



# **ANNUAL REPORT 2025**

PUBLISHED: APRIL 2026

# Forward Baptist Church 2025 Annual Report

1891 Gerrard Street East, Toronto, Ontario M4L 2B9

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## STATEMENT OF FAITH

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**Bible:** We believe the Bible to be the complete Word of God; that the sixty-six books, as originally written, comprising the Old and New Testaments were God-breathed and were entirely free from error; we believe that God, in His providence, ensured the preservation of His Word so that that the Bible is the final authority in all matters of faith and practice and the true basis of Christian union.

**God:** We believe in One God, Creator of all, holy, sovereign, eternal, existing in three equal Persons, the Father, the Son and the Holy Spirit who have enjoyed perfect love and community for all of eternity.

**God the Father:** We believe in one God, the Father almighty who is over all and who sovereignly works through all and in all according to His purpose. He shares the same divine essence as His Son and the Holy Spirit so that they are each fully God. We believe that He sent the Son to redeem the church, whom He chose and adopted to make them co-heirs with the Son and true children of the Father, blessing them with every blessing, and disciplining them, as a loving Father.

**God the Son:** We believe in one Lord, Jesus Christ, the Son of God. He shares the same divine essence as His Father and the Holy Spirit and is fully God. We believe in His eternal existence with the Father and Holy Spirit in preincarnate glory. We believe that He took on full humanity when He was conceived of the Holy Spirit and born of a virgin. He lived a sinless life, died a substitutionary death, was resurrected bodily, and ascended triumphantly. He is the head of the church and now sits at the right hand of the Father, mediating for His people until the day He returns to reign.

**God the Holy Spirit:** We believe in one Holy Spirit of God, who shares the same divine essence as the Father and the Son and is fully God. We believe He is a person and not merely a force. The Spirit spoke through the prophets and apostles so the Scriptures are the very words of God. He actively convinces of sin, of righteousness, and of judgement. He regenerates, indwells, and sanctifies those who put their faith in Jesus Christ. He also illuminates, comforts, unifies, and gives gifts to those who believe in Jesus Christ.

**Satan:** We believe that Satan is a spirit being who is an evil personality, the originator of sin, the archenemy of God and humankind, whose eternal destiny in hell is certain.

**Humanity:** We believe that God created humanity in His own image to glorify and enjoy Him forever.

We believe that because we were created in the image of God, we were created to work, to be creative, to care for and cultivate the earth.

We also believe that because we were made in the image of God, the value, dignity and personhood of human life comes from God; He knits us together in our mothers' wombs and numbers our days according to His will.

Furthermore, we believe that because we were created in the image of our Triune God, we were created for community. Friendship and family reflect this reality, as does the unity and diversity of the local church. This is also reflected in gender differences between male and female and in the covenant relationship of marriage, where one man and one woman are joined together as husband and wife. God created sexual activity to be practiced and enjoyed by a husband and wife in marriage to celebrate and deepen that union and for procreation. Therefore, sexual activity practiced outside of marriage is forbidden by God.

**Sin:** Sin was introduced into the world when Adam disobeyed God. The result of this first sin is that all humanity is alienated from God; every aspect of their total being is depraved. Humanity thereby incurred the condemnation of God, resulting in physical, spiritual and eternal death.

**Salvation:** We believe that salvation is by the sovereign, electing grace of God; that Christ voluntarily suffered a substitutionary death for sinners that completely satisfied God's righteous demands; that

justification is by faith alone in the all-sufficient sacrifice and resurrection of the Lord Jesus Christ and that those whom God has saved shall be divinely preserved and finally perfected in the image of the Lord.

**Future Things:** We believe in the personal, bodily and glorious return of the Lord Jesus Christ; in the resurrection of the just and unjust; in the eternal blessedness in heaven of the redeemed and in the judgement and conscious, eternal punishment in hell of the wicked.

**The Local Church:** We believe that the church is a company of immersed believers, voluntarily associated for worship, instruction, fellowship, edification, evangelism and the observance of the ordinances. We believe it is an autonomous, independent body, under the Lordship of Christ, the Great Head of the church. Its Pastors and Board members are elected by the membership.

**Ordinances:** We believe there are only two ordinances for the church regularly observed in the New Testament and commanded by Christ:

**Baptism** which is the immersion in water, whereby a person publicly identifies with Christ in His death, burial and resurrection.

**The Lord's Supper** which is the memorial wherein the believer partakes of the two elements, the bread and the cup, which symbolize the Lord's body and shed blood, proclaiming His death until He comes.

**The Church and State:** We believe in the entire separation of church and state.

**Religious Liberty:** We believe in religious liberty; that every person has the right to practice and propagate his beliefs.

**The Lord's Day:** We believe that the first day of the week is the Lord's Day and that it is the biblically normal day for corporate worship and spiritual exercise.

**Civil Government:** We believe that civil government is of divine appointment for the interest and good order of society; that magistrates are to be prayed for, conscientiously honoured and obeyed, except only in the things opposed to the will of our Lord Jesus Christ, who is the only Lord of the conscience and Prince of the kings of the earth.

## MISSION AND VISION STATEMENT

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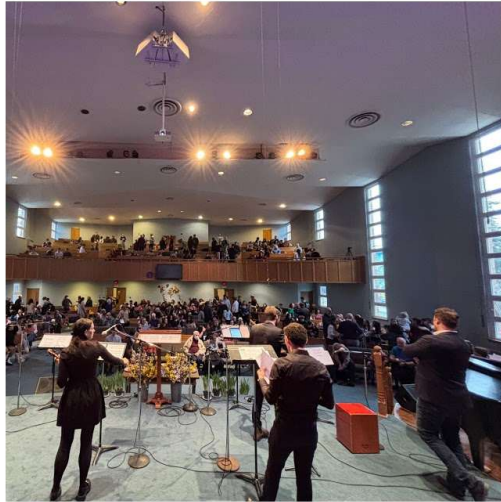
### Our Mission

**GLORIFY God**  
**GROW in Christ**  
**GO with the Gospel**

### Our Vision

Our Vision is that Forward Baptist Church would reflect God's vision for the church laid out in His Word. We aspire to glorify God as His holy temple, **built on the foundation of God's Word** with Jesus Christ and His **gospel as our cornerstone**, where God's Holy Spirit works in us as we gather together to **worship God with our whole hearts**. We aspire to Grow in Christ as His body, a **diverse group of people who are unified in Jesus**, who are **maturing together** in Him, and who are being **equipped for ministry**. We aspire to Go with the Gospel as Christ's ambassadors to the world calling others to Christ by **loving our community** and investing in **strategic missions** work.

1. **Built on the foundation of God's Word:** We joyfully submit to God's word in all that we do as a church and as individuals.
2. **Gospel as our cornerstone:** The Gospel message is at the core of everything that is done at Forward.
3. **Whole-Hearted Worship:** Members of Forward regularly and enthusiastically gather together to hear God's Word preached, to sing together, to pray together, to participate in the Lord's Supper together, to witness baptisms together, to give, and to serve.
4. **Diverse and unified:** Forward is a diverse congregation with a deep mutual love for one another. We have unity in our Lord that transcends boundaries of age, ethnicity, and economic situation.
5. **Maturing together:** Members of Forward are maturing and abiding in Christ together; living holy lives according to God's Word, filled with God's Spirit, and regularly engaged in mutual encouragement, accountability, prayer and evangelism.
6. **Equipped for ministry:** Forward strongly emphasises equipping its members for service so they can minister faithfully at Forward and/or be sent elsewhere to serve as pastors and missionaries.
7. **Loving our community:** Forward actively serves the community of the Upper Beaches and surrounding area, showing Christ's love through tangible means.
8. **Strategic Missions:** Forward works to be an initiator in planting and revitalizing churches locally in Toronto and through global missions.



## MEMBERSHIP COVENANT

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Since I have placed my faith in Jesus Christ as my Lord and Saviour and repented from my sins, and since I have professed this through baptism, and since I am in agreement with Forward Baptist Church's statement of faith,

Therefore, by God's grace, with His help, and for His glory, I make the following covenant commitments with my brothers and sisters in Christ at Forward Baptist Church:

- I will seek to cultivate my faith and love for God, by regularly spending time with Him on my own through Bible reading and prayer. (Colossians 1:9-12, Philippians 1:9-11, 1 Peter 2:2-3, John 15:4-5)
- I will submit my life to the authority of Jesus Christ by believing and obeying God's Word and by following the leading of the Holy Spirit in my life. (James 4:7-10, Romans 12:1-2, Hebrews 3:12-15)
- I will seek the spiritual growth of my family by reading God's Word and praying with them. (Deuteronomy 6:4-9, Ephesians 6:4, 1 Peter 3:1-2)
- I will actively seek to put sin to death in my life, fighting hard to live a holy life through the Holy Spirit. (Romans 8:13, Matthew 5:29-30, Galatians 5:16)
- I will let the gospel shape each of my relationships, loving others as God has loved me in Christ and doing all things for His glory. (Ephesians 5:21-6:9, 1 Thessalonians 4:1-12, Matthew 5:43-48)
- I will seek to share the good news of Jesus with those whom God has placed in my life. (Hebrews 13:15-16, Matthew 28:19-20)
- I will gather with the members of Forward regularly for worship, fellowship, learning, prayer, and participating in the Lord's Supper. (Acts 2:42, Hebrews 10:23-25, 1 Corinthians 11:23-26, 1 Timothy 2:1-4)
- I will use the gifts God has given to me to serve my church. (Ephesians 4:11-13, 1 Peter 4:10)
- I will seek to maintain unity with my brothers and sisters in Christ at Forward. I will pray for them and seek to build relationships with them. I will avoid gossip, divisiveness, and unloving speech. I will pursue reconciliation when relationships break down. (Philippians 2:2-3, 1 Peter 4:8-10, John 17:20-21, 1 Thessalonians 5:11)
- I will engage in mutual accountability with my brothers and sisters in Christ, both accepting and providing loving correction as needed. I understand that if I refuse this correction, I will be subject to biblical discipline which seeks my restoration. (1 Corinthians 5:11-12, Matthew 18:15-20, Ephesians 4:15-16)
- I will engage in the outreach efforts of Forward by welcoming visitors and by praying for and participating in outreach events throughout the year. (Colossians 4:2-6, Hebrews 13:15-16)
- I will follow the leadership of Forward as they follow Christ. (1 Thessalonians 5:12-13, Hebrews 13:17)
- I will support the ministries of Forward by giving financially and by attending members meetings, prayerfully voting as the opportunity arises. (1 Corinthians 16:1-2, 2 Corinthians 9:6-7, Matthew 18:17-20, Acts 6:1-6)
- If I move away and am no longer able to attend Forward, I will make it a priority to seek another gospel-centred church to join as soon as possible. (Hebrews 10:23-25, Ephesians 4:11-16, John 13:34-35)

Have you ever paused to consider that we at Forward are just a fraction of the body of the bride of Christ. There are so many believers who have gone before us and successfully completed their part in the race. Their testimonies now inspire us to endure.

The writer of the book of Hebrews puts it this way:

*Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God. Consider him who endured such opposition from sinners, so that you will not grow weary and lose heart.*

Hebrews 12:1-3 (NIV)

God has given us the gift of each other, or the church, to help us to grow and flourish in our walk with Him. We care for one another, we encourage one another, and we watch over one another.

With this in mind, we at Forward are spurred on by the examples of faith lived out by our brothers and sisters who have gone before us. We too need to endure in these days that are so trying.

We don't, however, run aimlessly or without a goal. We fix our eyes on Christ. We jettison sin and the things that would hinder our progress.

