

2025 - 2026



A N N U A L R E P O R T

Phone Number

416-620-2954

Website

cbwoq.ca

Facebook

@CBWOQ

VISION & MISSION



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)

CBWOQ STAFF



Helena Bergen
Executive Director



Tracey Bagley
Director of Leadership & Discipleship

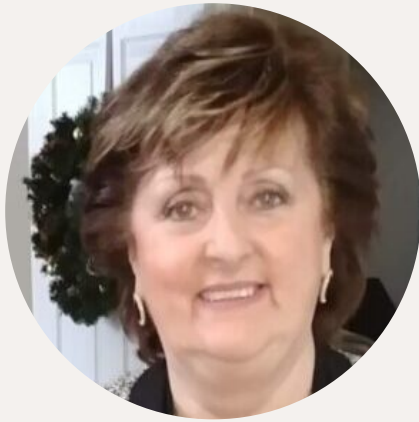


Abby Lamshead
Communications Manager, Ministry Lead for Young Women



Rachel Merino
Administrator, Fundraising & Donor Relations Coordinator

CBWOQ BOARD



Noreen McMaster
President, Omemeë



Rev. Gloria Stafford
Vice President, Thornhill



Heather Rumble-Peterson
Past President, Kingsville



Sandra Mok
Finance Chair, Mississauga



Jane Collins
Hamilton



Jackeline Riedstra
Toronto



Ruth Wilkinson
Cobourg



Janice Charko
Treasurer, Toronto



Irma Vartanian
Montreal



PRESIDENT'S REPORT NOREEN MCMASTER

*The Lord will guide you always;
He will satisfy your needs in a sun-scorched land and will strengthen your frame.
You will be like a well-watered garden, like a spring whose waters never fail.*
Isaiah 58:11

Looking at today's headlines, we are often faced with challenges that can feel overwhelming and raise concerns about the future. Yet the mission of CBWOQ remains unchanged. We continue to encourage women to look to Jesus and (re)claim His calling on their lives, discovering the freedom, fullness, and fruitfulness God has for them.

That has been our focus in 2024 and 2025, and it will continue to guide us in 2026 as we seek to help women fulfill their calling in Christ. In this 2025 Annual Report, you will find many reasons to celebrate as collaborative ministry continues to bear fruit for God's kingdom. Throughout these pages, we highlight stories of hope, mission, and impact.

CBWOQ is God's ministry. We desire to remain faithful to where He leads and to steward wisely the resources He provides through you. Your prayers for our staff and Board have been a great encouragement, reminding us that we are being faithfully lifted up by you and by our prayer team.

As we move forward, we recognize that the journey includes challenges. We ask you to continue praying for discernment and for God's leading for CBWOQ. As we look to Him anew, may we discover again that His goodness still overflows and that He is still calling His beloved daughters to join Him in His kingdom work.

We are also looking forward with great anticipation to celebrating our 150th anniversary on April 24–25. We are delighted to welcome Beth Allison Barr as our plenary speaker. Breakout sessions led by gifted Christian women will offer opportunities for learning, reflection, and dialogue rooted in faith and experience.

Thank you for partnering with us in what God is doing in the lives of women as they respond to His call in Jesus Christ. At CBWOQ, we are grateful for the privilege of continuing in ministry and mission together with you.

May God richly bless each of you as you continue to serve Him.

Noreen McMaster
Board President, CBWOQ

EXECUTIVE DIRECTOR'S REPORT HELENA BERGEN

The promises in Isaiah 58:11, our theme verse for our 150th Anniversary Celebration, are not stand-alone assurances. They are God's promises to those who, with deep devotion, give their lives to seeing his will done on earth as it is in heaven. These promises continue to anchor and sustain our shared work, providing the hope that compels us.

Scripture strongly reminds us that it is God's will that life flourishes for all—that human needs are generously met, suffering is alleviated, chains of oppression are broken, and justice prevails. It is his will that the good news of mercy, rescue, restoration, and healing through Jesus Christ is made known and offered to all. And our testimony is that God is faithful to his promises. We have seen and experienced God's provision, presence, and refreshing as women pursue his will.

In 2025, CBWOQ's 149th year, women have continued to love and serve God across a full spectrum of gifts and callings. They have grown in their relationships with him and with one another and have demonstrated his presence through faith, hope, and love. They are engaged in kingdom work every day—welcoming newcomers, reaching out to refugees, feeding and clothing those in need, restoring hope and dignity to those with special needs, discipling and mentoring others, sharing their faith in thoughtful ways, and offering vital hands-on and thought leadership in churches, organizations, families, workplaces, and beyond.

