

WARDEN FULL GOSPEL ASSEMBLY

Annual Business Report

2024

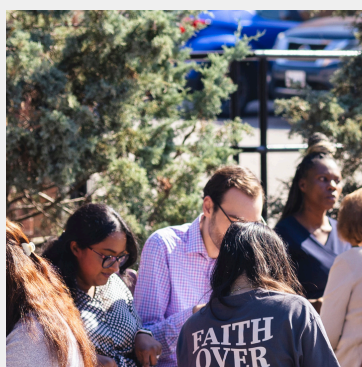
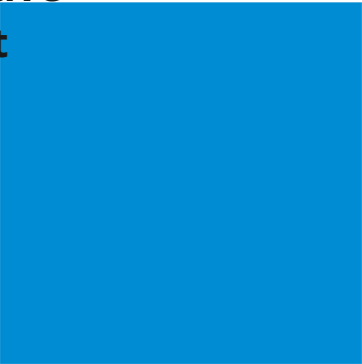


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INTRODUCTION

The 2024 Annual Church Report is an opportunity for you to review church highlights and see how God is moving at Warden Full Gospel Assembly. As you read through these pages, remember that every report and every number represents changed lives and the impact that we are having as a church body for the Kingdom of God.



LEAD PASTOR REPORT

2024 has brought wonderful moments and seasons, meaningful interactions, transitions, as well as, times of mourning, times of celebration, difficult times and times of growth and advancement. If I was to sum up 2024 I would use the word 'patience'.

2024 was certainly a year of adjustment at Warden Full Gospel Assembly (WFGA). We began the year with expectation. In January 2024 I had just completed 6 months as your pastor. Excitement was high in my heart (it still is). Through February, March, I felt God bringing us together as a church family culminating in an amazing Easter season. We enjoyed an incredible Good Friday service and on Easter Sunday we celebrated the Hope we have in Jesus who will come and bring complete restoration!

On Saturday, April 13th over 65 of you joined our leadership team to dream and begin the process of pinpointing our 'Why' as a church. We discussed our values, our mission and the last hour (which was my favourite part of the gathering) I listened, as those present began to share their dreams and hopes for the future of WFGA. What an incredible experience! The end of April was marked by an encouraging Annual Business Meeting.



LEAD PASTOR REPORT

May at WFGA ushered in the Camp season. I was honoured to be the speaker at the opening weekend at Bethel Park Camp (BPC) and during that same weekend was blessed to be voted on to the BPC Board. The summer brought Family Camp, Kids Camp, Next Gen Youth Camp. So many of you donated so generously to make sure that those attending Kids Camp and Next Gen Camp did not have to worry about cost! Thank You.

During the Summer months we also saw the completion of our stage redesign and upgrades, with the installation of our new LED screen and the acoustic paneling on the stage walls. Thank you to the board for their patience and attention to detail during this process and particularly John Brown and his team who installed the acoustic paneling on the walls.

As we entered the Fall, we were blessed to be able to have our walk way replaced with new bricks as well as new parking on the building, and a repair to the retaining Wall. Again the Board was excellent in this process and a special thanks to David Scherbinsky for overseeing the project and lending his considerable expertise. All of these upgrades we completed in time for our 70th Anniversary/Fall Kick off celebration. We were so blessed to welcome back past members and Pastors as we gave glory to God 70 years of faithfulness and blessing. Special thanks to Pastor Edward Nerling who spoke with insight from the past and of the blessings yet to come. Amen!

As we advanced in into the Fall we began to experience a significant season of transition:

First, on October 1st, we welcomed Pastor Jacob Skemer to our team, as our Worship/Technology Pastor. He has been such a blessing, and we are so thankful for the discernment of the Spirit, all throughout the search and onboarding process. Special thank you to Joel Fifield whose heart for worship and WFGA, was an amazing asset to the process!

LEAD PASTOR REPORT

Secondly, October marked the end of Shirley Douville's time as Warden's bookkeeper/administrator for over 10 years. It was Shirley's desire to join her husband in retirement and deservedly so! Shirley's service to WFGA over those 10 years is immeasurable. Thank You Shirley!!!

With that, brought the pressing need of seeking out a new bookkeeper. Through the process God lead us to Heather Davidson. She joined our team in November, just as we were entering 2025 budget preparations, closing the books on 2024, and shortly after that, early in 2025 she liaised with our yearly auditors. Needless to say, she had to hit the ground running and she did. A special thank you goes out to Mathan Ariokianathar, our Treasurer Jacqueline Sterling, and Pastor Carrie-Anne who helped steward our financial books during the transition. Heather has been a blessing to our team!

Thirdly, October 13th signalled the completion of Pastor Orlando Harris' time as WFGA's Youth/Young Adults Pastor. Orlando joined the WFGA team during in May 2021. His time at WFGA was marked with, still ongoing pandemic concerns, the passing of his friend and mentor Pastor Werner Reinas, and the onboarding of and adjustment to, a new Lead Pastor. Orlando provided stability, care and guidance to the Next Generation ministries at WFGA. He was and is deeply loved by those he lead! I appreciate Orlando's friendship still, and we continue to pray for him as he serves as the Pastor of a church plant right here in Scarborough! Thank You Orlando!

LEAD PASTOR REPORT

The next step was the beginning of our search for our new Next Generations Pastor. This process culminated with the announcement on March 16, 2025 that Jason Fifield would be joining our team! We are excited for him to begin on May 6th, 2025.

Fourthly, Fadzaishe Pulst completed her time as Creative Brand Strategist with us. Fadzi is so creative and such a talented and wonderful person who loves Jesus with all of her being. We were certainly sad to see her move on, but we know that God has great things in store for her. Thank You Fadzi!

Lastly, in November our beloved Pastor Connie had to step back for a season as our Care and Connections Pastor to focus on her health. She is and will continue to remain a member of our Leadership team. We are praying and believing for a miracle and preparing for her return! Pastor Connie is approaching the completion of her 25th year of service here at WFGA and her value to this church, our team and God's Kingdom, is inexpressible! We look forward to her full recovery, for God's glory!

Christmas season at WFGA was wonderful and as we welcomed 2025 we certainly had much to reflect on and give thanks to God.

In the midst of everything mentioned in this 2024 report, God was at work! We saw people come to know Christ, get baptized, become members, and we also saw loved ones graduate to their eternal home.

LEAD PASTOR REPORT

Concluding Thoughts:

This is the longest ABM report I have ever presented, and if you are still with me, thank you! But please stay with me just a little longer.

I (we) have entered 2025 with anticipation! Since the year began, I have been captured by the words of Jesus in **John 14: 6**,

“...I AM the Way, the Truth and the Life.”