It is no coincidence that we have studied our way through the books of Daniel, Galatians, Hebrews, James and Titus this year. We've been encouraged to stay loyal to God despite external opposition. We've been exhorted to hold firmly to the truth of the gospel in a world where they feel that truth is no longer absolute. We've been urged to cling to our faith and avoid apostasy. We were encouraged to live out our faith by putting it into practice as we walk with our Saviour.

These are the very things that you continue to do as you grow in your faith and as you navigate the world in which we live.

The Apostle Paul exhorts us in Galatians 6:9-10 (NIV)

<sup>9</sup> Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. <sup>10</sup> Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.

Can we as Elders encourage you to continue in your faith and let your light shine as you carry Christ's love to a hurting world. Thanks again for your partnership in the gospel.

We are thankful that small groups continue to flourish. They serve as good opportunities for sharing and accountability. We would encourage you to take advantage of one of these opportunities to meet together if you are not already doing so.

We as a church continue to **Glorify God** as we worship Him with all our hearts, souls and minds. We continue to **Grow in Christ** as we study his Word together and put it into practice in our lives. We each reach out to a hurting world by **Going with the Gospel** and proclaiming the good news to the lost.

The Elders would like to thank you again for continually supporting our church through your prayers. We also appreciate your generosity and all the ways you serve. Your kindness and encouragement toward one another mean so much. By caring for others, we honour our Lord. The Elders' and Deacons' boards over the past year continued to meet for discussion and prayer during our joint meetings. We, as your church leadership, entreated God to be the focal point of our ministry here at Forward. We have sought His direction as we led the church.

The Elders continued to meet regularly as an independent group. This year we have used a good deal of our time to update our statement of faith to provide more clarity to it.

This year, we also conducted the inaugural Elder's Training course in which we examined the qualifications and roles of the Elders with four men in our congregation. We did this on a monthly basis as we studied our way through several books curated by Pastor Steve. We also discussed case scenarios and their theological implications. It provided a good opportunity for these men to better understand the role of Elders in our church as well as affording us an opportunity to see who may be ready to aspire to the role of an Elder should we decide to expand the number of Elders we presently have. We would ask that you be in prayer over this matter.

The Elders regularly pray over the requests sent to them, along with any needs within the church community that they are aware of.

The Elders continue to give guidance with respect to policy, church vision and the direction of various church ministries. We continue to seek God's guidance and blessing as we determine how to reach the lost and develop disciples for Him.

The Elders have also served on the Mission's Committee to encourage those involved in fulltime mission work and assist those of you from the congregation who serve in this capacity as well.

We sincerely appreciate your ongoing support for both the church and its leadership. Your dedication is greatly valued.

In Him,

Shawn Freer

Chairman, Elders Board

Elders: Pastor - Stephen Lambert  
Pastor - Aaron Woodhouse  
Active Participants:  
Youth Pastor – Gary Hudson



## DEACONS BOARD REPORT – Mark Duiker

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This year, we were blessed to see God working among us, encouraging us and calling us to further trust in Him during times of joy and difficulty. Psalm 91:1-2 says “He who dwells in the shelter of the Most High will abide in the shadow of the Almighty. I will say to the Lord, ‘My refuge and my fortress, my God, in whom I trust.’” We are reminded where to find strength and in whom we place our trust: in God alone.

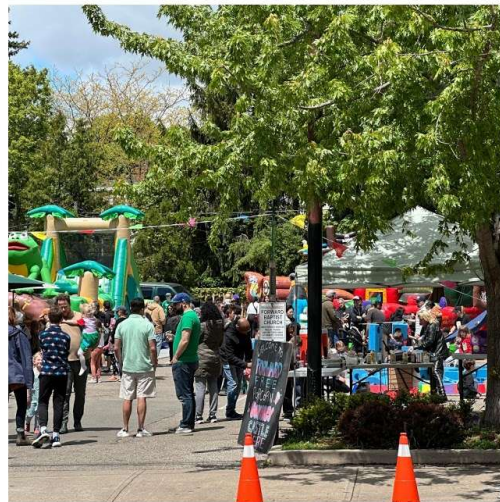
We experienced many joys and sorrows this year, drawing us closer together as a community. We welcomed new members, celebrated baptisms, and were encouraged to see God working in people’s lives in meaningful ways. We also came together around many loved ones experiencing difficulties and disease, a reminder that only the Lord is in control. We explored the place of lament in our corporate and personal lives and reached out to the Lord together. In the face of these harsh realities, God has gifted new life as several young families have welcomed babies. We are grateful the Lord promises to walk with us through all that life brings.

We are grateful for our God-fearing staff, who lead faithfully, continue to grow, and devote their time and gifts to serving at Forward. In the fall, we were blessed to have Rowena Snieder step in as Director of Worship & Communications, filling in for Emma’s maternity leave. We are grateful to the Lord for providing the right people for these important roles and ask that you continue to keep our staff team in your prayers. Throughout the year, the Deacons Board continued its work to support the pastors and ensure that our resources are being stewarded wisely. This remains an ongoing matter of prayer as we seek to listen for and discern God’s direction as we plan for significant work to be done on our sanctuary roof. God has faithfully provided the financial resources needed to support His work in the past, and we trust that He will continue to do so as we remain focused on His will rather than our own.

As a Deacons Board, we are grateful for your prayers and ask that you continue to pray for wisdom, unity, and discernment as we seek to lead God’s church faithfully.

In closing, I encourage you to remain engaged, to serve where you are able, and to be encouraged by the fellowship we share in Christ.

Mark Duiker  
Chair of the Deacons Board



On the first Sunday of 2025, we read this passage in our worship service:

Therefore, since we are surrounded by such a great cloud of witnesses, let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith. For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God. - Hebrews 12:1-2 (NIV)

Aaron preached to us from this passage and pointed us to the glorious encouragement and challenge contained in this passage. What a way to begin the year! Remember those who have gone before us in faith, but particularly Jesus who pioneered and perfected our faith. Look to him, throw off the sin that slows us down and trips us up and run! Run with perseverance. Do not get sidetracked. Do not give up. Keep going! Jesus endured the cross for us and is now sitting at the right hand of his Father, reigning as our Messiah, reigning over the whole world, with joy!

We need this encouragement as we consider how we have run together as a church in the past year and how we will run together in 2026. Let's keep our eyes on Jesus and remember what he has done for us on the cross and what he has been doing among us at Forward.

### **Preaching Ministry**

We began 2025 by spending a few weeks finishing the book of Hebrews that we began the previous Fall. In God's providence, the end of Hebrews set a tone for much of the teaching that would come through the year. After the encouragement and challenge of Hebrews 12:1-2, Gary preached the following verses one week later:

Consider him who endured such opposition from sinners, so that you will not grow weary and lose heart. In your struggle against sin, you have not yet resisted to the point of shedding your blood. And have you completely forgotten this word of encouragement that addresses you as a father addresses his son? It says, "My son, do not make light of the Lord's discipline, and do not lose heart when he rebukes you, because the Lord disciplines the one he loves, and he chastens everyone he accepts as his son." - Hebrews 12:3-6

I remember being struck by how much Hebrews talks about suffering. I have read Hebrews many times before but had never really considered this side of it. I was always so overwhelmed with the theology—the deep truths taught about Jesus—that I failed to notice that those theological truths served to encouraged suffering Christians.

Normally when we finish going through a sermon series on a New Testament book, we will then go to an Old Testament book. But because we had spent so much time in the Old Testament leading up to Hebrews, we decided to jump to James next. James is another book that I have read many times, but it wasn't until we went through it as a church that I noticed that, once again, suffering is a large theme in it. James wrote this letter to suffering Christians, encouraging them to continue to live in such a way that is consistent with their faith in Jesus.

We finished James in time for Easter, during which time we focused on the triumphal entry, death, and resurrection of Jesus. Then we jumped to the Old Testament and spent the spring and half of the summer

going through the book of Daniel. Daniel has many familiar Bible stories and some much less familiar, and very strange, visions. These stories and visions come together to show us powerfully that God is sovereign over all of history. But once again, what I was not prepared for, was how suffering is a major theme throughout the book. Daniel was written to encourage God's suffering people that he is sovereign even over their suffering and that his plan will prevail.

By the time we were six months into the year and on our third book of the Bible with deep themes of suffering, I had certainly started to wonder what God was preparing us for. As always, God's timing has proved to be perfect. In his sovereign plan, God ordained much difficulty and suffering in our church family in 2025 that only intensified as the year closed and 2026 began. Hebrews, James, and Daniel prepared us by pointing us back to the sovereign God who reigns over every aspect of Creation. This same God is our wise and loving Father, who uses hardship as formative discipline in the lives of the children that he cherishes to build character in us, to test and prove our faith, and to work in a multitude of ways that are beyond our understanding.

We ended the summer off with a short sermon series through Paul's letter to Titus, which emphasized to us again and again that God's grace is at work in our lives to produce godly character. For me, this sermon series was particularly exciting because I was able to share the preaching of this pastoral epistle (letter that teaches about the role of a pastor) with not only Aaron and Gary, but also William Snieder, who is one of the men who went through the elders training course (more on that in the Elders' Report). It is such a privilege to help equip God's people to use their gifts in his church.

We kicked off the Fall by beginning a sermon series through Paul's letter to the Galatians. Our time in Galatians helped us think deeply about the gracious salvation that Christ has brought to us and that we must receive by faith without trying to add to it. Then, we finished the year with an Advent series preaching through Hark the Herald Angels Sing. Each week we looked at passages from the Bible that are quoted or alluded to in the four verses of this beautiful Christmas carol. By doing so, we taken deeply into the glorious theology of Christ's incarnation.

During the year, we also had some special missions messages for our missions conference (see the Missions Committee report for more details) as well as a one-off sermon on Matthew 3, for camp Sunday and another on Judges 6 to close out the year. We were blessed to have a joint Good Friday service with Christ Church Toronto, during which Pastor Lyndon Jost from Christ Church preached. I am thankful for all the men who joined me in the preaching ministry this year, including Aaron Woodhouse, and Gary Hudson, and William Snieder.

### **Small Groups**

We were blessed this year to have eleven small group Bible studies that were active. Over the course of the year, over 100 people attended a group at least once and about two thirds of that number were regularly involved. It has been a blessing to see this ministry continue to thrive and be an avenue for our church to build close fellowship while studying God's word together. I am especially thankful to all the leaders of the small groups. Please pray that more small groups will start up this year so that we can get more members of our church plugged into them! Here are some updates from our groups. (For details on the Monday evening young adults group, see Pastor Gary's report). I pray that if you are not currently part of a small group, you will consider walking and growing with your brothers and sisters in Christ by joining one of these!

#### Tuesday Afternoon Senior Men's Group - submitted by Allister Walsh.

The Senior Men's Group is led by Allister Walsh and Shawn Freer. During 2025, attendance varied from five to eight. Studies included: the Books of Habakuk and Jude, the life of Uriah and David and various other

biblical topics of interest to the group. Affirmation of our faith and fellowship have characterized our meetings.

Tuesday Evening Small Group - submitted by Conor Murphy

While our group only met from January to June of 2025 before breaking for the summer and ultimately splitting (for logistical reasons!!) this fall, those short months were filled with fellowship and spiritual maturing. We discussed the sermon questions, other relevant biblical topics and our lives together biweekly. It has been a great blessing to be a part of and lead this wonderful group of fellow Christians. We would encourage anyone who does not attend a small group or study to do so - not only for how the Lord will use it to make you grow in faith, but also for how he will use you to grow, challenge and encourage others as well.

