



# ANNUAL REPORT

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*2024 - 2025*



We are empowered women transforming the world  
as God's beloved.

We will inspire women to (re)claim their intimate  
connection to God's calling.



## Our Board Targets:

1. Women will grow spiritually (Hebrews 6:1-3)
2. Women will live the Great Commission (Matthew 28:19,20)
3. Women will cultivate the next generation (Psalm 78:4,6)
4. Leaders will be developed (2 Timothy 4:11)
5. Women will be informed (Romans 15:4)
6. Women will practice stewardship (2 Corinthians 9:11)
7. Women will engage in social justice issues (James 2:14-17)





# Message from our President

Friends,

It is tempting to look at the headlines, the times and challenges we are facing and become overwhelmed or even feel hopeless isn't it? But at CBWOQ we work to help women look to Jesus to (re)claim His calling on their lives and know the freedom, fullness and fruitfulness God has for them, and that is what we have sought to do throughout 2024.

In our 2024 Annual Report you will find reason to celebrate how our 148th year of collaborative ministry continued to bear fruit for God's kingdom as we highlight stories of hope, mission and impact.

I hope as you read you will commit to pray for us. CBWOQ is God's ministry and we want to be faithful to where He leads and steward the resources He provides through you accordingly. It can be challenging to know how to best move forward, so please pray for our discernment.

As we look to God anew, may we find that He is still good, He is still at work transforming the world, and He is still calling His beloved daughters to join with Him in His kingdom work!

Thank you for joining with us to be a part of what God is doing in the lives of women, near and far. It is a privilege to continue to journey in ministry and mission in partnership with you.

May you know God's blessed shalom,

*Heather*

Heather Rumble Peterson  
CBWOQ President



# Message from our ED

*"The Lord is good and His love endures forever; His faithfulness continues to all generations." – Psalm 100:5*

Dear Friends,

It is with great joy that I share this Annual Report with you. Woven throughout these pages is the undeniable story of God's goodness to women, His steadfast love, and His faithfulness to this generation.

Within this report, you'll find ministry and mission highlights from the past year—stories that I hope encourage and inspire you. Equally important, however, is the work that often goes unseen. This past year brought challenges that tested our resolve as we moved forward in our strategic plan. There were weighty decisions to make and ambitious projects to undertake and complete that required what felt like marathon levels of perseverance.

Through it all, God provided. He equipped us with the resources we needed, stirred the hearts of women like you, and moved congregations who care deeply about this mission to share their gifts. He also brought the right people to serve alongside us, strengthening the work in ways only He could orchestrate. I'm so grateful for the amazing team who persevered alongside me.

Recently, a pastor shared a simple but profound truth with our team: Women are stronger together. That truth resonated even more deeply after attending the UN's 69th Commission on the Status of Women (CSW) this past March. Coming home, I was more convinced than ever of the importance of the network CBWOQ fosters and is part of, and the women it represents and serves. With 2024 behind us, we now step into a season of deep, purposeful ministry. And friends, the world truly needs us to be strong.

As we move forward, may we walk with strength, courage, and unity.  
May we fully trust in God's enduring love and faithfulness to us for whatever lies ahead.

With gratitude,

*Helena*

Helena Bergen  
Executive Director





In my role, I have the privilege of partnering with our CBOQ churches to encourage, equip, and accompany women on their faith journeys. This past year, we focused on creating spaces where women could grow spiritually, experience transformation through God's love, and build connections. Our goal is to help women live as apprentices of Jesus.

Guided by the words *To Be with Jesus. Become Like Him. Do as He Did.*—from John Mark Comer's *Practicing the Way*—we have put discipleship into action:

- Over 100 women engaged in leadership development, book studies, and other groups.
- 125 women attended Soul Days.
- Women from over 40 churches participated, strengthening our network of faith.

We also hosted events where authors and key voices shared wisdom and insight. A highlight was hearing from Beth Allison Barr, whose message deeply resonated. One woman reflected, "That night has propelled me forward... it impressed on me God's love for women." Moments like these remind us of the power of gathering to learn, be encouraged, and grow together.