I see this truth in every passage of scripture I read, it fills my heart during every interaction, every quiet moment of meditation. This is not an instruction, it is Who He is, and it is why WFGA exist! He is not ‘a way’, He’s ‘the Way!’ He’s not ‘a truth,’ He’s ‘the Truth.’ He’s not ‘a way to a better life,’ He is **LIFE!**

WAY...TRUTH...LIFE!

This is our message! This is our mandate! This is the Gospel! This city needs Him! 70 years of God’s faithfulness! We’ve only just begun!!

In Christ,

Pastor Peter





CARE & CONNECTION REPORT

"You crown the year with Your goodness, and Your paths drip with abundance." Psalm 65:11 NKJV

Caring for people has always been an important part of Warden. Our Care Ministry offers encouragement to our Warden family who are walking through challenging life events. When people experience a need such as critical illness, the loss of a loved one, or an unexpected life crisis, we want to be there for them.

Prayer Partners are also available to pray for anyone that would need prayer during special situations and times of crisis. This has been another year where we were able to journey with many people in their times of need.

In December we spread Christmas Cheer to seventeen families by providing each family with groceries for the Christmas week as well as toys and gifts for Christmas morning.

I am extremely grateful for the team of volunteers that serve in our First Impressions and Care Ministries. They help make Warden a warm, welcoming and caring community. We also want to thank all of you for your encouragement and support over the past year.





CARE & CONNECTION REPORT

Personally, this year has been challenging for me. I have had some health challenges that led me to end my year being hospitalized. I have had to take some time off to focus on my recovery. We know that God has got everything under control and are believing Him for healing.

Looking forward, I am believing to be back at work and looking forward to hearing further stories of lives changed, families enriched and communities assisted in practical ways as we live generously towards others.

Respectfully submitted,

Pastor Connie Jefford



WARDEN YOUTH REPORT

This past year, the youth focused on building a deeper relationship with God and truly understanding what it means to represent Him in their daily lives. We emphasized the idea that, for many, we may be the only Bible they ever read. This challenged us to reflect on our words, actions, and how we carry ourselves as representatives of Christ. A major part of our journey this year was diving into Scripture—not just reading it, but truly understanding God’s Word and how to apply it to their lives. We encouraged open discussions and welcomed questions as a way to grow in faith together. Whether it was about difficult passages in the Bible, personal struggles, or how to live out our faith in today’s world, we created a space where everyone felt safe to seek answers and deepen their understanding.

As we look ahead to Pursue Youth Conference and Bethel Park Youth Camp, we are filled with anticipation for what God will do in our lives. These events will be opportunities to worship, grow, and connect with other young believers, strengthening our faith and deepening our understanding of God’s calling for us. We pray that these experiences will ignite a new level of passion for Christ and inspire us to walk boldly in our faith.

We also want to take a moment to honour and thank Pastor Orlando Harris, who has been a pillar of strength and wisdom for our youth. His unwavering faith and dedication remind us of Matthew 7:24—“Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock.” Pastor Orlando has laid a strong foundation, planting seeds of faith, leadership, and discipleship that will continue to grow for years to come. We are grateful for his guidance and the example he has set for us to follow as we carry forward the work of God.

Respectfully,

Dylan McIsaac & Michelle Bharath



WARDEN KIDS REPORT

Psalms 127:3, "Children are a gift from the Lord; they are a reward from Him."

Our Warden Kids are the best! I might be biased, but we are sooooo blessed with our Warden Kids and we are so blessed to have the team we have.

I couldn't ask for a better team. They are faithful, loving and caring to our kids. Warden Kids wouldn't be as fun and successful as it is without each of them.

I am so grate for Dylan McIsaac. He is my right and left hand with Warden Kids. He loves what he is doing and he does it with all his heart! It is evident in the way the leaders respect him and the way the kids love and respect him as well. THANK YOU DYLAN!

Thank you to our Warden Kids Team! You are dedicated to our children and to our team. You serve with excellence and again it is so evident that the kids love them all! THANK YOU TEAM!

For 2024 our Warden Kids we started a new curriculum that teaches the kids how to live for Jesus while learning from stories from the Bible in fun and creative ways. The kids learn bible stories, memory verses, play games and worship Jesus together each Sunday.



WARDEN KIDS REPORT

What can we see moving forward in 2025 for our Warden Kids? I see the kids growing closer to God. I see them growing closer to each other as we bond and grow together. I see more leaders, more kids, and more families!

As Warden Kids grow we are hoping to add our 3rd class. I am praying this year we will be able to add a 3rd class allowing our Kids Ministry to look like this...

Warden Tots - Ages 1-2

Warden Tykes - Ages 3-5

Warden Kids - Grades 1-5

Warden Kids were able to attend Bethel Park Kids Camp. We had all of our WK's (grades 1-5) attend. We had so much fun. We saw the kids grow deeper with God and we saw their relationships grow.

In 2025 we will be attending a retreat, Bethel Park Kids Camp and I hope to plan other events where they can invite their friends.

Please pray along with me for our Warden Kids and our Team. My prayer for 2025 is for new families to join our church. My prayer is for our team to grow spiritually and physically.

Thank you again to Dylan and Warden Kids Team. We can't do this without you! You are loved and appreciated!

It is a pleasure to serve,

Pastor Carrie-Anne Kippenhuck



WORSHIP, TECH & CREATIVE BRAND STRATEGY REPORT

This year, we have seen our **Worship, Sound, and Media** team grow. Currently, our Worship, tech, and media teams have a total of 23 volunteers. We are continually growing and strengthening our teams in numbers and in Spiritual leadership. We are looking to continue to stretch our church by encouraging those who feel God's calling to serve on these teams. We will continue to grow our team in numbers and figure out different ways to incorporate arts as worship, whether that is through designing light fixtures during worship, controlling the sound board, controlling Pro Presenter and our graphics, or leading worship on the platform.

As we reflect on the past year and look ahead, we reaffirm our commitment to fostering a worship culture that is deeply personal yet collectively powerful. Worship is not just something we do—it is who we are. Let us continue to live lives of worship, in spirit and in truth, so that God may be glorified in all we do.



"Creative Brand Strategy" is jargon for online appeal. At first glance, the term "online appeal" may seem to be anti-ministry, a cold and calculated projection of our intended perception of the church. At Warden Full Gospel Assembly, "Creative Brand Strategy" is contrary to its assumed function. While it does aim to project a powerful and calculated view of our church to encourage outsiders in the surrounding community to take steps toward calling Warden home, it is also very much a form of ministry work. The goal of branding and maintaining an online presence in an increasingly online world is to stretch beyond the weekly Sunday Service and to meet our congregants and anyone who has ears to hear throughout the week.

Each week has 168 hours. For most churches, roughly two of those hours is dedicated to an in-person service. That leaves 166 hours beyond in-person gathering. Creative Brand Strategy allows us to engage, encourage and exhort beyond in-person gatherings. To that end, the year 2024 consisted of graphics designed, Biblical messages shared, Sermons condensed and published for the world to hear and believe – content created to reach you and to reach beyond our church.