Tuesday Evening Small Group 2 - submitted by Steve Lambert

On the second and fourth Tuesday of each month, our small group gathers to dig into God's word together, working through sermon discussion questions from the previous Sunday's sermon, to pray for one another, and to enjoy being together. Our group officially ends at 9:30 (or close to that) but people often stick around for another hour afterwards just to talk!

Wednesday Morning Prayer Meeting - submitted by Steve Lambert

Our midweek prayer meeting and small group Bible study meets on Wednesday mornings at 10:00. Each week it is my privilege to lead some of our most faithful pray-ers in a time of singing, discussing questions from the previous week's sermon, and then praying for half an hour or so from our weekly prayer bulletin.

Wednesday Evening Women's Bible Study - submitted by Debbie Michaud

(co-led by Shanen Cudao, Debbie Michaud, and Carol Bain)

In 2025, the Wednesday evening women's Bible study continued to meet by zoom every other week to pray together & discuss the homework we had prepared from our study workbooks. Zoom allows women to join together who are unable to meet in person because of various hindrances, like distance or physical limitations or childcare needs. From January to May 2025, we used the last book in Nancy Guthrie's series on Seeing Jesus in the Old Testament and studied the prophets. We continued to see how God has interwoven so many symbols and types to point to Christ all the way through the scriptures. Then from September to December, we switched to the New Testament and used Jen Wilkin's book Abide, a study of 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> John. It was challenging to realize that the modern-day church isn't very different from the early church – the same problems keep coming up. How are we doing at addressing those same problems?

Wednesday Evening Men's Bible Study - submitted by Aaron Woodhouse

The Wednesday Evening men's study had another great year. Setting aside time weekly for studying God's word, prayer and fellowship. We met in person on Wednesday evenings and on Zoom throughout the year. This year, our Bible studies focused on the following books of the bible: Romans, Genesis, and The Gospel of John. The men's group also hosted some fellowship nights during the regular Wednesday study time; in January, we kicked off the year with a pizza party at the Church, we gathered in June for a BBQ at the Woodhouse place, and in October, we cheered on the Toronto Blue Jays in the World Series. Our men studied and connected with about 20 different men throughout 2025. We had between 8 and 12 men at each study every week. John Deinum and Aaron Woodhouse co-lead the group.

Thursday Morning & Evening Women's Bible Studies - submitted by Christine Woodhouse

Morning: The "Gospel Posse" has continued to meet weekly on Thursday mornings from 9:30-11:30am, so that the word of Christ might dwell in us richly. We study books of the bible with the goal of understanding the author's main point and how Christ is revealed in each book. This year, we have studied the books of Matthew, Mark, and chapters 1-40 of Isaiah. This group has 12 regular attendees, and enjoys the benefit of childcare, allowing mothers with young children to give their full attention to God's word.

Evening: In March of 2025, a new in-person bible study began, Thursday evenings from 6:30-8:30pm. This group has between 6 - 10 attendees, and follows the same curriculum as the morning study (and has covered Mark and Isaiah ch. 1-40).

#### Thursday Morning Women's Bible Study - submitted by Patricia Overholt

Our study this year is on some more of the Women in the Bible. God is teaching and encouraging us to go forward in our walk with Christ as we read about and study what we can learn from them, things like courage, strength, trust, faith, obedience, perseverance, praying, even in the face of adversity. They give us moral and spiritual inspiration, reminding us that God needs to be in control in all areas of our lives. Equally important is our time to share prayer requests and praise reports.

1 Thessalonians 5:16-18 "Rejoice always, pray continually, give thanks in all circumstances; for this is God's will for you in Christ Jesus."

#### Friday Evening Small Group

In the first half of 2025, Arthur and Irene Wrigglesworth continued to host a small group at their house that used sermon-based discussion questions to further dig into the passages that were preached on the previous Sundays. The Wrigglesworths were unable to continue to host this small group in the second half of the year, and it disbanded. We are thankful to them for their hospitality.

#### Friday Evening Small Group 2 - Submitted by William Sneider

Our small group meets bi-weekly on Fridays to discuss the sermon. The Duikers graciously host us, and we're very thankful for our first full year as a group. Our attendance fluctuates session to session, but the Holy Spirit is always present. We've grown closer this year, being challenged to confess to each other regularly, and hold one another accountable. This has been fruitful for our faith, and has deepened our relationships. We've also been challenged to pray for and support missions more. The specifics have not taken shape, but it's something that is on our hearts. We often start our sessions by sharing how we've seen God working in our lives, and I can say that God has definitely been at work sanctifying us, blessing us, and growing our faith. We are looking forward to another year of meeting, growing, and abiding in the Lord. Grace and peace to you from God our Father and the Lord Jesus Christ.

#### **Salvation, Baptism, and Membership**

In 2025, we had the privilege of baptizing four individuals. Two of these were teenagers and one a young adult who had grown up in our church and been Christians for a number of years and were led to profess their faith the Lord at this time. The fourth individual, an adult woman came to faith in Christ during the baptism class! It has been such a blessing to be a part of all of these baptisms and see how God is working among us. I regularly hear encouraging stories about our church members sharing the gospel with the people in their lives. We are praying that God will continue to move among us, to make us bold to share the gospel with the lost people in our lives, and that God will use our efforts to bring many people into his kingdom.

We were also very glad to vote four people into membership at Forward this year and encouraged by how they have become involved in our church family. As is typical, we also had some members from our church move away or choose to join other churches. Though we are always sad to see people go, we are thankful that they are still walking with the Lord and we are grateful for the time that we were able to walk together as a church family.

\*\*\*See the Report on Membership for more details on baptism and membership.\*\*\*

**Funerals**

I had the opportunity to lead one funeral in 2025. The deceased was a brother of a member of Forward and attended here himself in his younger years. He was a sincere believer in Jesus and so it was a blessing to be able to preach about the hope he had in Jesus that is now realized as he is with his Saviour.

**Prayer**

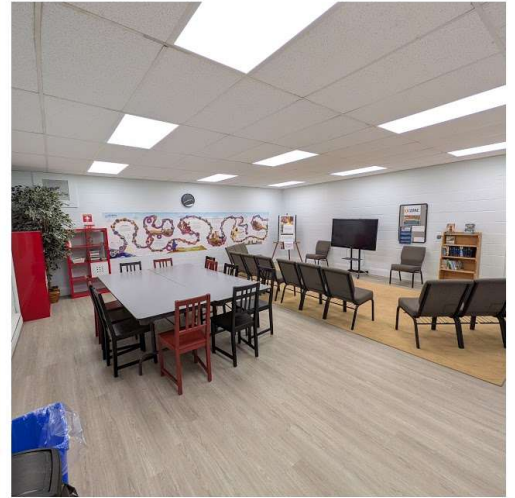
Over the past couple of years, we have held a monthly prayer meeting on Sunday evenings. During 2025, we moved it to the afternoon, shortly after the church service ended. This has led to many more people engaging with this time of prayer and singing. I am so thankful for all who have value and prioritize this time of prayer. We have also continued our Easter Missions Conference weeks of prayer. We put together prayer guides for these weeks that are used by individuals and by each of the small groups.

**Conclusion**

There are plenty of ways that we can look to Christ, the author and perfecter of our faith as we look back on 2025. So let us do so and run with endurance the race he has set before us in 2026.

In Christ,

Pastor Steve Lambert



*"I am the true vine, and my Father is the gardener. He cuts off every branch in me that bears no fruit, while every branch that does bear fruit he prunes so that it will be even more fruitful."*

John 15:1-2

As I look back on this past year of ministry, the imagery of **John 15:1-8** has been a source of encouragement in life and ministry. These verses are more than a metaphor; they are a beautiful picture of the Christian life, reminding us that we belong to the family of God and that Christ is our very life and forgiveness. We are often quick to focus on the call to 'bear fruit,' yet this passage reminds us that fruit is the natural result of a process—the slow, steady work of abiding in Christ. Through the 'habits of grace'—soaking in the Word, lingering in prayer, and the shared life of the Church—we remain in the Vine, in Christ. Apart from abiding in Him, we truly can do nothing of spiritual or eternal significance.

The abiding process is inseparable from the pruning process. Pruning is difficult; the Gardener does not share the timeline or the length of the season with the branch while the shears are at work. Yet, we trust that God the Father, our Gardener, works through His Son to ensure we bear much fruit. Whether we find ourselves in a season of painful cutting or lush regrowth, the purpose remains clear: to bring glory to God. As we reflect on these past seasons in life and ministry and look forward to the year ahead, may we remain tethered to Christ, our Glory, trusting the Gardener's hand in every season.

### **Ministry Team Changes in 2025:**

The past year brought significant transitions to our ministry team. In October 2025, Emma Murphy began her maternity leave. Having served as our Director of Worship and Communications since February 2024, Emma has been a vital member of our team, leading our congregation with excellence over the last 21 months. We have deeply appreciated her love for God, her biblical and musical depth, and the meticulous attention to detail she brought to every service. As she tends to her growing family, we remain in prayer for her and eagerly look forward to her return to the team following her leave.

To support our ministry during this interim, we were pleased to welcome Rowena Snieder in October 2025. Rowena is a familiar face at Forward, having previously served as a summer intern for two years. A talented musician with a formal education in music and a heart for ministry, she brings both skill and a deep desire to serve the Lord. We are excited to have Rowena serving alongside our congregation for the next 13 months and look forward to the energy and talent she brings.

This past summer, we were joined by three interns who served for four months from May 2025 to August 2025: Laura Cockburn, Autumn Lahey, and Jemma Pascal van Alphen. It was a particular blessing to have Autumn return to us after serving as an intern in 2024.

Our summer interns assist in many areas of church life at Forward. During their four months of service, they led our summer camps and street parties and provided vital support to all our regular church programs. We praise God for His provision and for another successful year of our internship program.

I am deeply thankful for the ways Forward Baptist Church continues to intentionally invest significant time and resources into developing young adults through our internship program. This generosity and vision in training people for ministry are both unique and special. We ask that you continue to pray for this vital area of our ministry as we seek to equip people to "Go with the Gospel."

### **Pastoral Ministry**

Throughout this past year, it has been a privilege to walk alongside several men in one-on-one discipleship. I

have also found ongoing joy in pastoral visitation, connecting with our church family both in person and over the phone.

In addition to these personal connections, I had the opportunity to teach the Bible regularly through our Men's Bible Study and through monthly preaching during our Sunday worship services. It has been a profound blessing to consistently pray with and for our congregation. I also had the solemn privilege of ministering to families and individuals through funeral planning and services, providing support during their times of greatest need. A portion of my time this year was dedicated to the essential administration of the church, ensuring our ministries continue to run effectively.

### **Community Engagement and Outreach**

April 2025 - Community Clean-up Day. On April 26, more than 30 participants from our congregation—including many of our youth and their families—dedicated their Saturday morning to serving our neighbourhood.

We spent several hours clearing litter from local streets, parks, and ravines. Held in conjunction with the City of Toronto's Clean TO initiative, this event remains a wonderful opportunity for us to practice creation care, serve our neighbours, and build meaningful connections within our community.

May 2025 - Our Community Street Party returned on May 24, 2025, marking another incredible success with hundreds of neighbours in attendance. As our largest community connection event of the year, it remains a vital opportunity for us to be a visible, welcoming presence in our community.

The day was filled with energy and connection, featuring a 52-foot inflatable obstacle course and two additional inflatables for families. Other highlights included perennial favourites like face painting and temporary tattoos, as well as basketball and "blue blocks" play areas. We shared over 300 hot dogs, along with plenty of popcorn and ice cream, while engaging in meaningful conversations with our neighbours. We are deeply grateful to the many volunteers and prayer partners who worked together to make this day a success.