Another particularly inspiring story is that of a woman who joined our Sensible Shoes study. Through that experience, she deepened her walk with God, found renewed confidence in her calling, and was inspired to start a women's ministry in her own church. What began as personal reflection has now become a space for other women to encounter God, build community, and grow in faith together. Her story is one of many like it.

We also responded to an expressed need for a ministry wives' group. Women had reached out craving this type of connection, and at CBOQ Assembly, the need became even clearer when over 35 women signed up. This group has been a gift—women sharing vulnerably about the unique challenges and joys of being a ministry wife. These gatherings have become a rich space for support, encouragement, and community.

Throughout the year, we engaged with women at various events, including Yorkminster Park Women's Day, CBOQ Assembly, Elim Baptist Women's Retreat, Montreal Women's Retreat, and the ARMBA Association gathering. These moments of connection allowed us to hear women's hearts, share wisdom, and continue building a strong, supportive network.

One of the greatest gifts of CBWOQ is our connection to a larger family of Jesus followers. This journey of belonging, growth, and transformation is open to all women, and we celebrate the steps forward we've taken together.

*Tracey*

Tracey Bagley

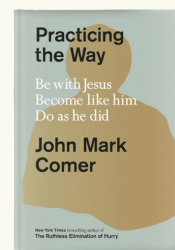
Director of Leadership and Discipleship

## SOUL DAY *for women*

*For the soul  
OF THE  
MINISTRY WIFE*

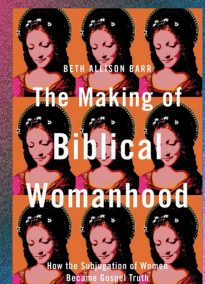
SISTERS  
*in*  
STRENGTH

## Practicing *THE WAY*



A five-week conversation with Tracey Bagley

## A NIGHT WITH



THE AUTHOR



125 Women gathered for Soul Days in Port Colborne and Hamilton.

One attendee described arriving feeling “dry, lost, and struggling” but leaving “full and overflowing.” Others spoke of the warmth and hospitality, from prayers offered over their names before arrival to the thoughtful details like handmade gifts and a delicious lunch.

900+

Subscribers to our monthly newsletter (up from 76% from January 2024)

SUBSCRIBE TO OUR NEWSLETTER TODAY:



2236

Visitors to our new website (launched in October 2024)





# \$35k

Was invested in local  
and global mission

- Matthew House in Toronto, Windsor, Ottawa, Fort Erie
- Oasis Dufferin Community Centre, TO
- Friendship House, Brantford
- Canadian Baptist Ministries

# \$154k

Was received from faithful women through legacy giving to sustain the mission and ministry of CBWOQ well into the future.

Women from all  
associations  
connected with  
CBWOQ in some way  
(donors, program  
participants, etc.)

# 17







Looking back on this past year, I'm so grateful—for the women who have shown up, the stories we've shared, and the ways God has been at work, both in big moments and in the quiet ones.

This year brought significant growth. We launched a new website and user-friendly database, revamped our newsletter, and transitioned women to staying connected in new ways. We also developed resources for two fundraising campaigns and launched Kindred Moms - one way we are creating space for intergenerational connections. Attending the UN Commission on the Status of Women was another inspiring milestone, offering fresh insights for empowering women.

I'm especially excited for our Annual Gathering: Growing Together. My prayer is that it will be a space where we deepen our faith and learn side by side. We need each other across generations!

As we move forward, may we keep leaning in—learning, encouraging, and creating spaces where women feel seen, known, and empowered to follow God's call.

*Abby*

Abby Lamshead

Communications Manager, Ministry Lead for Young Women



you're  
warmly  
invited  
to  
Gathering  
2025!



Let's celebrate the friendships and faith that have connected women for generations while embracing fresh ways to grow, inspire, and empower each other for the future.

For more details and to register, visit:

[cbwoq.ca/gathering2025](https://cbwoq.ca/gathering2025)





I'm thrilled to have joined CBWOQ this past year as the Administrator and Donor Relations Coordinator. Even though I still feel so new, I have already been deeply moved by the rich legacy and genuine care that radiates from individuals and groups I've connected with. Through my conversations toward the end of last year, I spoke with many women who have been faithfully giving for years—not only financially, but also through their time, expertise, and prayers. Their devotion to using all of their God-given gifts and their steadfast commitment to connecting women and advancing God's kingdom has been so encouraging.