Amid all this activity, three things from 2025 stand out to me as we look toward our 150-year milestone:

First, UN CSW — During my time at the UN Commission on the Status of Women in March, I was deeply convicted of the ongoing need for organizations like CBWOQ to bring women together so that all women may flourish and thrive. Women in our communities and around the world need us to link arms, speak with courage, and be a faithful presence.

Second, BWA World Congress — Gathering with the global Baptist family in Australia in July offered a powerful glimpse of the vibrant community to which we belong. Your group may be small in numbers, and your efforts may feel insignificant, but be encouraged that you are connected to a dynamic global family that shines the light of Christ brightly — like a city on a hill.

Third, reviewing and refining the CBWOQ model — Last fall, we set out to listen carefully to the women of CBWOQ. You made your voices heard, and this important work is helping reshape our structure to better support connection, belonging, and mission for today and the generations ahead.

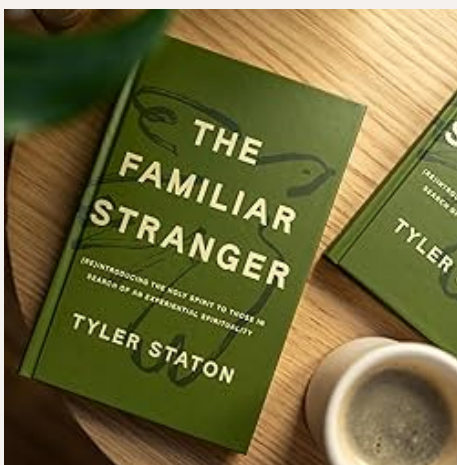
It is my prayer that as you read this report, you will be encouraged by what God continues to do among us and through you. May you know his faithful guidance and refreshing in the season ahead.

A note from Tracey

Serving as the Director of Leadership and Discipleship with Canadian Baptist Women of Ontario and Quebec is a deep joy and privilege. In this role, I have the opportunity to partner with our CBOQ churches to encourage, equip, and walk alongside women as they grow in their faith.

One of the beautiful gifts of CBWOQ is the chance for women to connect with something larger than themselves—a wider family of followers of Jesus across our churches and regions. When women gather through CBWOQ, whether in small groups, events, or shared learning spaces, they discover a sense of belonging. In those moments of connection, we encourage one another, grow in faith, and open our lives to the transforming love of God.

This year we have also gathered regularly through our monthly She Flourishes group, where women have had the opportunity to engage with guest authors and reflect together on faith and life. These conversations have created meaningful space for learning, encouragement, and honest sharing. In addition, several groups journeyed together through the book *The Familiar Stranger*, exploring the person and work of the Holy Spirit. Both of these experiences have been deeply meaningful for the women who participated, providing space for deeper faith, thoughtful conversation, and spiritual growth.



These gatherings are also beautifully intergenerational. Women of all ages and stages of faith come together to learn from one another and journey together.

For those serving in leadership, we also offer learning workshops that nurture both heart and practice. These times focus on soul care, practical leadership tools, and building healthy communities of faith, all grounded in prayer.

As we look ahead, our hope is to continue creating spaces where women can grow in faith, deepen relationships, and discover the ways God is calling them to serve in their churches and communities.

Our prayer is that more women will discover places to belong, grow in faith, and use their gifts in the life of the church and the world.



A note from Abby

2025 was a meaningful year — one marked by gathering, depth, and growth.

Kindred Moms continued gathering weekly, strengthening a core group of women committed to growing in faith and supporting one another in motherhood. What began as conversation has deepened into authentic community.

This year we also hosted our first Kindred Moms Retreat. Thirteen moms attended — representing 37 children — stepping away for intentional rest and renewal. The vision was simple: create a space with no responsibility or expectation, where women could reconnect with God and feel cared for. The weekend delivered exactly that. The unhurried rhythm, the absence of tasks, and the depth of conversation created space for real spiritual renewal. One participant later shared that the experience “felt holy.”



The impact extended beyond the weekend itself. Several women attended from a CBOQ church not previously involved with CBWOQ, and as a direct result, a new monthly gathering has begun there. It was a clear example of how investing in women strengthens entire communities.