October 2025 - This past October 31, we were grateful for the opportunity to host our Halloween outreach once again. Our church family contributed a generous amount of candy, which we handed out to local children and their families. Alongside the treats, we included information about our church and various programs for community involvement. It was especially encouraging to have many of our young adults lead the way in setting up and engaging with our neighbours during this event.

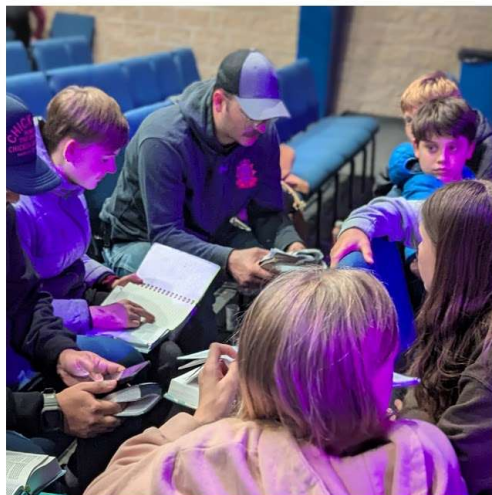
Our Food Bank has continued to be a vital outreach over the past year. I am deeply thankful to our congregation for your regular contributions to the Benevolent Fund (please see the Benevolent Fund report for additional details). It is a joy to freely bless our neighbours in the name of Jesus each month. The gratitude expressed by those we serve is overwhelming; this ministry not only impacts the participants but serves as a powerful testimony to the Beach Hill community that Forward Baptist Church is committed to being the hands and feet of Jesus.

As I reflect on this past year, I am once again reminded of God's faithful provision of excellent Deacons, Elders, and members here at Forward. It has been a true privilege to minister alongside you. I am grateful for your love for God's Word, your devotion to prayer, and your passion for sharing the Gospel.

In the coming year, it is my prayer that we remain firmly rooted in the Word of God as our foundation. Specifically, I am praying that we will see ten people come to know Jesus as their Lord and Saviour through the ministry of Forward.

Let us glorify God together, let us grow in Christ, and let us go with the Gospel.

Yours in Christ,  
Aaron Woodhouse



*Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."*

Matthew 28:18-20

*"Follow my example, as I follow the example of Christ."*

1 Corinthians 11:1

The year of 2025 was a year of trusting Jesus, that He will do what He promises to do. In 2025, He did just that; He kept His promises. As Youth/Young Adult pastor for over a year now, the only way I could see God using me is by fully leaning into the promises He made to His Church 2000 years ago, hoping that my trust would result in fruit and result in others following Jesus as I am. That is the summary and the whole of my desires in my role here at Forward Baptist Church: To make disciples, baptize them and that they would follow me and our leaders, as we follow Jesus and His example. Of course, this doesn't promise perfect results; in fact, the promise is for a sure experience of "ups and downs", and I am filled with joy to see Jesus present in that sure experience.

### **Youth Ministry:**

As I shared above, 2025 was a year I needed to trust that Jesus would fulfill His promises. I needed to trust that He would use me as His disciple, as a disciple maker for Him and as an example for others to see. I am thankful that throughout the year, God has opened my eyes to see the real needs for our Youth ministry, beyond the past and more into what He is using me to do in this ministry. I am grateful that we took our sweet time through the Gospel of Mark to reintroduce ourselves to Jesus. We didn't just stay in the Gospel of Mark, but we also heard several testimonies from some of our Youth leaders like Conor, Pam, Beth and Rowena. We also got creative with some games this year, introducing Bible games, testing our youth's Bible knowledge and challenging them to remember stories and the names of books in the Bible. After a large amount of time spent in the Gospel of Mark, I thought it would be a good idea to try something different for the new school year. In September, we started a new series in the New City Catechism. It has created many important conversations in our Youth Group's small group time as we learn about the most important aspects of the Christian faith via questions and answers. In light of the passage above, the most important area of growth in our Youth Ministry has been our time in Wednesday discipleship before Youth Group and specifically our small group time during our Youth Group. These times have allowed me and our leaders to ask questions, to check on our Youth to see where they are in their faith and how they are responding to each lesson every week.

Out of these conversations, Jesus has brought to life His promises through discipleship relationships and baptisms. I am so proud of Neill and Carson, who actively obeyed the Lord in the waters of baptism in 2025, and I am excited for more coming in 2026. Out of discipleship relationships, I have seen increased Bible reading and praying (privately and publicly). I have seen a growing desire for our Youth Group to be more than just a time of amusement but an actual faith-growing experience, and I praise Jesus for this!

Lastly, I want to praise God for my faithful leaders (Conor, Matthew, Steve, JP, Fiona, Rowena, Pam) who have had so many life changes in 2025, and I am hoping to see more leaders be a part of what God is doing here in 2026. All the changes we have seen in this ministry is not just because of the vision that God has given me for this ministry but also because of the leaders who have been by my side. Pray for 2026, that we see our discipleship groups grow from 8 kids to more, for more baptisms, for salvation, and for a growing love for Jesus Christ.

### **Young Adult Ministry:**

It's been over a year since I took over this ministry, and I am grateful for what I have learned through this time, with members of our group and also learning what I need to trust God with more. 2025 was a year of many changes for our Young Adult group, from having a new leader to a new age gap, and learning new things together. To summarize, it has been a season of learning.

One of the most interesting things we did together in 2025 was visit a Mormon Temple, in order to learn about other faiths and also in order to strengthen our own faith. We also started going through a series on Church History via Ligonier. I believe that this is important for those who are in this age group, especially with statistics pointing to many Young Adults in our city going back to church, but not just any churches, but to churches that have strong historical roots and knowledge of church history. We have also spent time having meals and going to an escape room.

Lastly, we are in a season of trusting God for more Young Adults to join this group; however, I am so grateful for everyone who has committed their life and time. I am mostly grateful for William, who co-leads with me, and for the strengthening of our relationship as we seek the right way to be faithful leaders and as we seek to grow our group.

Pray for me in 2026, that God would give me a vision of how to grow this group, how to love and serve the Young Adults in our church now, and how to reach Young Adults in our community who do not know Jesus.

### **Preaching, School & Prayers:**

I am grateful for what was a loaded year of preaching on a Sunday. I learned a lot about how to preach better, and I know I have a long way to go in this area of ministry. This is the purpose of school for me, which has been successful so far, but the journey is far from over. The greatest tool I have gained via school so far has been the importance of reading daily, not just the word of God, but books that will challenge my faith and help me to better myself in the ministry I'm in.

As the Youth/Young Adult pastor at Forward Baptist Church, my calling doesn't just come from Jesus Christ, but from you; therefore, I need your prayers, and I need your guidance as I continue this journey with you. First and foremost, pray for me as a husband, that I would serve and love my wife, Fiona, that I would be a sacrificial husband who dies to my own needs. Pray for our marriage, that we would be holy, walking with God, not just separately, but together. Pray for my personal holiness, purity (of eyes, mind and heart). Pray for my growth as a man who aspires to the office of elder in the future, that God would make me a man after His own heart and to have an undying love for His Church. Pray for patience. I want to see our ministries grow, but God has His timing. I also want to see everyone get saved in our Youth Group, but God also has His timing in this arena. So please pray for my faithfulness as a minister of the Gospel, for Godly character and a growing love for Jesus Christ and His Gospel.

I will end this report as I ended it last year, by reminding you all that this isn't about me, this is about Jesus, this isn't Gary Hudson's ministry, this belongs to Jesus Christ and Jesus Christ alone. Fix your eyes on Him and pray that I do the same.

**"It is because of him (God the Father) that you are in Christ Jesus, who has become for us wisdom from God—that is, our righteousness, holiness and redemption. Therefore, as it is written: "Let the one who boasts boast in the Lord.""** 1 Corinthians 1:30-31

In Christ Alone,  
Gary Hudson



As I reviewed the year and thought about the many church events and summer camps and Sunday classes we have run, with countless volunteers and prep hours put into them, God has been highlighting to me how he is at work through his people, the church. It has been a joy to see over this past year, how God has used the many sacrifices you each make of your time, and prayer, and finances, to support the whole church ministry, and especially our Children's Ministry at Forward. I am so grateful to have the opportunity to serve alongside a congregation that wholeheartedly embraces our church vision and supports it in many different ways. I am often told by individuals that they pray for our children or how much they love seeing them on the stage. It is wonderful to be a part of a church that sees the value in our children and enjoys seeing them in our services and as an integral part of our church family. This past year I have seen how vital this is for our children and families to grow in Christ. And what a joy it has been, to see how God has been at work in them through the love and care of our church family around them. Thank you for partnering with me in ministering to our kids and families and as we grow in Christ together.

"We always thank God, the Father of our Lord Jesus Christ, when we pray for you, because we have heard of your faith in Christ Jesus and of the love you have for all God's people— the faith and love that spring from the hope stored up for you in heaven."

Colossians 1:3-5a

### **Children's Ministry**

Children's Ministry at Forward aims to equip and encourage family discipleship and to give our children a secondary safe space to be taught God's word at a level that is age and developmentally appropriate for them. We have 4 classes, Nursery (0-2), 2&3s (preschool), Jr. KidZone (JK-Gr. 1), and KidZone (Gr. 2-6). Every Sunday our volunteers are faithfully in these spaces, sharing the love of Christ with their class. Whether that's through holding a baby so parents attend the service, or finding creative ways to tell difficult Bible stories, this ministry is caring for whole families, and I am so grateful to all who sacrifice their time in the Sunday service to serve these children and their families.

Children's Ministry in 2025 has been fairly consistent, especially in numbers. We have had on average 20-25 children attending each week. It has been a great year of having opportunities to go deep with the children God has brought to our church and to build relationships with them. It has been a joy to see them grow and mature as kids and in their own friendships with each other, but especially in their knowledge of God's word. I have also been grateful for the consistency in Children's Ministry leaders, as that allows for our children to build further trust and relationship with adults who love Jesus and them!

While enjoying the steadiness of attendance in 2025 we did also have the opportunity to implement a few things! One major change which has been a great help to me, is having a scheduled rotation of Hall Monitors. Hall Monitors help families check in before the service and help with security protocols and our new check out system as well. We have implemented this new Hall Monitor roll and the new check out system to better fulfill our Child Protection Policies. I have been very grateful for all my Hall Monitors and teachers and parents! They have been abundantly patient and supportive as I've figured out the best way to implement these safety policies through a lot of trial and error. Thank you all for your graciousness in this! And a big thank you to Brian Lau for helping me update our Child Protection Policy document this year.

Again, thank you to all my Children's Ministry leaders, Hall Monitors and LITs who make our classes safe, fun and Christ centred. Thank you for loving our kids and families and for all the many sacrifices you make to partner with us in Children's Ministry!

### **Other Children's Ministry Programs**

Another new and challenging role I took on this year is leading our children's prayer meeting. As we switched our prayer meeting time to Sunday afternoons, I started the kids prayer meeting as a way to both provide child care and teach the importance of corporate prayer to our children. Of course, asking kids ages 3-11 to sit and pray for an hour is extremely difficult. I have had a lot of joy (and struggle!) in learning how to encourage our children to pray together for our church and missionaries. Some Sundays are tougher than others, but I have seen God working in them, and have been encouraged as even our youngest have begun to pray aloud and participate. Please pray for this ministry, it can be a real challenge to know how to best meaningfully engage both young and older kids alike. My hope is to encourage in them a love of prayer and a love for the church.