"Those we connected with online most enjoyed Interactive posts regarding our Sunday invites, Sermon Reels (condensed clips of the heart of a Sunday message), images of the faces of our church, fun and lighthearted content and our rebranded devotional, "Reel Life". Throughout the year, we measured our success online using metrics (social media data). It is important to note when looking at metrics that heaven rejoices at the salvation of one soul, and yet there are also Biblical records of mass numbers coming to know the Lord at varying points in its narrative.



There is a guiding principle for online presence there. Reaching even one person is significant; one life matters. Yet we also rejoice when many come to depend on Jesus. There is a balance of holding the one and seeking the many. In 2024, we grew offline and online! From October to December, we have reached 2.6K people on Instagram, had 30.3K Views, and 759 interactions. On Facebook, we have reached 2.8K people, had 18.5K views and 316 interactions. Altogether, we gained 30 followers between the two platforms from October to December.

Peace on your Mellon,

Pastor Jacob



FINANCIAL REPORT



WARDEN FULL GOSPEL ASSEMBLY
FINANCIAL STATEMENTS
DECEMBER 31, 2024

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INDEPENDENT AUDITOR'S REPORT

To the Members
Warden Full Gospel Assembly
SCARBOROUGH
Ontario

Qualified Opinion

We have audited the accompanying financial statements of Warden Full Gospel Assembly which comprise the statement of financial position as at December 31, 2024 and the statement of operations and changes in fund balances, statement of cash flows and schedule of expenses 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 paragraph, the accompanying financial statements present fairly, in all material respects, the financial position of the entity as at December 31, 2024 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, Warden Full Gospel Assembly derives part of its revenues from the general public in the form of contributions, the completeness of which are not susceptible to complete audit verification. Accordingly, verification of revenue from this source was limited to the amounts recorded in the records of Warden Full Gospel Assembly. Therefore, we were not able to determine whether any adjustments might be necessary to contributions revenue, the excess of revenues over expenses, and cash flows from operations for the years ended December 31, 2024 and 2023, current assets as at December 31, 2024 and 2023 and fund balances as at January 1 and December 31 for both the 2024 and 2023 years.

The audit opinion on the financial statements for the year ended December 31, 2023 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 entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other 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.

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 entity'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 entity or to cease operations, or has no realistic alternative but to do so.

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PAUL A. SIMPSON, CPA
PAUL W. McMULLEN, CPA
MARK D. POTTER, CPA

MICHAEL J. McNEILL, CPA
PETER A. SIMPSON, CPA
MARC F. GERNELE, CPA

ANTHONY G. DILIBERTO, CFAA
JENNIFER A. STALEY, CFAA

NORTONMcMULLEN LLP

ONE EVELING AVE. WOODBINE, ONTARIO L4B 1L9 T 905-479-7001 F 905-479-6045

Those charged with governance are responsible for overseeing the entity'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 entity'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 entity'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 entity 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.



NORTON McMULLEN LLP

Chartered Professional Accountants, Licensed Public Accountants

MARKHAM, Canada

March 18, 2025

WARDEN FULL GOSPEL ASSEMBLY

STATEMENT OF FINANCIAL POSITION

As at December 31,

2024

2023

	General Fund	Legacy Fund	Capital Fund	Total	Total
ASSETS					
Current					
<i>Cash and cash equivalents</i>	\$ 245,304	\$ 5,401	\$ -	\$ 250,705	\$ 81,458
<i>Investments (Note 2)</i>	-	706,595	-	706,595	770,216
<i>HST recoverable</i>	11,217	-	-	11,217	5,557
<i>Contributions receivable</i>	1,600	-	-	1,600	29,805
<i>Prepaid expenses</i>	9,442	-	-	9,442	81
	<u>\$ 267,563</u>	<u>\$ 711,996</u>	<u>\$ -</u>	<u>\$ 979,559</u>	<u>\$ 887,117</u>
Capital Assets (Note 3)	<u>-</u>	<u>-</u>	<u>2,016,152</u>	<u>2,016,152</u>	<u>1,990,612</u>
	<u>\$ 267,563</u>	<u>\$ 711,996</u>	<u>\$ 2,016,152</u>	<u>\$ 2,995,711</u>	<u>\$ 2,877,729</u>

LIABILITIES

Current

*Accounts payable and
accrued liabilities
(Note 4)*

\$ 30,239 \$ - \$ - \$ 30,239 \$ 14,916

*Deferred contributions
(Note 5)*

5,007 - - 5,007 5,007

\$ 35,246 \$ - \$ - \$ 35,246 \$ 19,923

FUND BALANCES

General fund (Note 7)

\$ 232,317 \$ - \$ - 232,317 \$ 242,052

Legacy fund

- 711,996 - 711,996 625,142

Capital fund

- - 2,016,152 2,016,152 1,990,612

\$ 232,317 \$ 711,996 \$ 2,016,152 \$ 2,960,465 \$ 2,857,806

\$ 267,563 \$ 711,996 \$ 2,016,152 \$ 2,995,711 \$ 2,877,729

Approved by the Board:

Director

Director

See accompanying notes

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WARDEN FULL GOSPEL ASSEMBLY**STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES**

For the year ended December 31,

2024

2023

	General Fund	Legacy Fund	Capital Fund	Total	Total
REVENUES					
<i>Offerings and contributions</i>					
<i>General</i>	\$ 500,260	\$ -	\$ -	\$ 500,260	\$ 551,270
<i>Missions</i>	41,042	-	-	41,042	84,510
<i>Spring offering</i>	14,532	-	-	14,532	7,276
<i>Rental</i>	148,630	-	-	148,630	78,050
<i>Ministries</i>	23,199	-	-	23,199	22,360
<i>Sundry</i>	10,044	-	-	10,044	6,468
<i>Investments</i>					
<i>Unrealized gains</i>	-	47,931	-	47,931	39,083
<i>Realized gains</i>	5,490	14,720	-	20,210	16,822
	<u>\$ 743,197</u>	<u>\$ 62,651</u>	<u>\$ -</u>	<u>\$ 805,848</u>	<u>\$ 805,839</u>
EXPENSES					
<i>Employee costs (Page 13)</i>	\$ 344,265	\$ -	\$ -	\$ 344,265	\$ 292,637
<i>Missions</i>	94,073	-	-	94,073	101,526
<i>Occupancy (Page 13)</i>	91,754	-	-	91,754	79,367
<i>Church ministries (Page 13)</i>	69,378	-	-	69,378	50,898
<i>Amortization</i>	-	-	63,707	63,707	63,197
<i>Office expenses</i>	29,927	-	-	29,927	31,512
<i>Professional fees (Note 4)</i>	8,575	-	-	8,575	16,823
<i>Camp cottage</i>	1,510	-	-	1,510	1,444
	<u>\$ 639,482</u>	<u>\$ -</u>	<u>\$ 63,707</u>	<u>\$ 703,189</u>	<u>\$ 637,404</u>
EXCESS (DEFICIENCY) OF					
REVENUES OVER EXPENSES	\$ 103,715	\$ 62,651	\$ (63,707)	\$ 102,659	\$ 168,435
FUND BALANCES - Beginning					
	242,052	625,142	1,990,612	2,857,806	2,689,371
Inter-fund transfers (Note 6)					
	<u>(113,450)</u>	<u>24,203</u>	<u>89,247</u>	<u>-</u>	<u>-</u>
FUND BALANCES - Ending					
	<u>\$ 232,317</u>	<u>\$ 711,996</u>	<u>\$ 2,016,152</u>	<u>\$ 2,960,465</u>	<u>\$ 2,857,806</u>