In my communications role, we continued to expand our reach and engagement. Our monthly newsletter is sent to over 1,000 subscribers, with strong organic sharing across churches and personal networks. The feedback has been deeply encouraging:

“Your essay is always a treat to read... sheer poetry.”

“What an awesome newsletter. I will share with our church women.”

“An important reminder for me right now.”

These reflections are not only read — they are forwarded, read aloud, and used within Bible study groups.

Alongside this, I supported website development and content creation, event and program promotion, stewardship campaigns, the Annual Gathering, and the production of this annual report. Across all platforms, my focus has been to ensure our communications clearly articulate CBWOQ’s mission, impact, and value.



This year demonstrated that intentional spaces — both in person and online — create tangible results. When women are strengthened in faith and community, the impact multiplies.

A note from Rachel

This past year, in my role as Administrator and Donor Relations Coordinator, I've continued to be deeply encouraged by the generosity and faithfulness of the women, churches, and groups who make this ministry possible. One of my greatest joys has been intentionally reaching out to say thank you. We sent more than 282 handwritten thank-you cards to donors, including our faithful 61 monthly givers. Taking the time to write and reflect on the impact of their giving was such a meaningful reminder that this ministry is sustained by a community of people who care deeply about encouraging women and serving others in Jesus' name. I've also had the privilege of connecting with churches, mission circles, and women's groups throughout the year, some of whom have supported the ministry for decades, others newer to the organization. Each conversation has been a gift, reminding me again of the shared heart for ministry that exists across our CBWOQ family.



We also saw some encouraging steps forward in our fundraising efforts. Our mid-year "Make it Monthly" campaign welcomed three new recurring donors, and our year-end mailing raised over \$10,000 while sharing about the work happening through the Refugee Sponsorship, the Dorothy Neal New Initiatives Fund grant recipients, and the other areas of ministry. As we planned for our 150th Anniversary, we reached out to partners about sponsorship opportunities, and it's been exciting to see the support and enthusiasm for the work that God is doing through and for women in CBWOQ.



Behind the scenes, we've also taken steps to steward our resources well and strengthen our systems for the future. We closed our storage unit—saving over \$2,000 annually—and transitioned all active donor into our new Planning Center database, meaning we could email tax receipts for the first time! We also streamlined event registrations and introduced e-transfer giving, making it simpler for women and churches to participate and support the ministry. As I reflect on the year, I'm grateful for the many ways God continues to provide through this faithful community, and I look forward to continuing to nurture these relationships in the year ahead.

SHE GIVES

She Gives is part of a growing movement of women who are learning, engaging, and responding to God's work in the world.

Through She Gives, women are invited to explore six core areas that reflect God's heart for women and communities. As we listen, learn, and pray, we begin to notice where God is already at work—and how we might join Him.



Engagement in She Gives can take many forms:

- Learn about the ministries and partners working in these six areas.
- Pray for the people, communities, and leaders connected to this work.
- Share what you are discovering with your churches and communities.
- Participate locally, seeking ways to respond to needs around you.
- Imagine new initiatives and apply for grants that help bring them to life.
- Give financially to support the work of CBWOQ and CBM.

The heart of She Gives is women growing in awareness, compassion, and action.

Together, we are learning to see our world more clearly, listen for God's invitation, and respond with courage, generosity, and hope.

Learn more at cbwoq.ca/join-us/shegivesoverview/

LISTENING, LEARNING & LOOKING AHEAD

SIGNIFICANT FINDINGS FROM THE CBWOQ MODEL REVITALIZATION PROJECT

Over the past year, CBWOQ invited women across our churches to share their perspectives through a survey and a series of focus groups. We are grateful to the many women who participated and offered thoughtful reflections about the future of ministry with women.

Several themes emerged clearly from these conversations. Many of these insights reaffirm long-held values within CBWOQ, while also highlighting ways we may need to adapt for the present moment. Together, they are helping guide our ongoing discernment as we seek to strengthen CBWOQ's ministry of connecting, encouraging, and equipping women across our churches and communities.

1. Women deeply value CBWOQ and trust its leadership and resources.

CBWOQ continues to be widely trusted and valued by women, who describe the organization as spiritually grounded, encouraging, and a reliable source of high-quality support and resources. This strong relational credibility provides a solid foundation for the future, even as the ministry adapts its model to meet today's realities and ensure long-term sustainability.

