and annual rates:

Asset	Method	Rate
Furniture and equipment	Declining balance	15 %
Computer equipment	Declining balance	40 %
Leasehold improvements	Straight line	10 %

Capital assets acquired during the year are amortized at one half the above annual rates.

Cloud Computing Arrangements - At the inception of a cloud computing arrangement, the Church allocates the consideration to significant separable elements based on their specific sales price. Development costs and costs related to the right to use a tangible asset are recognized according to the applicable accounting policies for such elements.

To account for expenditures in a cloud computing arrangement that fall within the scope of AcG-20, Customer's Accounting for Cloud Computing Arrangements, the Church has opted for the simplification approach. Accordingly, such expenditures are treated as the supply of services and recognized as an expense when the services are received. These expenses are presented under the "Office and administration" line on the income statement.

The Church recognizes prepayments as an asset when payments are made in advance for services not yet received. These prepayments are subsequently expensed as the services are consumed.

Costs related to implementation activities, including configuration and customization, are expensed as incurred unless they meet the criteria for capitalization under other applicable accounting standards.

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Contributed Materials and Services - The Church is dependent upon many hours contributed by volunteers. Because of the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

The Church receives contribution of materials, the fair value of which may or may not be reasonably determinable. Contributed materials are recognized as donations when fair values can be determined. No contributed materials were recognized as donation revenue during the year.

Disclosure and Use of Estimates - The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and reported amounts of revenues and expenses during the reporting period. These estimates are reviewed periodically, and as adjustments become necessary, they are reported in the statement of operations in the period in which they become known.

Estimates are used when accounting for certain items such as useful lives of capital assets and asset impairments.

3. capital assets

	cost	accumulated amortization	net 2025	net 2024
Leasehold improvements	\$ 479,316	\$ (216,638)	\$ 262,678	\$ 310,610
Computer software	3,316	(928)	2,388	-
Furniture and equipment	1,570,784	(1,245,860)	324,924	305,599
Computer equipment	<u>191,415</u>	<u>(174,907)</u>	<u>16,508</u>	<u>21,419</u>
	<u>\$ 2,244,831</u>	<u>\$ (1,638,333)</u>	<u>\$ 606,498</u>	<u>\$ 637,628</u>

4. deferred contributions

Deferred contributions represent unspent resources externally restricted for ministry purposes in the current period that are related to subsequent periods. Changes in the deferred contributions are as follows:

	2025	2024
Balance, beginning of year	\$ 130,176	\$ 75,237
Amounts received during the year	97,477	64,856
Amounts recognized as revenue	<u>(86,174)</u>	<u>(9,917)</u>
Balance, end of year	<u>\$ 141,479</u>	<u>\$ 130,176</u>

5. deferred capital contributions

Deferred capital contributions represent unamortized capital spending that was funded using resources externally restricted to finance the cost of capital projects carried on by the Church. Changes in deferred capital contributions are as follows:

	2025	2024
Balance, beginning of year	\$ 461,520	\$ 525,664
Amounts spent on capital projects in the year	48,305	-
Amounts recognized as revenue	<u>(59,222)</u>	<u>(64,144)</u>
Balance, end of year	<u>\$ 450,603</u>	<u>\$ 461,520</u>

6. commitments

Long term lease commitments - The Church is obligated under leasing contracts for equipment which it operates. The leases expire in 2027 and the future minimum lease payments are as follows:

2026	\$ 15,913
2027	<u>11,935</u>
	<u>\$ 27,848</u>

7. contingency

The Church is contingently liable for the bank demand loan of Calvary Pentecostal Assembly Charitable Property Corporation. The assets of the charitable property corporation, which have fair market values exceeding the amounts of the obligation, are available to satisfy such obligations.

8. license agreement

Under the terms of a license agreement made April 30, 2008 with Calvary Pentecostal Assembly Charitable Property Corporation, the Church will have exclusive use of the licensed facilities for the activities of the Church. This is a twenty year agreement with automatic renewals every five years thereafter at the option of either party. The license fee will be established annually in sufficient amount to enable the property corporation to cover its expenses. The Church will be responsible for all the operating costs of the property.

9. commissioning expense

During the year, the Church completed the separation of its Ayr campus into an independent registered charity. The new Ayr organization began operating autonomously in October 2025, with its own board and governance structure.

In connection with the transition, the Church incurred commissioning expenditures totaling \$115,962 to support the start up activities of the newly formed Ayr organization. These costs include ministry launch costs, transition support, and other expenditures necessary to establish independent operations. These amounts are included in Commissioning expense in the Statement of Operations.

Although the Ayr campus now operates independently, the Church continues to hold legal title to the Ayr property. Management and the Board are in the process of preparing for the transfer of ownership to the new Ayr organization, which is expected to occur during the 2026 fiscal year.

Prior to separation, contributions from the Ayr campus represented approximately 17% of total contributions.

10. interfund transfers

During the year, the governing Board approved the transfer of \$230,000 from the Operating Fund to the Stewardship Fund to be used towards the monthly payments on the license agreement.

11. financial instruments

Risk Management - The significant risks to which the Church is exposed to include interest rate risk and liquidity risk. There has been no change to the risk exposures from the prior year.

Interest rate risk - The Church manages its portfolio of investments based on its cash flow needs and with a view of optimizing its interest income. The Church's exposure to interest rate risk at year end is considered minimal.

Liquidity Risk - Liquidity risk is the risk that the Church will not be able to meet its obligations associated with financial liabilities. Cash flow from operations provides a substantial portion of the Church's cash requirements.



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