Our Jr. Youth ministry continues monthly throughout the school year and is a great time for us to stay connected with children who come to our summer camps. It also has been an event where our children can invite their non-Christian friends. I love the opportunities that Jr. Youth presents as it allows for leaders to connect with kids and build relationships while they have fun, playing nerf wars and racing lego cars. Each month we see around 15 kids with whom we have the opportunity to open the Bible and share the gospel. For the 2024/2025 school year, we looked at the big timeline of the Bible and how it all points to Jesus. This school year we are going through the book of John and answering the question of "who is Jesus?". Thank you to Aaron Woodhouse, Renata Cunha, Wald Figueiredo, Gary & Fiona Hudson and Phil Alexander for regularly helping with Jr. Youth!

### **Above the Beach Drop In**

Above the Beach continues to run weekly on Tuesday mornings with around 40-50 parents, caregivers and children in attendance each week. This past year, myself, our regular volunteers and the church moms who attend, have begun to stay afterwards to pray over this ministry. Our biggest prayer request has been to have more opportunities to build relationships with those who attend. We have seen God answer this prayer in ways we could not have expected. The culture at Above the Beach has dramatically shifted from 'just a drop in centre' to a place of family and friendship. Nannies often express how much they enjoy coming because they know us and are excited to be with us. They're grateful for the free snacks we provide, that we play with their kids and get to know them personally. We have had opportunities to tell nannies we are praying for them, and even have had some come to us and ask for prayer. We continue to pray that the nannies, parents and grandparents would come on Sundays, see the wider church and respond to the gospel. Please be in prayer for Above the Beach and for opportunities to share the gospel with those who come through our doors each week.

Thank you to Bertha Sharpe for being the ever welcoming face of our program every week! As well a big thank you to Mary Deinum, Lisa Hodge, Becky Lambert, and our church moms who attend weekly and are a witness to all you interact with!

### **Interns/Discipleship**

This year our church had summer interns from May-August. Every year I have the privilege of walking alongside our interns as they serve in a variety of roles and grow deeper in their love for the church and Jesus. In 2025, I worked with Autumn Lahey, for a second summer in a row, Laura Cockburn, and Jemma Pascal van Alphen. These three worked hard and were involved in a number of tasks and projects that encompass most of the ministry at Forward. I have enjoyed working with these three young women and greatly appreciate the work they have done over this past summer!

I also have the privilege of meeting up with other women for discipleship, both formally and informally to discuss the joys and challenges of life and faith. Often these are regularly planned times to meet up or they

can be one-time coffee meetings. With church interns, this includes a book study to deepen and challenge our faith.

### **Women's Ministry**

The women's events this year have been wonderful celebrations of God's work in our lives, as we gather for baby showers and Women's Teas. I have been so encouraged by how God has used these events to help us grow deeper in our relationships with one another and our love for God's word. Another addition to this ministry has been the start of Intentional Spiritual Friendships (or ISF). This is meant to encourage women to go beyond surface level friendships and to walk with each other in accountability and prayer. A big thank you to Christine Woodhouse, Elli Clarke, Rosemary Duiker, Patricia Overholt, Debbie Michaud and Mary Deinum who help me plan and run these events to create beautiful times of fellowship and encouragement for our women!

Praise God for all that he has done in 2025.

And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.

Colossians 3:17

In Christ,  
Beth Alexander

Though I only served as Director of Worship and Communications for three months of 2025, including two weeks of training, I was involved in worship ministry throughout the year and I will do my best to summarize the year for you!

### **Emma's Leadership - Worship Services**

It has been such a privilege to watch Emma serve in this role. Her leadership, encouragement and musical capabilities are such a blessing to our church and I have learned so much from her and what God has done through her. In 2025 I believe she brought deeper clarity and focus to the worship teams of why we do this - to glorify God together and obey his commands, and to minister to each other through song - and therefore *how* we should do this - seeking excellence in our musical leadership while resisting becoming performative, always taking joy in Him, and trusting that He is in control of each scheduling conflict, tech issue, and communication oversight, and will use it all for His glory. She constantly shows us the joy of trusting Him. As a team leader I appreciated her encouragement and input on song choices, assurance of musical quality and reminders of the Spirit's involvement on Sunday mornings.

### **Service for Lament**

In March last year Emma put together a Service for Lament. This was the first time we had done something like that here at Forward. I was part of the worship team at the event and it was such a blessing to see her put into action what the Holy Spirit was calling her to. I think it was a real blessing to our community and a sacred time. I had thoughts of repeating the service this year, but time and capacity did not allow for it.

### **Special Music**

Emma also included a few moments of special music in the services throughout the year, times for the congregation to listen and be blessed by the gift of music and depth of lyrics that speak truth but may not be best for congregational worship at that time.

### **Volunteer Support and Management**

A big part of this role is managing the Worship, Tech and Host teams - from recruiting, to scheduling, to making sure each slot is accepted week to week.

**Music Teams** - January-April 2026 worship teams were scheduled in December of 2025. We had some significant shifts in teams as some dear members took necessary steps back. We always try to have consistent teams as much as possible so groups can get to know each other and their musical habits and grow as a team. But this is also heavily subjected to availability of members, so some teams are consistent and other weeks whoever is available comes together in the Lord and continues to serve well. It is always a blessing to see how the Lord brings things together each week and uses what we bring to glorify Himself. Looking ahead, we are looking for ways to grow in unity as a whole "worship-through-music" ministry through more regular leadership meetings and keeping things up to date on planning center.

**Tech Teams** - has been running smoothly under the expertise of long-time volunteers who care deeply about doing this well and those they have trained. I have been slowly adding some new recruits and shuffling some people around as needed to balance out the workload as best as we can.

**Host Teams** - teams also ran smoothly in 2025 with regulars always willing to lend a hand and the ministry has enjoyed some new recruits at the beginning of this year which should lead to some solid team rotations as we carry forward.

## Music at Prayer Meetings

Since 2024 we have included a time of worship in our prayer meetings. I have continued this since coming into the role, prayerfully choosing songs and preparing lyric sheets for this more intimate time of worship together. The music beautifully draws the group together and closes out the prayer time. How good it is to sing praises to Him as one voice and be reminded of deep truths we so easily forget.

## Choir

Emma beautifully directed the Easter choir in April which was combined with the children's choir resulting in a truly beautiful and joyful offering on Easter Sunday. I had the privilege to accompany that choir and the recording is such a joy to watch back as the choir raises their hands in praise together.

I followed in her footsteps and directed a Christmas choir in December, arranging a piece myself as she did the year before. I had had the idea for a few months and while it was probably quite ambitious for my first time around, God taught me so much through the process and I got to hear from many members how they were blessed through the process and opportunity. Praise God for His deep love.

Though it is work and commitment for all involved, choir is such a beautiful picture of the body of Christ. Each member coming with a different role, but all needed, becoming one unified body united in a common purpose for the glory of God. I hope we continue to have Christmas and Easter choirs and grow in our unity and skill and rejoice in the satisfaction of being brought together in this way. Many it be a pleasing offering to our God.

## Communications

- **Graphics:** Emma did and now I continue to keep graphics up to date and post them around the church and online, creating new ones as events arise.
- **Bi-Monthly Bulletins:** Using Emma's templates I have continued putting together bi-monthly bulletins to keep members up to date ahead of time of what is going on around the church!
- **Sunday Bulletins:** I also continue to update our weekly Sunday bulletins to keep our Sunday attendees and membership informed. This is just another way to make sure everyone is informed of our various ministries and events and also provides a space for sermon notes!
- **Newsletter:** We continue to update our church weekly by way of the "This Week @ Forward" email newsletter. It is our hope that this digital newsletter will effectively communicate upcoming events and ministries within and beyond the church body!
- **Shut-In Communications:** We continue to send, prayer bulletins and sermon transcripts and occasional newsletters to our shut-ins. I praise God for their faithful remembrance of our church and their prayers for us as they continue to participate in the body as they are able.
- **Sermon Audio:** I have begun uploading the sermon audio to Spotify and the website after services on Sunday so that those involved in children's ministry can listen to the sermon right away.
- As part of the role, we also keep the events calendar online up to date as events are finalized.

It is such a privilege to be included in God's plan in this way. He provided Emma just when the church needed her and provided in Sarah's absence before Emma's arrival. He allowed all our life circumstances to come together so that I could step into this role at the end of last year and I continue to be awed at His perfect plan and faithfulness. "Oh how sweet to trust in Jesus."

Thank you to all the volunteers that make all these ministries possible. I pray it is a deep blessing to you as well.

*Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. **Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts.** And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.*  
Colossians 3:15-16

In Christ,  
Rowena Snieder  
Worship & Communications



## MISSIONS COMMITTEE

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The missions committee of Forward Baptist Church exists to oversee the missions program of our church. It is our job to prayerfully consider applications from missionaries looking for support and decide how to use the funds we have available to support God's mission around the world. We are also responsible to care for the missionaries we support and to promote missions within our church.

As we fulfill our mandate, we seek to follow the guidelines laid out in our **Missions Philosophy**, which was laid out by the Elders in 2021. This philosophy makes clear the definition and emphases of missions given in the Bible. They are as follows:

**Biblical Definition of Missions:** *Missions refers to the mission of the church, which is to be witnesses of the good news of the death and resurrection of Jesus and to make disciples of all the nations.* (Luke 24:45-49, Matthew 28:18-20)

### **Biblical Emphases for Missions:**

Missions is *for the glory of God.* (Revelation 7:9-10)

Missions is *accomplished by the proclamation of the gospel.* (Romans 10:11-15)

Missions is *primarily the work of the local church.* (Ephesians 3:7-11)

From this definition and these emphases, the philosophy goes on to give the priorities that Forward has for supporting and promoting missions as a church, as follows:

### **Forward's Priorities for Missions:**

When considering and evaluating missionaries, Forward prioritizes missionaries who:

- Are sent out by and accountable to their local church (Especially members of Forward)
- See their purpose as proclaiming the gospel and making disciples
- Are working to plant or strengthen local churches (Or are working closely alongside local churches to proclaim the gospel in a specialized context)
- Are people of character with a passion for the glory of God
- Have shown fruitfulness and faithfulness in ministry
- Have strong biblical and theological understanding
- Align with Forward's Statement of Faith and Mission Statement

Missions Organizations are to be evaluated based on the same priorities, as appropriate.

### **Missions Changes**

In keeping with our priority to strengthen local churches, we added two ministries to our missions support in 2025. Our church is a part of the Fellowship of Evangelical Baptist Churches in Canada (often called FEB or the Fellowship), which is currently made up of more than 500 churches from coast to coast. We have been excited to begin supporting Tim Elmore, the Director of FEB Atlantic, which is made up of twenty-one Fellowship Baptist Churches spread across Atlantic Canada. Tim works to help strengthen and support these churches, develop and train pastors, and plant new churches in the region.

The other ministry that we added to our missions support in 2025 is Sorel-Tracy Evangelical Baptist Church (Église Évangélique Baptiste de Sorel-Tracy). This church is a Fellowship Baptist Church which has existed in Sorel-Tracy (a suburb of Montréal) for several decades. In recent years, it had declined and was in crisis. A nearby church in Montréal, Hope Church (Église Espoir) has been working with it to restart it with fresh life, providing leadership and helping to train and support a new pastor to shepherd them. We will be joining with a number of other churches to support Sorel-Tracy through finances, prayer, and relationship.

We have a long-standing relationship with the Québec region of FEB (known as AÉBÉQ) and have supported the last number of regional directors in Québec as we do Tim in Atlantic Canada. In 2025, Louis Borque, who had served as the director of AÉBÉQ for a number of years, stepped down and passed the leadership of the

region on to François Turcotte. We look forward to continuing to support our sister churches in Québec and François.