See accompanying notes

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WARDEN FULL GOSPEL ASSEMBLY**STATEMENT OF CASH FLOWS**

For the year ended December 31,

2024**2023**

CASH AND CASH EQUIVALENTS WERE PROVIDED BY (USED IN):**OPERATING ACTIVITIES**

<i>Excess of revenues over expenses</i>	\$ 102,659	\$ 168,435
<i>Items not affecting cash:</i>		
<i>Amortization</i>	63,707	63,197
<i>Unrealized gains on investments</i>	(47,931)	(39,083)
	<u>\$ 118,435</u>	<u>\$ 192,549</u>
 <i>Net change in non-cash working capital balances:</i>		
<i>HST recoverable</i>	(5,660)	(780)
<i>Contributions receivable</i>	28,205	(10,401)
<i>Prepaid expenses and deposits</i>	(9,361)	(81)
<i>Accounts payable and accrued liabilities</i>	15,323	99
<i>Deferred contributions</i>	-	(11,542)
	<u>\$ 146,942</u>	<u>\$ 169,844</u>

INVESTING ACTIVITIES

<i>Redemption (purchase) of investments</i>	\$ 111,552	\$ (202,019)
<i>Purchase of capital assets</i>	(89,247)	(9,653)
	<u>\$ 22,305</u>	<u>\$ (211,672)</u>

INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS

\$ 169,247	\$ (41,828)
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CASH AND CASH EQUIVALENTS - Beginning

<u>81,458</u>	<u>123,286</u>
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CASH AND CASH EQUIVALENTS - Ending

<u>\$ 250,705</u>	<u>\$ 81,458</u>
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SUPPLEMENTARY CASH FLOW INFORMATION*Cash and cash equivalents consist of the following:*

<i>General fund - unrestricted</i>	\$ 240,297	\$ 71,525
<i>General fund - restricted</i>	5,007	5,007
<i>Legacy fund</i>	\$ 245,304	\$ 76,532
	<u>5,401</u>	<u>4,926</u>
	<u>\$ 250,705</u>	<u>\$ 81,458</u>

WARDEN FULL GOSPEL ASSEMBLY

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2024

NATURE OF OPERATIONS Warden Full Gospel Assembly (the "Church") is a Christian Church in the Greater Toronto area affiliated with the Pentecostal Assemblies of Canada, providing worship services and Biblical instruction to people of all ages.

The Church was incorporated under the Canada Not-for-profit Corporations Act on January 27, 2020. The Church is a registered charity under the Canadian Income Tax Act and accordingly is exempt from income taxes.

1. SIGNIFICANT ACCOUNTING POLICIES

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies:

a) Fund Accounting

Resources are classified into funds according to the activities or objectives specified as follows:

i) General Fund

The General Fund receives unrestricted contributions and is responsible for the general operations of the Church and its various ministries.

ii) Legacy Fund

The Legacy Fund was created by the Church Board in 2000 to undertake visionary projects to build God's Kingdom. 5% of the general fund receipts are transferred to the Legacy Fund. Other contributions to this fund consist of specific contributions or bequests from individuals.

iii) Capital Fund

The Capital Fund records the capital activities relating to the capital assets at 2210 Warden Avenue and a camp cottage held by the Church.

b) Revenue Recognition

The Church follows the restricted fund method of accounting for contributions. Externally restricted contributions are recognized as revenue in the fund corresponding to the purpose for which they were contributed. Unrestricted contributions are recognized as revenue in the Operating Fund. Restricted contributions for which there is no fund are accounted for using the deferral method.

Revenue for ministry programs is recognized in the period in which the program takes place. Investment and rental revenue are recognized when earned.

WARDEN FULL GOSPEL ASSEMBLY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

1. SIGNIFICANT ACCOUNTING POLICIES - Continued

c) Contributed Services

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

d) 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 based on currently available information. Such estimates and assumptions affect the reported amounts of assets and liabilities as at the date of the financial statements and the reported amounts of revenues and expenses during the year. Actual results could differ from the estimates used.

Significant estimates include the estimated useful life of capital assets.

e) Cash and Cash Equivalents

Cash and cash equivalents consist of cash held in the Church's bank accounts and money market funds in an Edward Jones investment account.

f) Investments

Marketable Securities

Marketable securities, which are investments traded in an active market, are measured at fair value.

g) Capital Assets

Capital assets are recorded at cost. Amortization is being provided over the estimated useful life of the assets using the following annual rates and methods:

	<u>Rate</u>	<u>Method</u>
Building and camp cottage	2.5%	declining balance
Parking lot	5%	straight-line
Equipment	10%	straight-line
Computer	25%	straight-line
Furniture and fixtures	10%	straight-line

WARDEN FULL GOSPEL ASSEMBLY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

1. SIGNIFICANT ACCOUNTING POLICIES - *Continued*

***h)* Impairment of Capital Assets**

When tangible capital asset no longer contributes to an organization's ability to provide goods and services, or the value of future economic benefits or service potential associated with the tangible capital asset is less than its net carrying amount, the net carrying amount of the tangible capital asset is written down to the asset's fair value or replacement cost.

***i)* Financial Instruments**

Measurement of Financial Instruments

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

Financial assets and financial liabilities originated or exchanged in related party transactions, except for those that involve parties whose sole relationship with the organization is in the capacity of management, are initially measured at cost.

The Church subsequently measures all of its financial assets and liabilities at cost or amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the excess of revenues over expenses in the period incurred.

Financial assets subsequently measured at amortized cost include cash, fixed income GIC's and contributions receivable. Financial liabilities subsequently measured at amortized cost include accounts payable and accrued liabilities.

Other than marketable securities, the Church has no financial assets measured at fair value and has not elected to carry any financial asset or liability at fair value.