2. Women want connection and spiritual growth — especially locally.

Women consistently expressed a deep desire for connection and opportunities for spiritual growth, particularly through small, local gatherings and discussion-based communities. At the same time, they also value opportunities to connect with women from other congregations, indicating that CBWOQ has a meaningful opportunity to help women find or create spaces and networks where authentic spiritual community can flourish.

3. The current organizational structure needs to be simplified.

Participants consistently noted that the current organizational structure feels too complex and demanding for today's realities. With fewer leaders available to sustain formal roles, committees, and reporting expectations, there is a clear desire for simpler, more flexible ways of organizing women's ministry. As CBWOQ prepares to shift its organizational structure, existing groups desiring to continue in their current manner will remain an integral part of the CBWOQ community.

LISTENING, LEARNING & LOOKING AHEAD CONT'D

4. Younger women engage differently.

Younger women are open to engaging, but they tend to do so in different ways than previous generations—through flexible gatherings, mentoring relationships, and events that fit naturally into their lives. Their participation grows when opportunities are relational, simply promoted, and accessible within today's rhythms of family, work, and community.

5. CBWOQ serves as a valued resource hub, connector, and catalyst for collective missional engagement.

Participants consistently affirmed CBWOQ's fruitful role in equipping and connecting women with the tools and support they need wherever they are serving. CBWOQ will continue to provide leadership and resources for collective missional impact and offer pathways for engagement in issues affecting women and children both locally and globally.

6. Leadership development and succession are major concerns.

Participants expressed significant concern about the future of leadership, noting challenges in recruiting new leaders and the aging of current leadership in many churches. Addressing this will require intentional, relational approaches that mentor and encourage emerging leaders while creating accessible pathways for younger women to step in.

We look forward to continuing this journey together, trusting that God will guide and strengthen our shared work in the years ahead.

150th Anniversary Celebration



April 24-25th, 2026

Bayview Glen Alliance,
Toronto, ON

Worship, AGM, fellowship, &
Celebration Gala Dinner!
Special Guest: Beth Allison Barr

CBWOQ ON MISSION

Throughout 2025, CBWOQ joined women across Canada and around the world in God's mission—encouraging leadership, strengthening partnerships, and supporting ministries that bring hope to communities.

Mission Among Us: As women gather to learn, connect, and grow, CBWOQ nurtures confident leaders whose ministry multiplies within churches and communities. Grants supported two globally impactful ministries: Life Circles led by Diane McBeth through BWA Women and Moms of Hope in Liberia led by Sonya Tetley.



We participated in the UN's Commission on the Status of Women & the BWA World Congress & Women's Summit, in engaging global conversations advocating for the dignity, safety, and flourishing of women and girls and strengthened relationships with Baptist women and leaders worldwide, fostering encouragement, learning, and collaboration.



Through prayer, storytelling, and financial support, CBWOQ helped support the global ministry of CBM partners serving communities through development, justice initiatives, and gospel witness.

Support continued for Baptist-women founded-ministries serving vulnerable communities in Canada, including Matthew House, Friendship House, and Oasis Dufferin Community Centre. With the refugee ministry at Gilmour Baptist, we continued raising support while offering community and encouragement to two sisters awaiting sponsorship processing, providing hope for safety and a new beginning in Canada.



We partnered with Baptist women across Canada to promote postgraduate scholarships and connect women through shared Bible study and mission engagement, and globally for worldwide prayer and generosity for women-led ministries.

With the National Baptist Learning Circle, we helped provide resources helping churches to listen, learn, and take faithful steps toward reconciliation with Indigenous peoples (www.agoodway.ca).

FINANCIAL SNAPSHOT



This message is a bittersweet one for me, as it marks the end of my term on the Board and, consequently, my conclusion as your Finance Chair. As I reflect on our journey, I am drawn to the promise in Isaiah 40:31: "But those who hope in the Lord will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint."

This past year, we engaged in another vital round of strategic planning, carefully re-examining our organizational structure to ensure we are built for the future. Because of this work, we are incredibly hopeful for the horizon ahead.

On the financial front, we were again blessed with some significant legacies, but what actually brought me the greatest joy was a number that would not even pass the materiality test. Only a few thousand dollars more compared to last year... but it represents so much more!

You may recall that in 2024, I was cautiously optimistic when our association donations finally stabilized after years of decline. At the time, I was perhaps a little hesitant to rejoice too loudly – but today, I am overjoyed! In 2025, those donations didn't just stay level; they showed a slight increase. This upward trend is a powerful testament to your faithfulness and a sign that our trajectory is shifting.