### **Missions Reports**

We continued showing short video updates from our missionaries and missions organizations once a month in our Sunday morning services so we could pray for them well. We were thankful for the ability to do this. It was also a great pleasure to have Tim Elmore come give us an update in person in June, and to have Brian Mullins bring us a report from the Fellowship Aid and International Relief (FAIR) project to end child sex trafficking in Bangladesh, in partnership with IJM.

### **Engagement**

Members of Forward engaged with our missionaries in a number of ways in 2025. One of the key ways that this happened was through the Friends for Dinner initiative. Our missionaries Isaac and Nikki Medler, who work with international students and new immigrants in Toronto encouraged us to host new-comers to Canada for Easter, Thanksgiving, or Christmas dinner. A number of our families did so and were able to form relationships with their guests, opening the door to point them to Christ.

Another way that members of Forward engaged with our missionaries this year is through giving gifts to the children of our missionaries at Christmas time. This is a ministry that one of the Women's small groups has done for the past number of years and is greatly appreciated by the missionary families. Our missions committee continues to explore ways in which we can continue to promote this kind of engagement between our members and our missionaries.

### **Missions Conference & Brazil**

We kicked off our fall missions conference with a video sermon sent from Daniel Ford, our missionary in Moldova, who gave us an update and challenged us from God's word, showing us the example of the missions-minded church in Antioch from Acts 11. As is our tradition, we had our missions week of prayer on the days leading up to the following Sunday. We prayed for our missionaries and prayed that God would raise up new missionaries from our church. On the next Sunday, I (Steve) shared about my recent time in Brazil, learning about the impact that Forward has had around the world through past missionaries.

A few years ago, two Brazilian women came to Forward and asked to look at our archives because they were writing a book about a missionary who was sent out by our church in the 1930s. This young woman, named Ernestine Horne, sailed to Brazil in 1934. The next year, she started a training school for women that has since grown into a global ministry called Betel Brasileiro. The small training school for women grew into a Bible college and seminary for training pastors and missionaries. They have trained thousands of students in more than twenty locations across Brazil, as well as in Portugal and Japan.

From that school, they developed a denomination of 150 churches across Brazil. They have a missions organization with 52 missionary families in fifteen countries, on every continent except North America. They also have projects around the world to help those in need, working with children and widows, and so on. They also have a publishing branch, publishing Christian books in Portuguese.

I was very thankful to be able to participate in the 90th anniversary of Betel and learn about all the ways God is continuing to work through this ministry that has its roots in our church. I had never even heard of Nellie Horne before I received that email, nor imagined that God had used the sending, praying, and giving efforts of past generations of our church in such impactful ways, but I was profoundly thankful to learn about it and be able to share it with the church. I trust that we were all encouraged and challenged.

### **Recognition and Thanks**

In October of 2025, Jim Longworth, one of our retired missionaries, went home to be with the Lord. Jim and his wife Barb served as church planters in West Africa. His son Don is one of our supported missionaries, along with his family. We are thankful to the Lord for Jim's life and missionary service and we are assured that he is with his Saviour.

Finally, I am thankful for all who served on the Missions Committee with me this year. Thank you to Patricia Overholt, Sandina Sutanto, and Shanen Cudao, as well as to our elders, Aaron Woodhouse and Shawn Freer, who serve on the board *ex officio*.

Submitted by  
Pastor Steve Lambert  
(on behalf of the Missions Committee)

#### Forward Missionaries in 2025

- Louis and Denise Bourque- Louis served as Regional Director of AEBEQ (Association d'Églises Baptistes Évangéliques au Québec)
  - François Turcotte stepped into Louis' role in 2025 and our support transferred to him.
- Tim & Lindsay Elmore - Regional Director of FEB Atlantic
- Aaron & Annegret Bowes - Church Planters, Halle-Neustadt, Germany; Missions3DThreshold
- Daniel & Emily Ford - Church Planter in Hincesti, Moldova; Baptist Missions to Forgotten People
- Bechara & Roula Karkafi - Leading in missions to Islamic people across the Middle East, North Africa, and Canada with FEB **International. Also Director of Church Planting with FEB Central**
- **Don & Erin Longworth - Don serves as the Canadian Field Director of SIM**
- **Paul & Georgie McDonald - Training pastors, strengthening churches, and now planting a church in Serbia; SEND International**
- **Isaac & Nikki Medler - Evangelizing international students and new immigrants to Canada; SIM.**
- **Martha Oates - Working with shopkeeper churches in Taiwan; OMF International Canada**
- **Valera & Laura Strugov - MoveIn Team & Malkutha Church Plant in Toronto, Ontario**

#### Churches

- Liberty Grace Church (Pastor Godfrey Paruthivilai Sundararaj) - a church plant in the Liberty Village neighbourhood of Toronto.
- Sorel-Tracy Evangelical Baptist Church - a church replant in the Sorel-Tracy suburb of Montréal.

#### Organizations

- Fellowship of Evangelical Baptist Churches of Canada
  - General Fund
  - Fellowship Aid & International Relief (working to alleviate human suffering and social injustice around the world in the name of Christ)
  - Leaders Formation (training church leaders around the world)
- FEB Central
  - General Fund
  - Church Planting
- Toronto City Mission

#### Seminaries

- Heritage College & Seminary - Cambridge, ON
- Toronto Baptist Seminary - Toronto, ON

#### Our Retired Missionaries in 2025

- Jessica Breski                      Newcastle, ON
- Jean Gordon                        Burlington, ON
- Hugh & Carol Hamp              Carstairs, AB
- Paul & Diane Kerr                Barrie, ON
- Jim & Barb Longworth            New Brunswick
- Bob & Nancy Sheffield            Colorado, USA
- Brian & Elsabet Taylor            Goode Beach, Australia
- Donald Whiteside                 Barrie, ON

## PROPERTY COMMITTEE

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The role and responsibility of the property committee is to maintain and improve the fantastic facilities and physical properties that God has entrusted to us as a Church community. We are also tasked with ensuring that the facilities are used to further God's Kingdom and bring glory to Him. We have so much to be thankful for regarding our facilities.

We thank our Custodian Team, who worked hard in 2025 to maintain and clean our facilities. 2025 was a particularly busy year for snow removal, and I'm thankful for Ron and Paul's dedication to clearing the snow and keeping our property safe. In addition to the regular work of cleaning, maintaining, and setting up the church, Paul Brason also assisted with some of the Capital Projects, including painting, new floor installation, and baseboard installation. Thanks for your excellent work. Ron Wilkie also assisted with painting on the capital project. We are thankful for all the following people who have helped with custodian work and care for the physical property in 2025 at various times and in different ways:

**Part-Time Custodians:** Paul Brason (Started June 2023) and Ron Wilkie (Started March 2023)

**Capital Projects Renovations team:** Dennis Brittain, Fernando Balaniuc (Electrical), Justine Cudao, Cheryl Green (Design)

**Property Committee members:** Justine Cudao, Brian Hill, Arthur Wrigglesworth, Aaron Woodhouse

- **Responsibility:** The Committee provides direction on the broader picture of ensuring our building is cared for today and planning for the needs of the property entrusted to Forward in the future.

**Roof Sub Committee members:** Justine Cudao, John Deinum, Craig Goodhand, Brian Hill, David Power, Arthur Wrigglesworth, Aaron Woodhouse

- **Responsibility** - To assess, develop, and carry out a plan to get the sanctuary roof fixed in a cost-effective and safe manner that ensures longevity and safety of the roof for current and future generations.

### **Other Volunteers and Church Work Days:**

We extend our sincere gratitude to our Church community for their significant contributions to Forward throughout the past year. It is impossible to fully detail all the ways their help has been instrumental in maintaining and improving our facilities. Here are a few: I'm thankful for the hours that people spent cleaning up after events, cleaning tablecloths, organizing the decoration room, art supplies, painting, renovation work in the fellowship hall, and assisting with snow removal and outdoor yard cleanup. I'm thankful for those who have contributed maintenance skills throughout the year to fix items in the church: Matthew Wrigglesworth, Justine Cudao, and Dennis Brittain. Thanks to Cheryl Green for her design and colour choices for the children's ministry area and fellowship hall.

We successfully held two Church "work days" this past year, on September 20, 2025, and November 8, 2025, with over 20 enthusiastic volunteers assisting on each occasion. The primary focus of these days was tackling the old library and resource room located in the church basement near the gym. These rooms had become cluttered with a mix of "treasures," junk, and essential ministry resources. Notably, one room was completely filled with church pews that needed to be removed and disassembled. Our efforts resulted in filling an entire 20-yard garbage bin, while the remaining valuable resources were neatly organized for future use.

The work accomplished on September 20 cleared the necessary space to relocate our custodian room from the children's ministry area to the new basement location in the former library. During the

November 8, 2025, workday, a small but exceptionally dedicated team successfully moved the substantial contents of the custodian room to its new home. These workdays were also crucial for disposing of other garbage and discarded items accumulated during the renovations over the past year.

Our youth during LIT Camp also did a service project day in the Wildwood parking lot on July 15, 2025, cleaning the lot of leaves, weeds, and garbage, then installing 4+ Yards of mulch in the garden beds to keep them looking great.

### **Sanctuary Roof Repair/Replacement:**

In 2025, the roof subcommittee began investigating and planning to repair or replace the sanctuary roof. We did not get to a conclusion on the first stage of getting a plan and securing a company to oversee the project, but progress was made in discovering what needs to be completed and the magnitude of the project in relation to other projects we, as a church, have had to undertake since these buildings were constructed in the 1960s.

A short update on the roof's history: The sanctuary roof structure was built in the 1960s. It is composed of steel truss frames supporting precast cementitious roof deck panels. The deck panels are Siporex – a lightweight cement product that became quite popular in the 1960s but stopped being used when it was realized that they were often dimensionally unstable (warping, cracking) and susceptible to failure (building collapse). For instance, the Ontario Science Centre's closure last year was blamed on this product. The current assessment of the roof is that its failure is not imminent, but we do need to develop a plan to repair or, more likely, replace it. It seems that replacement is likely to be the best long-term plan, as all structural engineers consulted thus far have not been able to provide any guarantee for a “repaired” roof.

The roof-Subcommittee will continue to pursue all leads into 2026 and will find a company to develop a comprehensive plan that is cost-effective, safe, and has good longevity. We trust we will have a solid plan and price for 2026. The project is tentatively projected to cost \$1 million. The Deacons Board took steps to create a designated building Fund for this project that people are invited to contribute to. We are trusting God for his direction and financial provision for this project.

Below are other highlights and items of note this past year.

- **Wildwood Parking Lot:** Metrolinx continued to use  $\frac{2}{3}$  of the upper Wildwood parking lot in 2025, and the agreement was in place until February 2026. Metrolinx indicated in December 2025 that they will extend the lease agreement by nine months, with the lease concluding in November 2026. They have indicated that this will be the final leasing date. We can expect to have our upper lot returned to us by the end of 2026. Part of the agreement is that Metrolinx will repave the upper lot once it is completed.
- **Capital Projects:** In the 2024 budget, the members of Forward Baptist Church voted to approve several capital projects for the next two to three years. Due to the pending expense of the Sanctuary roof, some of these projects have been changed or put on hold. Below are other updates on the projects that took place in 2025.
  - **Lighting Upgrades:** This past year, approximately 300 new LED Lights were installed around the Church. One other improvement this year was moving the switches from the electrical panels in the Fellowship Hall, Gym, and the second floor and installing light switches. This has been a long-hoped-for change. This lighting upgrade was prudent, as we had many burnt-out bulbs throughout the building, and many fixtures needed new ballasts. These changes will also bring savings on our electrical bills for years to come.