Impairment

Financial assets measured at amortized cost are tested for impairment when events or circumstances indicate possible impairment. Write-downs, if any, are recognized in excess of revenues over expenses and may be subsequently reversed to the extent that the net effect after the reversal is the same as if there had been no write-down. There are no impairment indicators in the current year.

WARDEN FULL GOSPEL ASSEMBLY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

2. INVESTMENTS

Investments consist of the following:

	2024	2023
Mutual funds - Adjusted Cost Base Unrealized gain	\$ 647,199	\$ 608,720
Mutual funds - Fair Value	<u>59,396</u>	<u>11,496</u>
	\$ 706,595	\$ 620,216
 RBC Cashable GIC bearing variable interest rate which was 4.75% at December 31, 2023, matured July 25, 2024	 -	 100,000
RBC Cashable GIC bearing variable interest rate which was 4.75% at December 31, 2023, matured December 12, 2024	 <u>-</u>	 <u>50,000</u>
	<u>\$ 706,595</u>	<u>\$ 770,216</u>

3. CAPITAL ASSETS

Capital assets consist of the following:

	2024		2023	
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Land	\$ 302,917	\$ -	\$ 302,917	\$ 302,917
Building	2,504,345	981,222	1,523,123	1,516,884
Parking lot	65,264	21,486	43,778	47,041
Office equipment	29,596	18,303	11,293	8,337
Audio equipment	128,345	63,674	64,671	40,495
Computer	11,347	8,328	3,019	5,602
Equipment	69,756	30,819	38,937	39,734
Furniture and Fixtures	35,214	12,302	22,912	23,959
Camp cottage	8,900	3,398	5,502	5,643
	<u>\$ 3,155,684</u>	<u>\$ 1,139,532</u>	<u>\$ 2,016,152</u>	<u>\$ 1,990,612</u>

WARDEN FULL GOSPEL ASSEMBLY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

4. RELATED PARTY BALANCES AND TRANSACTIONS

Cleaning services totaling \$36,462 for the year (2023 - \$28,308) were provided by a director. Worship service costs totaling \$Nil (2023 - \$1,500) for the year were provided by a director. These transactions were conducted in the normal course of operations and were measured at the exchange amount which is the amount agreed upon by the related parties. At year-end, \$4,424 (2023 - \$2,921) is payable to the director for cleaning services.

On December 13, 2021, Auxano Development Corporation was incorporated as a private corporation with the Lead Pastor of the Church as the sole director. In 2022, the director was replaced by a director of the Church Board and additional directors were added in 2023. The purpose of this corporation is for real estate development for the benefit of the Church. During the year, the Church paid legal fees associated with the project of \$Nil (2023 - \$7,338) which were intended to be recovered from the proceeds of the project. However, as of the date of the financial statement, the project has ceased, and these costs have been expensed in professional fees.

5. DEFERRED CONTRIBUTIONS

The change in deferred contributions consists of the following:

	2024	2023
Balance - Beginning	\$ 5,007	\$ 16,549
Less: amount recognized as revenue in the year	-	(13,792)
Add: amount received for use in the following year	-	2,250
Balance - Ending	<u>\$ 5,007</u>	<u>\$ 5,007</u>

6. INTER-FUND TRANSFERS

During the year, the following inter-fund transfers were made:

- a) Transfer from the General Fund to the Capital Fund to cover capital assets purchases totaling \$89,247 (2023 - \$9,653).
- b) Transfer from the General Fund to the Legacy Fund at 5% of general offering: \$24,203 (2023 - \$32,362).

WARDEN FULL GOSPEL ASSEMBLY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

7. GENERAL FUND BALANCES

The General fund balance is allocated as follows:

	Benevolent	Maintenance Reserve	General Operations	Total
Balance - Beginning	\$ -	\$ -	\$ 242,052	\$ 242,052
Revenues	3,441	-	739,756	743,197
Expenses	(3,150)	(24,203)	(612,129)	(639,482)
Inter-fund transfers	-	24,203	(137,653)	(113,450)
	<u>-</u>	<u>24,203</u>	<u>(137,653)</u>	<u>232,317</u>
Balance - Ending	<u>\$ 291</u>	<u>\$ -</u>	<u>\$ 232,026</u>	<u>\$</u>

8. FINANCIAL INSTRUMENTS

Risks and Concentrations

The Church is exposed to various risks through its financial instruments. The following analysis provides a summary of the Church's exposure to and concentrations of risk at December 31, 2024:

a) Credit Risk

Credit risk is the risk that one party to a financial instrument will cause financial loss for the other party by failing to discharge an obligation. The Church is not exposed to significant credit risk. There has been no change in the assessment of credit risk from the prior year.

b) Liquidity Risk

Liquidity risk is the risk that the Church will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to this risk mainly with respect to its accounts payable and accrued liabilities. The Church manages this risk by managing its working capital and by generating sufficient cash flow from operations. There has been no change in the assessment of liquidity risk from the prior year.

WARDEN FULL GOSPEL ASSEMBLY
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

8. FINANCIAL INSTRUMENTS - Continued c)

Market Risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency risk, interest rate risk, and price risk. The Church is mainly exposed to interest rate risk and price risk as follows:

i) Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. As described in Note 2, the Church redeemed the interest bearing investments during the year. The exposure to this risk fluctuates as the investments and related interest rates change from year to year.

ii) Price Risk

Price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Church is exposed to price risk through its investments in marketable securities held in mutual funds. The exposure to this risk fluctuates as the Church's investments change from year to year.

WARDEN FULL GOSPEL ASSEMBLY

SCHEDULE OF EXPENSES

For the year ended December 31,

2024

2023

EMPLOYEE COSTS

Salaries and	\$ 317,429	\$ 274,812
allowances Benefits	24,591	15,785
Other	2,245	2,040
	<u>\$ 344,265</u>	<u>\$ 292,637</u>

OCCUPANCY

Maintenance (Note 4)	\$ 66,786	\$ 52,853
Utilities	15,897	18,241
Insurance	9,071	8,273
	<u>\$ 91,754</u>	<u>\$ 79,367</u>

CHURCH MINISTRIES

Pastoral care and church functions	\$ 28,923	\$ 22,366
Leadership (Note 4)	14,204	9,738
Youth and young adults	11,489	10,085
Kids' ministry	6,215	1,816
Creative arts	5,397	1,961
Benevolent	3,150	4,932
	<u>\$ 69,378</u>	<u>\$ 50,898</u>

See accompanying notes

- 13 -

LAST MEETING MINUTES





**Annual Business Meeting Minutes for the year 2023.
Sunday, April, 2024**

WELCOME, DEVOTIONAL and PRAYER

Lead Pastor Reverend Peter Kippenhuck welcomed congregational members and adherents to the Annual Business Meeting. Pastor Peter Kippenhuck read and spoke from 2 Peter 1:3-9 (NASB), "for His divine power has granted to us everything pertaining to life and godliness...For it these qualities are yours and are increasing, they do not make you useless nor unproductive in the true knowledge of our Lord Jesus Christ..." Pastor Peter Kippenhuck then led those gathered in prayer.