As I look ahead, I'm excited to continue building relationships with more women and churches, nurturing the connections the Lord has already established here at CBWOQ. My hope is for us to grow together and invite even more women to walk alongside us—whether that's through financial support, mentorship, group participation, encouragement, or prayer for one another. Let's keep cheering each other on and watching for all that God is doing through women around the world.

*Rachel*

Rachel Merino

Administrator, Fundraising & Donor Relations Coordinator





# A Financial Snapshot

Oh what a difference one year can make! As I reflect on 2024, I am reminded of the words of Ecclesiastes 3, "There is a time for everything... a time to tear down and a time to build, a time to weep and a time to laugh, a time to mourn and a time to dance..."

There is no doubt that 2024 was a hard year for the organization. We stepped into 2024 with a lot of hope, but also with just as much uncertainty. As we forged ahead, guided by the strategic planning exercise we completed in 2022, and the new directions and priorities we unveiled in 2023, it was in 2024 that the hard decisions were implemented. It was time to tear down...

We had to lay down Live magazine, the centerpiece of the organization, with its roots going back 146 years. This was hard for many of you. It was hard for us too. We bid farewell to some longtime staff. This was difficult for us to do. As an organization, we went through this "weeping" and "mourning" period.

But by the grace of God, then came the time to build. In the fall, Janice Charko came on board as our treasurer; we had been without a treasurer for over five years. As you will see from our 2024 audited financial statements, association donations remained stable compared to the previous year, which is so encouraging, considering our usual declining trend. Finally, this past year, we were blessed with significant legacies. However, we know it is not yet time to laugh and dance.

If you will recall, last year, I left you with an image of a ship going through uncharted waters and the assurance that we would not be sinking, as we knew that God was manning the ship. This year, it feels like we are a train going through a tunnel, and we can already see the light at the end of the tunnel. We cannot see the tracks ahead, past the end of the tunnel, but we already know the tracks are there, because who built those tracks?... Yes. HE did. And I just know there will be a lot of laughing and dancing once we are out of this tunnel.

*Sandra*

Sandra Mok  
Finance Chair



"I just know  
there will be a  
lot of  
laughing and  
dancing once  
we are out of  
this tunnel."