Two years ago, we were a ship navigating uncertain seas. Last year, we were a train emerging from a dark tunnel. Today, it feels as though we are a plane taxiing on the tarmac, engines humming, perfectly positioned for take-off. Under the steady leadership of Helena and the tireless dedication of the wonderful women on our board and staff, and of course, with our Almighty Father guiding our path, we are turning this organization around, one day at a time, one project at a time, one prayer at a time.

As I pass the baton, my prayer is to see this organization keep going and soar high. Thank you for trusting me with this stewardship. The runway looks clear, and the best is yet to come.

Blessings,
Sandra Mok, Finance Chair

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

For the year ended December 31,

2025

2024

REVENUE

Donations for special projects and designated legacies	\$ 20,421	\$ 24,563
Association donations	140,665	134,628
Canadian Baptist Ministries donations	8,200	12,240
Convention	10,089	11,257
"Live" magazine	-	6,510
	<u>\$ 179,375</u>	<u>\$ 189,198</u>

EXPENSES

Salaries and administration	\$ 214,212	\$ 244,355
Communications	13,037	21,889
Canadian Baptist Ministries	17,054	18,520
Programs and events	24,438	26,961
Refugees and community mission	15,662	10,922
Other mission	9,800	5,257
Bank charges and interest	1,162	2,477
	<u>\$ 295,365</u>	<u>\$ 330,381</u>

RESULTS OF OPERATIONS BEFORE OTHER ITEMS

Investment income	\$ 15,416	\$ 19,220
Unrealized gains (losses) on investments	69,649	52,820
Investment fees	(9,966)	(8,392)
Undesignated legacies	107,929	153,550
	<u>\$ 183,028</u>	<u>\$ 217,198</u>

RESULTS OF OPERATIONS

FUND BALANCES: BEGINNING

FUND BALANCES: ENDING

	\$ 67,038	\$ 76,015
	839,703	763,688
	<u>\$ 906,741</u>	<u>\$ 839,703</u>
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CANADIAN BAPTIST WOMEN OF ONTARIO AND QUEBEC
CONDENSED STATEMENT OF FINANCIAL POSITION

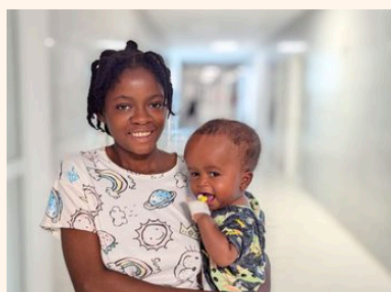
As at December 31,

2025

2024

ASSETS	Total	Total
Current		
Cash and cash equivalents	\$ 193,841	\$ 193,915
Accounts receivable	8,627	13,123
Prepaid expenses	3,743	5,270
	<u>\$ 206,211</u>	<u>\$ 212,308</u>
Life Insurance, Cash Surrender Value	30,482	28,458
Long-Term Investments	771,772	682,634
	<u>\$ 1,008,465</u>	<u>\$ 923,400</u>
LIABILITIES		
Current		
Accounts payable and accrued liabilities	\$ 40,261	\$ 37,622
Deferred contributions	61,463	46,075
	<u>\$ 101,724</u>	<u>\$ 83,697</u>
FUND BALANCES	906,741	839,703
	<u>\$ 1,008,465</u>	<u>\$ 923,400</u>

THANK YOU



This year, we celebrate growing together! To our incredible volunteers, donors, and supporters—thank you for walking alongside us. Your generosity, prayers, and encouragement help women flourish in faith, build meaningful community, and step boldly into the life God has called them to. Every gift of time, talent, and resources nurtures growth that spreads far beyond what we can see. We are so grateful for you and for the ways you partner with us to cultivate hope, transformation, and new beginnings.

2025 at a Glance

985

Subscribers to our monthly newsletter
That's 11% growth!

5800

Visitors to our website

700

Women and/or groups have profiles in our online platform.

Two legacy gifts were received, totaling
\$107,000

In our first year under the new By-Law,

93

women registered as voting members.

52

Churches or Women's Groups &

225

individuals across

17

associations invested financial resources into CBWOQ

Gatherings/Workshops/ Groups Hosted by CBWOQ:

Weekly Moms Group + A Retreat
Monthly Sisters in Strength
Gathering (Now She Flourishes)
Lent & Advent Workshops
Ministry Wives Gathering
Annual Gathering
Five Book Club/Study Groups
Assembly Meet & Greet