CALL TO ORDER

Pastor Peter Kippenhuck called the business meeting to order at approximately 12:09 PM.

RECORDING SECRETARY

Reverend Peter Kippenhuck proposed that congregation accept Norman Bodach as recording secretary in substitute for Carson Ma who was ill and could not attend.

MOTION by Jeff Cautius; SECONDED by Rich Hintz; To accept Norman Bodach as recording secretary for the 2024 Annual Business Meeting. CARRIED.

VOTING BAR

Reverend Peter Kippenhuck announced that the voting bar will be comprised of members who have checked in and are seated in the two centre sections and that non-members were invited to sit to the far right of the auditorium/north side and that Members were to where their badges.

MOTION by Jeff Gottschalk; SECONDED by Julia Loewen; To accept the voting bar as described above; CARRIED.

PARLIAMENTARY PROCEDURES: Robert's Rules of Order and WFGA LCC

A. SCRUTINEERS

MOTION by Anita Hintz; SECONDED by Jeff Gottschalk; To accept Kira Fifield as Head Scrutineer and Paul Judson, Evelyn Aguilar, Samantha Arcilla and Yolanda Voesenek as Scrutineers for the 2024 Annual Business Meeting; CARRIED.

B. ESTABLISHING A QUORUM

There were 184 active members on the membership roster 90 registered members were present. This met the 30% requirement to establish a Quorum.

MOTION by Sherice Nguyen; SECONDED by Julia Mathan; To accept the establishment of a quorum listed above. CARRIED.

C. ELECTION OF OFFICERS

Pastor Peter Kippenhuck referenced 1Timothy 3:1-10 in reviewing the qualifications of elders and deacons.

Pastor Peter Kippenhuck informed the members that the Nomination committee was made up of: Pastor Peter Kippenhuck, Mathan Arokianthar, Jeffrey Cautius and Jacqueline Sterling.

Pastor Peter Kippenhuck stated that there were 35 nominations that were eligible candidates based on the board nomination guidelines. Pastor Peter Kippenhuck stated that of the 35 nominations 7 nominees had allowed their names to stand as candidates and that there were 5 positions to fill.

Pastor Peter Kippenhuck had the board candidates that were present stand, the candidates were: Michael Attwell, Allan Bernhardt, Norman Bodach, John Brown, David Scherbinsky, Yolanda Voesenek and Tavia White.

Pastor Peter Kippenhuck explained that coming out of the COVID-19 pandemic the Board has returned to Board members being required to take a minimum of 1 year sabbatical following 6 consecutive years of service. Mathan Arokianthar had served an extended 8 consecutive years as a result of the pandemic and therefore could not stand for election. Joel Fifield and Richard Hintz had served 6 consecutive years and therefore could not stand for election. Peter Blenich and Qamar Khan had chosen not to let their names stand for election.

Pastor Peter Kippenhuck expressed a word of appreciation to the 5 outgoing board members, thanking them for their years of service.

Pastor Peter Kippenhuck explained to the members that a candidate must receive more than 50% of the majority of those members present in order to be elected to the Board of Deacons. He also explained that there are 5 positions to be filled and that members should place an "x" in the box beside the candidates name to a maximum of 5 individuals.

Following the distribution, collection and tallying of the ballots, the scrutineers committee reported to Pastor Peter Kippenhuck and congregation that the following candidates were elected to the church board: Allan Bernhardt, John Norman Bodach, John Brown, David Scherbinsky and Tavia White.

Pastor Peter Kippenhuck expressed appreciation to Michael Attwell and Yolanda Voesenek for letting their name stand.

MOTION by Bernhardt; SECONDED by Jeff Gottschalk; To destroy ballots; CARRIED.

MOTION of APPRECIATION by Pastor Peter Kippenhuck; SECONDED by Richard Hintz; To commend outgoing Board members, WFGA staff and new and existing Board members and those who let their name stand for election; CARRIED.

ADOPTION OF THE MINUTES OF CONGREGATIONAL BUSINESS MEETING (Pastoral Call) and ANNUAL BUSINESS MEETING – Sunday April 22nd, 2023 and Sunday, April 30th, 2023

MOTION by Francey McKenzie; SECONDED by Seema Felix; That the Minutes of Congregational Business Meeting (Pastoral Call) and Annual Business Meeting – Sunday April 22nd, 2023 and Sunday, April 30th, 2023 be accepted as printed and distributed. CARRIED.

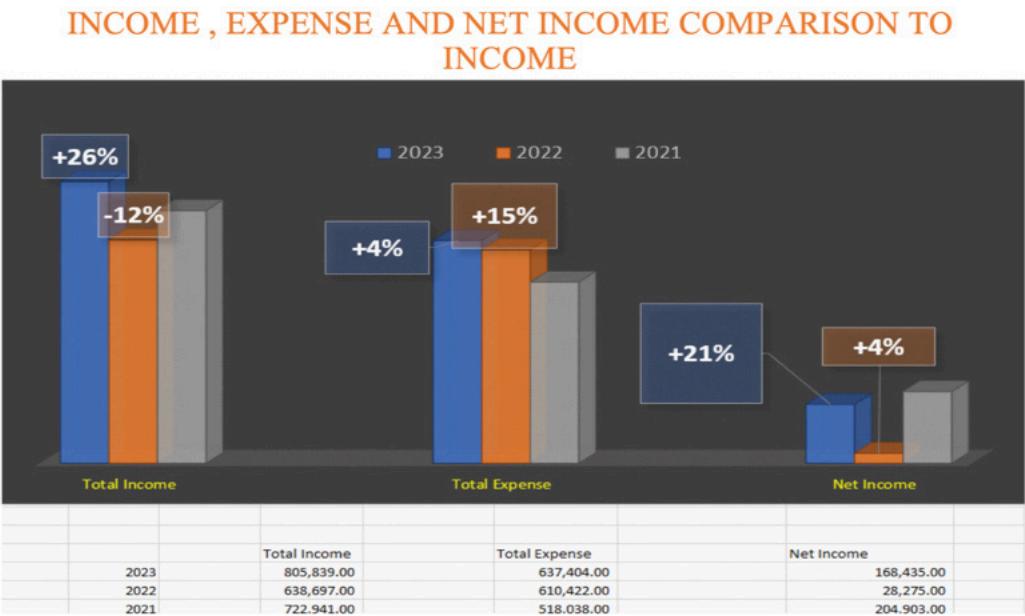
Pastor Peter Kippenhuck expressed thanks to Fadzi Pulst in the design of the Annual Business Report and to Pastor Connie Jefford and Pastor Carrie-Anne Kippenhuck in organizing and preparing for the Annual Business Meeting.