- **Main Floor Meeting Room** - This year, we swapped the main floor meeting room for the chair storage room by Fellowship Hall. This updated room is the main space where ministry staff meet with Church and community members for meetings and counselling, and it allows groups of up to ten to have a place to meet on the main floor. The room got a fresh coat of paint, and we removed the dropped ceiling, revealing the room's original height. This change also exposed the full windows in the room to allow more natural light, and we removed a corner closet.
- **Fellowship Hall** - The fellowship hall received some changes this past year. All new LED dimmable lighting was installed. The dropped ceiling tiles were replaced, and the various "ceiling junk" items were removed from the ceiling (old speakers, divider tracks, etc.). We also gave the walls a fresh coat of paint and removed the stage from the room.
- **Children's Ministry Changes** - The goal of the Children's Ministry changes was to enhance safety and cohesion and to update the children's ministry area at Forward. In 2025, the flooring was replaced in the hallways. The changes to the CJ Fever room were completed (February 2026), allowing the older KidZone class, which had been meeting upstairs, to be located with all the other children's ministry classes in the children's ministry area. Lighting was changed throughout the Children's ministry. The custodian room was relocated to the basement near that gym, and it is still being renovated to provide additional Children's ministry space. In 2026, we plan to finish work on the old custodian room and renovate the current Nursery/Above the Beach room. That room will get new flooring and paint.
- **Front Door Access and Security.** - We received a \$7,500 grant from the federal government this past year for the Anti-Hate Security and Prevention (AHSP) Grant Program and used it to upgrade various items related to security within our church. We added some security cameras to the outside of our building and front entrance area near the Christian Education entrance, the main entrance used outside Sunday mornings. We update our door access system and the connected phone access system. And did some upgrades to our network and accompanying hardware to support these changes.

### **Library Resource Centre**

If you have never explored the resources available in our church library, we highly encourage you to do so. The church library is located on the main floor by the sanctuary and has hundreds of books and resources available for adults, kids, and teenagers. You are asked to sign out the books using the sign-out sheet. In addition to the many great physical books in the library, we also have a great digital video library offered through RightNow Media, which has 1000s of video resources available for streaming online. You can request access by contacting the church office or by following this link:

<https://www.rightnowmedia.org/Account/Invite/ForwardBaptist>

Each month, Pastor Steve displays a few books that he recommends. These books may be seasonal (related to Easter, Christmas, etc.), Christian biographies, books about theology, or different aspects of the Christian life. Our sincere prayer is that these resources will be beneficial to you and help your love for God to grow abundantly as you learn about him and what he is doing in the world (Philippians 1:9).

Respectfully submitted,  
 Aaron Woodhouse  
 On behalf of the Property Committee

## BENEVOLENT FUND REPORT

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It is our custom at Forward Baptist Church to take up a benevolent offering once a month following our communion service. People can also designate money for the “benevolent fund” throughout the year by the usual means of donations (mail, offering boxes, and e-transfer).

The primary use of the Benevolent Fund in recent years has been to stock the Food Bank. In 2025, we had a slight drop in overall recorded visits from 921 in 2024 to 913 in 2025. We averaged 76 visits per month overall, the same as in 2024, with our highest month seeing 94 visits in April 2025. The number of people who attend our monthly foodbank on the second Wednesday of the month (not the total for the month) increased this past year from an average of 55 on the actual foodbank day in 2024 to 61 in 2025.

Our Foodbank meets on the second Wednesday of the month in the fellowship hall at 9:30 am for a gospel message, coffee, tea, an egg sandwich, yogurt, and conversation. A ministry staff or volunteer shares the Gospel message at each meeting. We focus on connecting with our guests relationally, befriending them and having genuine conversations. We also seek to meet people's immediate need for food. We are always aware that people's greatest need is Jesus, and our hope and prayer is that each guest would come to know and trust Jesus as their saviour. Pray for the many ongoing ministry connections, for people to come to Church, and for people to accept Jesus as their Lord and Saviour. One change for Foodbank this year, led by John Deinum, was an initiative to offer healthier, more substantial food during foodbank. John and a group of dedicated men and women have volunteered the week of foodbank to make 96 Bacon and Egg breakfast sandwiches for the guests. These sandwiches have been well received by guests and provide another opportunity for our Church to tangibly serve and show the love of Christ while meeting an important need in our guests' lives. In 2026, we plan on starting an evangelistic/next step small group for those interested in learning more about Jesus. We are going to be running Hope Explored, which looks at the life, death and resurrection of Jesus.

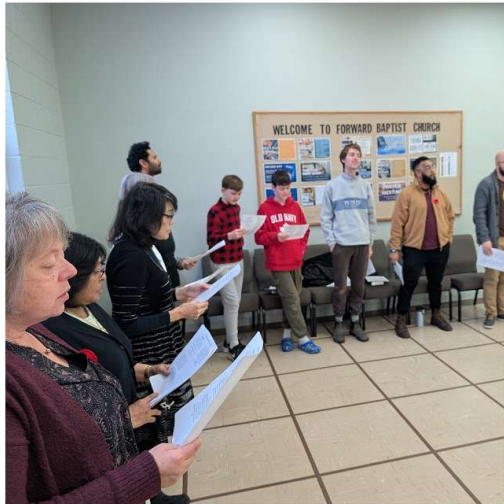
We are thankful to our faithful shoppers, who are great at finding deals and helping keep our costs lower than they might otherwise be. Our overall expenses for foodbank purchases in 2025 were \$32,390, up \$6,292 from 2024, an increase of 24%. Food prices continue to increase substantially each year, even for the basic staples we provide. If you are interested in shopping, let us know. Donations of food or money are always welcome for this important ministry. Other ways the Benevolent Fund was used to bless our Church and neighbourhood this year were as follows:

Other ways the Benevolent Fund was used to bless our Church and neighbourhood this year were as follows:

- \$5,810 in grocery cards at Christmas, plus use throughout the year
- TTC fare & gas money, and other travel expenses to medical appointments, church and other important meetings.
- Breakfast Sandwiches for the monthly Foodbank Gathering
- Occasionally, cash for food that wasn't available through the Food Bank (milk, eggs, meat)
- Christmas cards for our shut-ins
- Help with purchasing medicine for an illness
- Small gifts for basic needs, laundry, and cleaning supplies
- Assist with purchasing a bed frame
- help with laundry money
- Help with buying groceries & toiletries
- assist with rent and phone bills

Forward hosted our 3rd annual Community Christmas meal. The goal was to gather people to share a family-type meal, the gospel, and the joy of Jesus coming as Saviour of the World. We had delicious food graciously prepared by our Church family, we sang Christmas Carols, and shared a meal; each table had at least 2 table hosts from Forward to connect with guests. The dinner was delicious and enjoyed by about 80 people.

The Benevolent Fund started the year with \$425.00 in the bank. Its total income in 2025 was \$ 45,895. This was an increase in income of \$17,890, or 63% increase from giving to the benevolent fund in 2024. Total expenses in 2025 for the benevolent fund were \$42,826, an increase of \$3,746.00 from 2024, or 10%. The fund finished the year with \$3,494.00



## FINANCE REPORT

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We saw God's work in our church through many ways during 2025 with our finances and I trust He will continue to show us His will as we look forward to 2026. I am so grateful to be part of a church where it is evident that, from our giving, putting God first is indeed a priority.

The income for 2025 was \$541,395, which consisted of regular giving and income. Other income totaled \$4,000, such as from a bequest, resulting in a fund balance of \$730,329. Expenditures for 2025 totaled \$822,903, up from 2024's expenditure of \$675,751 due primarily to numerous capital projects to repair and improve the church building, and investing in staff.

I am joyful to highlight that as a church, we came together to meet and exceed the special mission offering goal of \$25,000 by raising a total of \$33,640 this year! This amount is also significantly higher than the amounts raised in 2023 and 2024 and was an outpouring of your generosity for the many important ministries we support across the world.

With our cash resources totaling \$730,329 at year-end, it is important that we deploy our resources to further the work of God's Kingdom. A focus for this year will be tackling the list of prioritized capital projects: completing the children's ministry area, refreshing the gym, possible HVAC upgrades which may result in cost savings, and of course, to restore the church sanctuary roof. We have taken a methodical approach thus far in consulting with numerous companies and obtaining quotes to ensure we are approaching this situation wisely and being good stewards of the funds that God has provided us. Ultimately, all of these major capital projects will be a long-term investment for the current and future congregations to continue enjoying the physical church building which God has blessed us with for over 107 years. Please pray for the church leadership to have wisdom and capacity to prayerfully and diligently put these funds to work.

We have enjoyed healthy finances as a church over many years now in large part due to the surplus of funds from Metrolinx's rental of our parking lot and we recently received approximately \$158,000 as the final payment from this contract in early 2026. However, as we do not expect to receive any further funds from Metrolinx, we need to prayerfully consider what the future ministries and programs of Forward Baptist Church will look like once we have a solidified direction for the sanctuary roof restoration. Our current levels of regular income would not be able to cover future expenditures in the years to come as our current year's expenditures exceeded income by \$281,508. Let us pray we do not lose sight of our faith budget which needs to be supported with prayer and giving without allowing ourselves to become complacent.

I would like to give a heartfelt thanks to all the tellers for their continuous and faithful service in counting offerings and to our bookkeeper, Carol Bain, for her diligent work in keeping our finances properly recorded and presented.

We are deeply thankful for the way God's people have supported the work at Forward Baptist Church. May God bless you as you give cheerfully to the work of our Lord.

Respectfully submitted,

Felix Chau  
Treasurer

FORWARD BAPTIST CHURCH  
STATEMENT OF INCOME AND EXPENDITURE  
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025	2024	2023	2025 Budget
<b>Income</b>				
Envelopes	9,857	8,540	10,709	10,000
Where Most Needed	215,731	220,391	332,835	200,000
Pre-Authorized Gifts	97,480	96,475	88,455	90,000
Anniversary offering	30,967	35,499	40,835	40,000
Gifts Through Charities	75,000	75,000	80,852	80,000
Other Gifts	7,863	-	-	-
Total Givings	436,899	435,904	553,686	420,000
<b>Missions Income</b>				
Envelopes	7,294	21,450	25,820	5,000
Special Missions Offering	33,640	28,025	26,708	25,000
Other Missions Income	-	-	-	-
Total Missions Income	40,934	49,475	52,528	30,000
<b>Other Income</b>				
Rent - Glenmore	10,200	10,200	10,200	10,200
Facility Rentals	5,400	3,600	2,700	3,600
Government Grants	7,500	-	-	-
Recoveries & Fees (mainly camp)	15,625	14,050	11,452	10,000
Interest Earned	24,837	32,317	3,586	20,000
Total Other Income	63,562	60,167	27,938	43,800
<b>Total Income</b>	<b>541,395</b>	<b>545,546</b>	<b>634,152</b>	<b>493,800</b>

