



# **2024 Annual Report**

April 24, 2025

Deroche, BC

# Table of Contents

<b>Table of Contents</b>	<b>2</b>
<b>Overview</b>	<b>3</b>
<b>About Stepping Stones</b>	<b>4</b>
Our Purpose	4
Vision	4
What Do We Do?	4
Guiding Principles	4
<b>Governance</b>	<b>5</b>
2024 - 2025 Board members	5
Board Terms	5
2025 - 2026 Board members	5
<b>Camp 2023</b>	<b>6</b>
<b>Inreach/Outreach</b>	<b>7</b>
<b>Property and Facilities</b>	<b>8</b>
Property Management	8
Property Upgrades	8
Property Rentals	8
<b>Operations Directors Update</b>	<b>9</b>
<b>Finances</b>	<b>11</b>
Statement of Activities	11
Balance Sheet	12
<b>Ongoing Risks</b>	<b>13</b>
Operational stability	13
Legal risks for camp and property	13
Non-conforming facilities	13
Over-reliance on volunteers	14
<b>Next Steps, Long Term Plans</b>	<b>15</b>
Work Included	16
Long-term Plan bird's eye image	16
<b>Community Support</b>	<b>17</b>
<b>Thank You</b>	<b>17</b>

# Overview

Stepping Stones exists to encourage young people to know Christ more deeply. Since its inception in 2003, Stepping Stones has been blessed in many ways. Countless lives have been blessed by the camp.

Much happened at Stepping Stones in the last year, but at the centre of it all was a summer full of rewarding camp weeks. Every year camp is different as we respond to new opportunities, develop our internal systems, and seek new and improved ways to lift kids up to lives fuelled by a relationship with their Savior. Camp 2024 was no exception. We are so grateful for the dedication of our staff and volunteers who made camp happen yet again this year. It truly is a full year-long effort to prepare for two months of camp every summer.

Alanna Noort has continued her work as Camp Manager. The board is very grateful for the dedication and professionalism that she brings to this role. Our Camp Director, Natalie Hoogstra, is also going into her second year of work for Stepping Stones. We're thankful for her willingness to serve and lead our summer staff.

Dylan and Danielle Moesker wrapped up their time as Operations Directors and within a few months welcomed their twin girls. We thank God for the blessing they've been to camp and for the blessings they have received from him! We were happy to have multiple applicants willing to fill the role and have been blessed with the addition of Trevor and Kaylee Dehaas to the Stepping Stones family as our new Operations Directors. Harm Vanderlinde continues to be a supportive advisor, particularly to our Operations Directors.

Tim Vanderhoek requested an early departure from the board after being elected to church office. Kelvin Hofsink was elected to take his place on the board, and will focus on long-range planning and development.

A focus for Stepping Stones in 2024 was to start planning for our next big project - new cabins. We have plenty of growth and improvement ahead of us as we continue to push ahead on long term goals.

God has blessed Stepping Stones and allowed Stepping Stones to be a blessing to many. As a board, we have seen that he uses each of us and each of those involved in Stepping Stones to His Glory. We have faith that He will continue to do so and are humbled to be a part of the journey.

To God be the Glory!

# About Stepping Stones

## Our Purpose

To encourage young people to know Christ more deeply.

## Vision

We see young people with an extra spring in their step and a deeper sense of purpose. We see them ready to step up in their homes, schools, communities and workplaces, because they know that God loves them and that their daily troubles are healed through Jesus.

## What Do We Do?

We invite young people (aged 8 - 16) who face troubles, pressure and temptations to a week-long place of rest on our mountainside property in Deroche BC, where they can be awed by God as He is revealed through nature, through the Bible and through relationships with Christians.

## Guiding Principles

Our decisions, attitudes and behaviours are always: Gospel-Saturated, Joy-Filled and Safety-Focused. To keep things simple we say Holy, Happy and Healthy.