REPORTS

A. FINANCIAL REPORT

Mathan Arokianathar (Board Treasurer) presented the 2024 Financial Reports.
Mathan Arokianathar presented the following tables:

INCOME , EXPENSE AND NET INCOME COMPARISON TO INCOME:

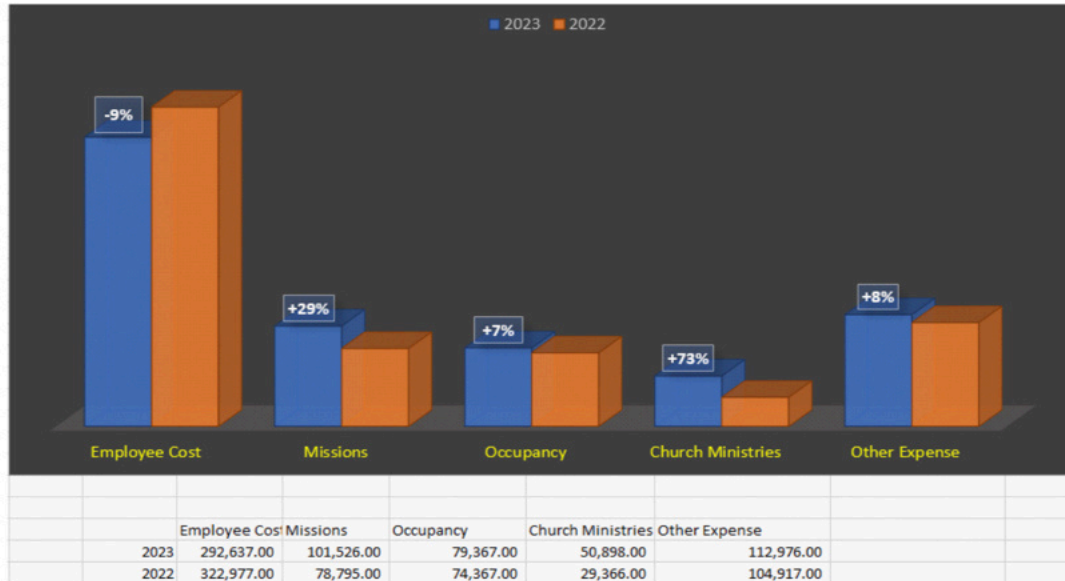


2023 VS 2022 INCOME BREAKDOWN:



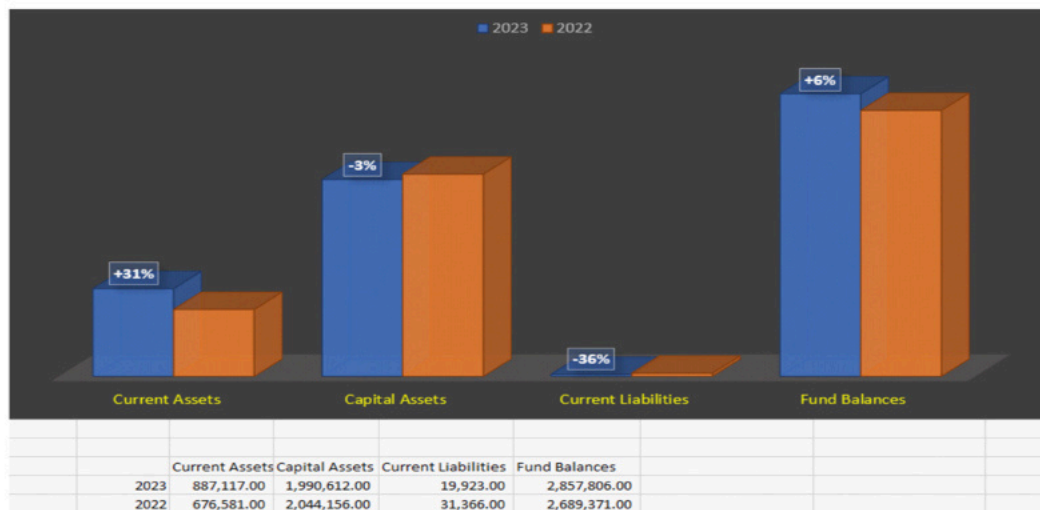
2023 VS 2022 EXPENSE BREAKDOWN:

2023 VS 2022 EXPENSE BREAKDOWN



2023 VS 2022 FINANCIAL POSITION:

2023 VS 2022 FINANCIAL POSITION



Mathan Arokianathar (Board Treasurer) expressed gratitude to the congregation for their faithful giving and to the staff and in particular to church bookkeeper Shirley Douville in maintaining church's financial records.

Pastor Peter Kippenhuck drew attention to the Auditor's Notes in regard to the Auxano Development Corporation, explaining the loss on investment in regard to legal expenses that were incurred. Pastor Peter Kippenhuck expressed thanks to Mathan Arokianathar (Board Treasurer).

Pastor Peter Kippenhuck informed the congregation that there are no further updates in regard to Auxano Development Corporation or the possibility of a development partnership indicating there is no current plan by the city to proceed with a road adjacent to the church's property.

MOTION by Mathan Arokianathar; SECONDED by Micah Nguyen; That the Financial Report be accepted as printed and distributed. CARRIED

B. MINISTRY REPORTS

MOTION by Julia Loewn; SECONDED by Joel Fifield; That the Ministries Reports be accepted as printed and distributed. CARRIED

MOTION of Acknowledgement and Commendation by Pastor Peter Kippenhuck; SECONDED by Tori Scherbinsky; To acknowledge and commend Pastor Werner Rienas in remembrance of his ministry and passing and Interim Pastors Tom Quinn and Robert Norcross; CARRIED.

MOTION of Acknowledgement and Commendation by Pastor Peter Kippenhuck; SECONDED by David Scherbinsky; To acknowledge and commend WFGA pastors Peter Kippenhuck, Connie Jefford, Olando Harris, Carrie-Anne Kippenhuck and staff Shirley Douville, Dylan McIsaac and Fadzi Pulst; CARRIED.

ADJOURNMENT

MOTION by Paul Johnston; SECONDED Richard Hintz; To adjourn the meeting at approximately 1:00 PM. CARRIED.