Sandra Mok



# CANADIAN BAPTIST WOMEN OF ONTARIO AND QUEBEC

## CONDENSED STATEMENT OF FINANCIAL POSITION

As at December 31,

2024

2023

### ASSETS

Total

Total

#### Current

Cash and cash equivalents

\$ 193,915 \$ 136,453

Accounts receivable

13,123 14,316

Prepaid expenses

5,270 9,945

\$ 212,308 \$ 160,714

Life Insurance, Cash Surrender Value

28,458 26,841

Long-Term Investments

682,634 663,785

\$ 923,400 \$ 851,340

### LIABILITIES

#### Current

Accounts payable and accrued liabilities

\$ 37,622 \$ 46,733

Government remittances payable

- 512

Deferred contributions

46,075 37,990

Unearned revenue

- 2,417

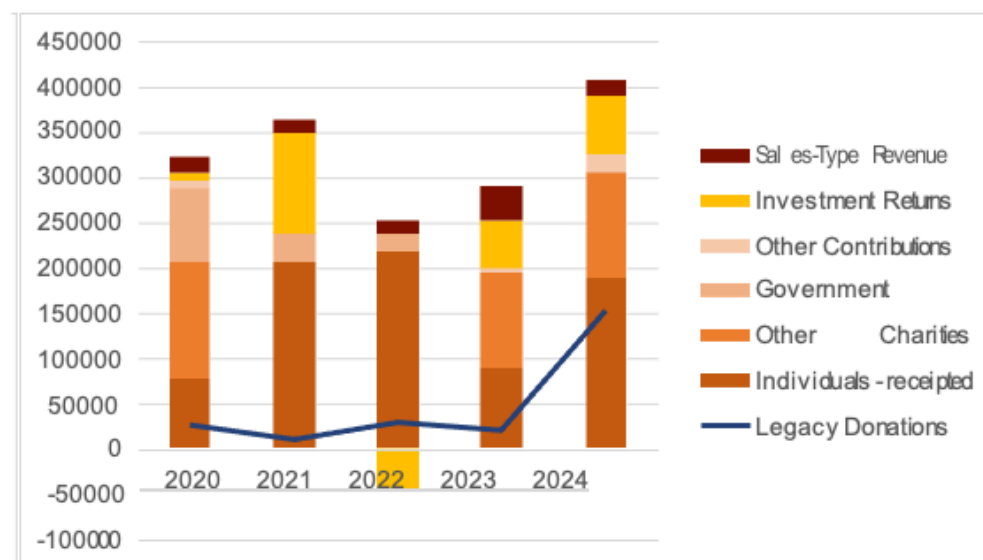
\$ 83,697 \$ 87,652

### FUND BALANCES

839,703 763,688

\$ 923,400 \$ 851,340

### Revenue Profile





**CANADIAN BAPTIST WOMEN OF ONTARIO AND QUEBEC**  
**CONDENSED STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES**

For the year ended December 31,

**2024**

**2023**

**REVENUE**

Donations for special projects and designated legacies	<b>\$ 24,563</b>	\$ 28,087
Association donations	<b>134,628</b>	134,955
CBM donations	<b>12,240</b>	22,625
Convention	<b>11,257</b>	-
"Live" magazine	<b>6,510</b>	29,050
	<b>\$ 189,198</b>	\$ 214,717

**EXPENSES**

Salaries and administration	<b>\$ 244,355</b>	\$ 222,043
Communications	<b>21,889</b>	39,371
CBM expenses	<b>18,520</b>	25,540
Programs and events	<b>26,961</b>	14,684
Refugees and community mission	<b>10,922</b>	10,965
Other mission	<b>5,257</b>	3,874
Bank charges and interest	<b>2,477</b>	2,917
	<b>\$ 330,381</b>	\$ 319,394

**RESULTS OF OPERATIONS BEFORE OTHER ITEMS**

	<b>\$ (141,183)</b>	\$ (104,677)
Investment income	<b>\$ 19,220</b>	\$ 24,297
Unrealized gains (losses) on investments	<b>52,820</b>	39,258
Investment fees	<b>(8,392)</b>	(9,297)
Undesignated legacies	<b>153,550</b>	20,000
	<b>\$ 217,198</b>	\$ 74,258

**RESULTS OF OPERATIONS**

**\$ 76,015** \$ (30,419)

**FUND BALANCES: BEGINNING**

**763,688** 794,107

**FUND BALANCES: ENDING**

**\$ 839,703** \$ 763,688



# CBWOQ *on Mission*



In 2024, our mission work was a testimony to God's enduring faithfulness as we served, empowered, and joined women in Canada and around the world.

## **Bringing Them to Safety**

Under the leadership of Julaine Palmer of Trent Valley and with the support of CBOQ's refugee program, the sponsorship application for Robina and Nazia was successfully submitted and is now in process. We were deeply moved in a June Zoom meeting with the sisters, held just hours after Robina's release from the Thai Immigration Detention Centre. Hearing her story firsthand strengthened our resolve to walk with them in this journey. Julaine, whose dedication to refugee sponsorship is unwavering, touched us with stories of her involvement in the lives of individuals hoping for a new life in Canada.



## **Strengthening Women in Mission**

Throughout the year, we had the privilege of supporting and encouraging women and women's groups in our churches as they carried out vital mission work in their communities. Their faith in action continues to make a profound difference.



## **Partnership Missions**

Through the Canadian Baptist Women's Great Canadian Bible Study, we raised awareness and funds to empower youth in Kenya through health education and mentorship. In addition, four high-impact women leaders in Rwanda, Kenya, and Lebanon received international scholarships, strengthening their influence and leadership capacity.



## **Walking the Path of Reconciliation**

As part of A Good Way, we participated in the National Learning Circle in which denominational partners of Canadian Baptist Ministries gather regularly to develop resources for fostering right relationships between Indigenous and non-Indigenous peoples.