FORWARD BAPTIST CHURCH  
STATEMENT OF INCOME AND EXPENDITURE (CONTINUED)  
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	<b>2025</b>	<b>2024</b>	<b>2023</b>	<b>2025 Budget</b>
<b>Expenditure</b>				
Staff & Pastoral Costs	494,886	457,340	388,164	437,768
Christian Education	29,520	25,650	27,213	24,000
Worship	2,116	2,319	1,557	2,460
Communications & Fellowship	14,491	7,321	10,058	9,200
Office & General	15,904	12,828	16,145	14,200
Building	68,116	73,568	93,714	91,100
Legal	-	-	1,589	-
Capital Items	102,529	3,405	1,406	10,000
Total Expenditure	<u>727,563</u>	<u>582,431</u>	<u>539,846</u>	<u>588,728</u>
<b>Missions Expenditure</b>				
Individuals	34,930	36,270	34,040	35,530
Missions Organizations	32,420	41,300	19,700	32,420
Other, incl. Anniversary Offering Distribution	27,990	15,750	5,246	32,500
Total Missions Expenditure	<u>95,340</u>	<u>93,320</u>	<u>58,986</u>	<u>100,450</u>
<b>Total Expenditure</b>	<b>822,903</b>	<b>675,751</b>	<b>598,832</b>	<b>689,178</b>
<b>Net Income Before Special Items</b>	(281,508)	(130,204)	35,321	(195,378)
Other Receipts	500	421,780	155,807	-
Bequest	3,500	93,391	142,000	-
Balance, Beginning of Year	1,007,837	622,871	289,744	1,007,837
<b>Balance, End of Year</b>	<b>730,329</b>	<b>1,007,837</b>	<b>622,871</b>	<b>812,459</b>

FORWARD BAPTIST CHURCH  
SCHEDULE OF EXPENDITURE - LOCAL MINISTRY FUND  
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025	2024	2023	2025 Budget
<b>Staff Remuneration &amp; Pastoral Costs</b>				
Salaries	235,954	222,513	215,121	208,798
Employee Benefits	80,573	62,286	45,111	56,100
Support Staff	137,637	128,771	89,977	133,320
Summer Interns	30,867	32,541	20,803	28,000
Book Allowance	2,083	1,584	1,283	2,125
Staff Education & Development	2,077	2,831	2,857	4,000
Travel	551	820	971	1,000
Pastoral costs	1,133	880	2,880	800
Long Term Interns	-	1,929	6,666	1,625
Conferences - Conventions	4,009	3,184	2,494	2,000
	494,886	457,340	388,164	437,768
<b>Christian Education</b>				
Department Supplies	2,511	3,895	2,201	2,000
General Ministry Expense	2,874	2,029	3,979	2,500
Library/Resource Centre	243	305	30	200
Day Camp	9,779	8,870	10,380	10,000
Developing Ministries	1,511	987	1,545	500
Men's Ministry	125	105	222	600
Family Ministry	503	795	414	1,000
Youth Ministry	11,830	8,669	8,206	6,000
Women's Ministry	143	(5)	236	1,200
	29,520	25,650	27,213	24,000
<b>Worship</b>				
Organ & Piano Maintenance	990	606	670	360
Worship Expenses	-	38	-	-
Special Speakers	-	392	-	600
Song License	999	836	615	1,300
Communion	127	446	273	200
	2,116	2,319	1,557	2,460
<b>Communications &amp; Fellowship</b>				
Communications including Advertising	1,980	1,594	1,778	2,000
Community Outreach	4,783	1,274	2,903	1,800
Church Fellowship & Funerals	7,257	3,947	4,943	5,000
Flowers and Auditorium Decorations	470	506	435	400
	14,491	7,321	10,058	9,200

FORWARD BAPTIST CHURCH  
SCHEDULE OF EXPENDITURE - LOCAL MINISTRY FUND (CONTINUED)  
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025	2024	2023	2025 Budget
<b>Office &amp; General</b>				
Bank Charges & Interest	2,674	3,187	2,088	3,200
Cell Phones	2,418	1,778	1,242	3,600
Postage	109	9	972	-
Print Stationery & Office Supplies	10,033	6,198	9,669	6,400
Telephone	670	1,656	2,174	1,000
	15,904	12,828	16,145	14,200
<b>Building</b>				
Building Maintenance/Repairs/Supplies	23,723	11,888	24,761	22,000
Gas	17,530	16,850	24,016	27,000
Hydro & Water	4,916	29,029	30,112	27,000
Insurance	16,491	9,675	8,979	7,600
P.A./A.V. Maintenance & Supplies	117	855	1,076	1,500
Glenmore Property	5,339	5,272	4,769	6,000
	68,116	73,568	93,714	91,100
<b>Legal</b>				
Legal Expenses	-	-	1,589	-
<b>Capital Expenditures</b>				
LED Lighting	30,745	-	-	-
Pew Bibles	1,260	-	-	-
Building Repairs	60,572	-	-	-
Security Upgrades	9,952	-	-	-
	102,529	3,405	1,406	10,000

FORWARD BAPTIST CHURCH  
 SCHEDULE OF INCOME AND EXPENDITURE – MISSIONS  
 FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025	2024	2023	2025 Budget
<b>Revenue</b>				
Envelopes	7,294	21,450	25,820	5,000
Missions Offering	33,640	28,025	26,708	25,000
<b>Total Revenue</b>	<b>40,934</b>	<b>49,475</b>	<b>52,528</b>	<b>30,000</b>
<b>Individuals</b>				
M3DT - Aaron and Anna Bowes	19,950	19,950	20,600	20,550
SIM - Don and Erin Longworth	2,165	2,100	2,100	2,165
Trans World Radio - Ray and Sandra Alary	-	2,100	2,100	-
BMFP - Daniel and Emily Ford	2,165	2,100	2,100	2,165
AEBEQ - Regional Director	2,165	2,100	2,100	2,165
OMF - Martha Oates	1,860	1,800	1,260	1,860
MoveIn, Toronto - Valera and Laura Strugov	1,300	1,260	1,260	1,300
FEB Intl - Bechara and Roula Karkafi	2,165	1,800	1,260	2,165
Paul & Georgie McDonald	1,860	1,800	1,260	1,860
SIM - Isaac & Nikki Medler	1,300	1,260	-	1,300
<b>Total Individuals</b>	<b>34,930</b>	<b>36,270</b>	<b>34,040</b>	<b>35,530</b>

**Acronyms:**

AEBEQ - Association d'Églises Baptistes Évangéliques au Québec (FEB Quebec)  
 BMFP - Baptist Mission to Forgotten Peoples  
 FAIR - Fellowship Aid & International Relief  
 FEB - Fellowship of Evangelical Baptists  
 M3DT - Missions 3D Threshold  
 OMF - Overseas Missionary Fellowship  
 SIM - Serving in Mission

FORWARD BAPTIST CHURCH  
SCHEDULE OF INCOME AND EXPENDITURE – MISSIONS (CONTINUED)  
FOR THE TWELVE MONTHS ENDED DECEMBER 31, 2025

	2025	2024	2023	2025 Budget
<b>Missions Organizations</b>				
FEB Intl - FAIR	1,000	720	720	1,000
FEB Intl - LeadersFormation	1,200	1,200	1,200	1,200
FEB Central - General Fund	7,000	7,000	8,500	7,000
FEB Intl - Fellowship Network Project	720	720	720	720
FEB Central - Church Planting Program	7,600	1,200	1,200	7,600
Liberty Grace Church	2,500	21,260	1,260	2,500
AEBEQ Church Sponsorship	3,500	-	-	3,500
FEB Atlantic Support	1,500	-	-	1,500
Heritage College & Seminary	2,500	2,500	2,400	2,500
Toronto Baptist Seminary	2,500	2,500	500	2,500
Toronto City Mission	1,200	1,200	1,200	1,200
SAT-7 Canada	-	2,000	2,000	-
Pregnancy Care Centre	1,200	1,000	-	1,200
Total Missions Organizations	32,420	41,300	19,700	32,420
<b>Other</b>				
Conference & Special Speakers	738	600	2,121	4,000
Short Term Missions	3,127	-	-	4,000
Gifts to Missionaries & Retirees	3,625	2,950	2,825	4,500
Special Events/Support	20,500	12,000	-	20,000
Women's Missionary Fellowship	-	200	300	-
Total Other	27,990	15,750	5,246	32,500
<b>Total Expenses</b>	<b>95,340</b>	<b>93,320</b>	<b>58,986</b>	<b>100,450</b>

**Acronyms:**

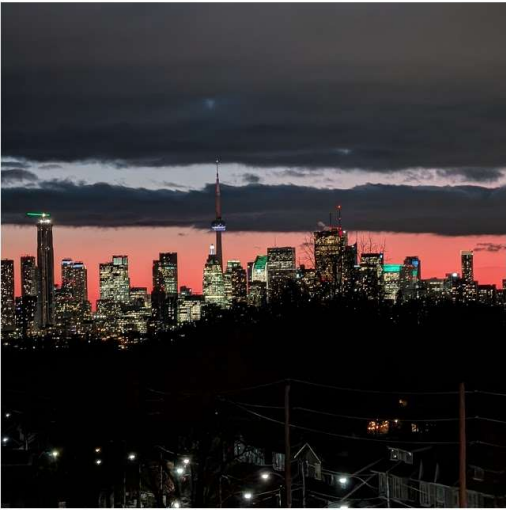
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FORWARD BAPTIST CHURCH  
 STATEMENT OF FINANCIAL POSITION  
 AS AT DECEMBER 31, 2025

	<b>Dec. 31 2025</b>	<b>Dec. 31 2024</b>	<b>Dec. 31 2023</b>
<b>Assets</b>			
Cash	30,459	77,301	248,649
Investments (Savings Account/GIC)	674,102	905,424	354,935
Petty Cash	132	151	185
Government Rebates	35,020	21,141	22,776
Accounts Receivable	26,408	25,134	17,684
Prepaid Expenses	2,910	4,892	3,007
Capital Assets	1	1	1
<b>Total Assets</b>	<b>769,032</b>	<b>1,034,045</b>	<b>647,238</b>
<b>Liabilities</b>			
Accounts Payable	14,302	20,581	10,346
Deferred Revenue	2,415	-	-
Building Fund	13,830	-	-
Benevolent Fund	3,494	425	11,499
David Barr Fund	4,662	5,202	2,522
<b>Total Liabilities</b>	<b>38,703</b>	<b>26,208</b>	<b>24,367</b>
<b>Fund Balances</b>	<b>730,329</b>	<b>1,007,837</b>	<b>622,871</b>

FORWARD BAPTIST CHURCH  
 STATEMENT OF CHANGES IN FUND BALANCES  
 AS AT DECEMBER 31, 2025

	<b>Benevolent Fund</b>	<b>Building Fund</b>	<b>David Barr Fund</b>	<b>Total Fund Balances</b>
Balance - Beginning of Year	425	-	5,202	5,627
Receipts Received During Year	45,895	13,830	120	59,845
Disbursements During Year	42,826	-	660	43,486
<b>Balance - End of year</b>	<b>3,494</b>	<b>13,830</b>	<b>4,662</b>	<b>21,986</b>



## MEMBERSHIP AND BAPTISM REPORT

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### Baptisms in 2025 - 4

Martina Krendzelakova - April 20	Carson Vallelonga - October 19
Neill Theunissen - October 19	Autumn Lahey - October 19

### New Members in 2025 - 4

Jaime Cudao - June 22	Jean Cudao - June 22
MJ Javid - June 22	Mojdeh Javid - June 22

### Members Removed in 2025 - 6

<u>Deceased - 1</u>	<u>Removed - 5</u>	
Yvonne Askin - December 2	Eduardo Franco	Amber McClenahan
	Brent McClenahan	Eugenio Penaranda
	Jackson Thulien	

### Membership by Category 2025

	2025	2024	2023	2022
Active Members	97	98	102	106
Member Missionaries	2	2	2	2
Inactive Members	9	9	13	9
Shut in Members	12	13	12	18
<b>Total Membership</b>	<b>120</b>	<b>122</b>	<b>129</b>	<b>135</b>