Rev. Peter Kippenhuck,
Meeting Chairperson,
Lead Pastor

Norman Bodach,
Board Secretary

MEMBERSHIP ROSTER



Warden Full Gospel Assembly

Membership Roster as of April 2025

- | | |
|-------------------------|--------------------------|
| 1. ABDOOL, Ralph | 47. DAVID, Joel |
| 2. AGUILAR, Dio | 48. DAVID, Mallika |
| 3. AGUILAR, Evelyn | 49. DAYAL, Marian |
| 4. AGUILAR, Magdalena | 50. DAYAL, Winston |
| 5. ALJOHN, Indira | 51. DE FIESTA, Saturnina |
| 6. ALVARES, Cheryl | 52. DELL, Bryson |
| 7. ALVARES, Jason | 53. DELL, Jonathan |
| 8. ARCILLA, Samantha | 54. DE OCAMPO, Joel - I |
| 9. AROKIANATHAR, Mathan | 55. DE OCAMPO, Samantha |
| 10. ATWELL, Dawn | 56. DE SILVA, Ayoma |
| 11. ATWELL, Mike | 57. DE SILVA, Nalin |
| 12. BACCAS, Jahvon | 58. DE SILVA, Simone |
| 13. BAKER, Robert -I | 59. DOODNATH, Anthony |
| 14. BARRY, Janet | 60. DOODNATH, Judy |
| 15. BAUER, Brenda | 61. EDWARDS, Evelyn |
| 16. BAUER, Joshua | 62. EDWARDS, Reita |
| 17. BAUER, Ron | 63. ESSUE, Donna |
| 18. BERHARDT, Allan | 64. FELIX, Samuel |
| 19. BERHARDT, Ethan | 65. FELIX, Seema |
| 20. BERHARDT, Tina | 66. FERNANDEZ, Kevin - I |
| 21. BIRKHOLZ, Betty | 67. FIFIELD, Joel |
| 22. BLACKBURN, Jessica | 68. FIFIELD, Kira |
| 23. BLENICH, Darlene | 69. GOOLCHARAN, Joanne |
| 24. BLENICH, Peter | 70. GOTTSCHALK, Jeff |
| 25. BODACH, Cindy | 71. HAGHBAYAN, Laila |
| 26. BODACH, Norman | 72. HALAGA, Faroug |
| 27. BODACH, Otilie | 73. HALAGA, Heidi |
| 28. BONNER, Simone | 74. HAUG, Irmgard |
| 29. BROWN, Floriet | 75. HECHANOVA, Gilda |
| 30. BROWN, John | 76. HINTZ, Anita |
| 31. BROWN, Shobie | 77. HINTZ, Gerhard - I |
| 32. BURKE, Mavis | 78. HINTZ, Harry - I |
| 33. CALLAHAN, Kashmira | 79. HINTZ, Helga - I |
| 34. CAUTIUS, Cheryl | 80. HINTZ, Holly - I |
| 35. CAUTIUS, Christine | 81. HINTZ, Richard |
| 36. CAUTIUS, Jeffrey | 82. JAMES, Hyacinth |
| 37. CAUTIUS, Linda | 83. JAMES, Joycelyn |
| 38. CAUTIUS, Ron | 84. JEFFORD, Connie |
| 39. CAUTIUS, Werner | 85. JEFFORD, John (Jr.) |
| 40. CHARLES, Hyacinth | 86. JEFFORD, Linnette |
| 41. CHERICAL, Priscilla | 87. JOHNSTON, Ann |
| 42. CHIN, Evis - I | 88. JOHNSTON, Paul |
| 43. CHIN, Marian - I | 89. JUDSON, Maria |
| 44. DA SILVA, Sylvia | 90. JUDSON, Paul |
| 45. DAVID, Christie S | 91. KHAN, Qamar |
| 46. DAVID, Amilia | 92. KHAN, Sarla |

Warden Full Gospel Assembly

Membership Roster as of April 2025

93.KHAN, Sulien
94.KHAN, Sushil
95.KIPPENHUCK, Carrie-Anne
96.KIPPENHUCK, Peter
97.KIMMERLE, David
98.KIMMERLE, Diane
99.KIMMERLE, Jordan
100.KLIMENKO, Andrey
101.KLIMENKO, Lidia
102.LAU, Sarah
103.LEE, Gabriele
104.LEE, Laura
105.LEE, Martin
106.LEE, Wai Ming
107.LEWIS, Margaret
108.LOEWEN, Julia
109.MASCREEN. Nitin - I
110.MATHAN, Julia
111.MC BRIDE, Judy
112.MC EWAN, Michelle
113.MCKENNEY - BAUER, Sonia
114.MCKENZIE, Francy
115.MCKENZIE, James
116.MCLEOD, Dorothy
117.MEDEL, Karl
118.MEDEL, Trudy
119.MEJIA, Carlos
120.MEJIA, Rita
121.NGUI-YEN, John
122. NGUI-YEN, Joycelyn
123.MOHAMMED, Asaf
124.MOHAMMED, Cherry Ann
125.MOHAMMED, Tiffany - I
126.MOHAN, Grace
127.MOHAN, Vernon
128.MONCRIEFF, Maureen
129.MORRIS, Hazel
130.NAUGHTON, Maureen
131. NGUYEN, Micah
132. NGUYEN, Sheryce
133.NILAWATI, Deana
134.ONGUTA, Aruna
135.ONGUTA, Duncan
136.OYOBORHORP, Delight
137.OYOBORHORP, Precious
138.PALMER. Brenda

139.PARSONS, Marilyn
140.PENALOZA, Joan
141.POTTER, Melissa
142.PULST, Fadzi
143.PULST, Fedor
144.RABANO, Perla
145.RADDATZ, Joel
146.RADDATZ, Sarah
147.RAKAN, Simin
148.RAMKUMAR, David
149.RAMKUMAR, Parbatte
150.RIENAS, Gabriele
151.ROSS, Chandra
152.RUIZ, Lillana
153.SALAMON, Esther
154.SAMMY, Gaitri
155.SAMUELS, Sharon
156.SCHERBINSKY, David
157.SCHERBINSKY, Linda
158.SCHERBINSKY, Victoria
159.SCHMID, Lydia - I
160.SCOTLAND, Cheryl
161.SHAM, Andrew
162.SHAM, Paul
163.SHAM, Rebecca
164.SONNENBERG, Gerhard
165.STERLING, Jacqueline
166.SUPPAYA, Sugie - I
167.SUREN, Christine
168.TAYLOR, Glenna
169.TAYLOR, Paul
170.THANGARAJAH, Lalitha
171.THANGARAJAH, Stanley
172.VEERASAMMY, Sylvia- I
173.VOESENEK, Yolanda
174.WEIDELICH, Berta
175.WHITE, Tavia
176.WONG, Tee- I
177.WONG, Valerie- I
178.WOODROOF, Barbra

In loving memory of members who have passed in 2024:

SCARLETT, Celeste
HINTZ, Hugo
WEIDELICH, Gerhard (2025)



**THANK YOU FOR BEING A
PART OF WHAT GOD IS
DOING THROUGH WARDEN
FULL GOSPEL ASSEMBLY.**