## **The Power of Global Prayer**

Prayer remains at the heart of our mission. Through BWNA and BWA-Women's Day of Prayer grants, we empowered women worldwide to engage in global mission, supporting efforts in evangelism, discipleship, poverty alleviation, violence prevention, economic empowerment, and next-generation leadership.



## **The Strength of Our Networks**

The power of our work lies not just in individual efforts but in the strength of our connections. The relationships we have, the wisdom we share, and the support we offer one another enable us to truly make a difference. Together, we are part of something far greater than ourselves, and we are deeply thankful for the women of CBWOQ and our national, North American and global families.



# *Our Staff Team*



**Helena Bergen**  
Executive Director



**Tracey Bagley**  
Director of Leadership  
& Discipleship



**Abby Lamshead**  
Communications Manager, Ministry  
Lead for Young Women



**Rachel Merino**  
Administrator, Fundraising &  
Donor Relations Coordinator

# *Our Board of Directors*



**Heather Rumble-Peterson**  
Board President, Kingsville



**Noreen McMaster**  
Vice President, Omeme



**Hilary Vanderwater**  
Secretary, St. Catharines



**Sandra Mok**  
Finance Chair, Mississauga



**Sonia Pehlivanian**  
Montreal



**Jackeline Riedstra**  
Toronto



**Rev. Gloria Stafford**  
Thornhill



**Jane Masenda**  
Hamilton



**Janice Charko**  
Treasurer, Toronto



# JOIN US!

 <p>SISTERS in <i>STRENGTH</i></p>	<p><b>Sisters in Strength</b> If you're a woman leading in any capacity, join for spiritual growth, leadership development, and ministry support.</p>	<p>Last Thursday of the Month Online</p>
 <p>KINDRED <i>moms</i></p>	<p><b>Kindred Moms</b> A community for support, encouragement, and meaningful discussions on parenting and faith.</p>	<p>Wednesdays Online</p>
 <p><i>For the soul</i> OF THE <i>MINISTRY WIFE</i></p>	<p><b>Ministry Wives Gatherings</b> To support, uplift and encourage one another as we walk this unique journey</p>	<p>Find upcoming dates at <a href="http://cbwoq.ca">cbwoq.ca</a></p>
 <p>AN INVITATION TO BEGIN A MEANINGFUL <i>Lenten season</i></p>	<p><b>Seasonal Gatherings</b> Space for reflection, renewal, and deeper connection with God and one another.</p>	<p>Find upcoming dates at <a href="http://cbwoq.ca">cbwoq.ca</a></p>
 <p>AVENUE ROAD BAPTIST CHURCH CAMBRIDGE, ON Psalm 100:5 <i>Growing together</i> Empowering generations of women to know God's goodness May 2-3 2025</p>	<p><b>Annual Gathering</b> A chance for women to gather to connect, grow in faith, and be inspired for the journey ahead.</p>	<p>Yearly in May</p>
 <p>BAPTIST WOMEN'S WORLD <b>DAY of PRAYER</b></p>	<p><b>Baptist Women's World Day of Prayer</b> unites women around the globe in a shared time of prayer, reflection, and solidarity in Christ.</p>	<p>Yearly in November</p>
 <p>- 2025 - <b>Great Canadian Bible Study</b></p>	<p><b>Great Canadian Bible Study</b> An annual opportunity for women to gather, dive into Scripture, and support a meaningful mission project together.</p>	<p>Yearly in January</p>



# Thank You!

*We appreciate your commitment to journeying with us!*

To our incredible volunteers, donors, and supporters—thank you for being part of this ministry. Your generosity, prayers, and dedication make all the difference, helping women grow in faith, find community, and live out God's calling. Whether you gave your time, resources, or encouragement, you are a vital part of this work. We are so grateful for you and all the ways you partner with us to bring hope and transformation.



*For any questions, feedback,  
or further inquiries, please don't  
hesitate to reach out to us.*

Phone Number  
**416-620-2954**

Website  
***cbrwoq.ca***

Facebook  
**@CBWOQ**