Here is how we define them:

### ***Holy***

- Campers, counselors and volunteers know that they are broken, but made right with God through Jesus.
- Teaching GRACE: God's riches at Christ's Expense.
- Holding firmly to the Word, in personal devotions and in chapel.
- Spending time in prayer.
- Knowing that God loves us unconditionally, and therefore loving others unconditionally.
- Seeing the fruits of the Spirit: love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.

### ***Happy***

- People who are genuinely happy because they know that God loves them, and they are eternally secured.
- People looking comfortable
- Hearing every child laughing or seeing them smiling.
- Hearing "That was so fun, I want to come back — do you want to come too?"
- Food presented in a fun way.
- Buildings decorated in a fun way.
- Celebrating unique skills, stories and diversity
- Putting the service of others above our own wishes, just like Jesus did for us.

### ***Healthy***

- Seeing no anxious campers.
- Seeing no physical or emotional injuries.
- Seeing policies and procedures in place and being followed.
- Caring about all others and asking: "How are you really doing?"
- People asking, "Can I pray with you?"
- People feel comfortable enough to say, "I need to tell you something..."
- Good, wholesome food.

# Governance

Stepping Stones Retreat Society is a registered non profit society in Canada.

The board meets monthly. Each board member is responsible for different aspects of the organization.

## Board Terms

Regulations:

- Terms are 3 years, based on the AGM or Fall Strategy Kick Off
- Board members will be allowed 2 consecutive 3 year terms
- Retired board members will be required to have 1 year off of the board before returning

**Kyle de Leeuw** and **Kevin Onderwater** have requested retirement from the board. **Kelvin Hofsink** and **Evan Bulthuis** have agreed to join the board in replacement of Tim Vanderhoek and Nick Vandelft who have stepped down Fall of 2024. The board is currently looking for new members to replace Kevin Onderwater and Kyle de Leeuw.

## 2024 - 2025 Board members

Member	Responsibility	Commitment
Kevin Onderwater	Board Chair	2nd Term, 2025 (AGM)
Kyle de Leeuw	Board Secretary	1st term, 2025 (FALL)
Evan Bulthuis	Treasurer	1st Term, 2027 (FALL)
Kayla Vanderhorst	Summer Camp Liaison	1st Term, 2027 (AGM)
Chris Snyder	Outreach	1st Term, 2027 (AGM)

## 2025 - 2026 Board members

Member	Responsibility	Commitment
Kevin Onderwater	Board Chair	2nd Term, 2025 (AGM)
Kelvin Hofsink	Long-range planning / Development	1st Term, 2028 (AGM)
Kayla Vanderhorst	Summer Camp	1st Term, 2027 (AGM)
Chris Snyder	Outreach	1st Term, 2027 (AGM)
Evan Bulthuis	Treasurer	1st Term, 2027 (FALL)
Kyle de Leeuw	Board Secretary	1st Term, 2025 (FALL)

# Camp 2024

This last summer was incredible! We were able to welcome 264 campers up to our mountainside property to be encouraged to know Christ more deeply this past summer. In addition, we had 31 staff members and 86 counselors over the summer. We are so thankful for this opportunity to grow in our relationships with others and with the Lord. We thank and praise Him for His blessing over Camp 2024!

We had 6 overnight camps, and one week of Explorers Day Camps. Explorers continues to be a success and a great way to introduce young campers to Stepping Stones and the whole camp experience. For Camp 2024, we changed Explorers to be a three day, two night experience, where campers will have the option to stay overnight the second evening if they are feeling comfortable! Nearly all of our Explorers campers chose to stay overnight and we found it to be a great success. We will be offering the same for Camp 2025.

Like 2023, we registered campers as we filled counsellor positions. We did this again to ensure that we have enough counselors to meet the needs of our campers, have well-trained counselors, and to alleviate stress on our volunteer committees. We were able to find enough counselors for all hopeful campers, except for Capstone, where a few female campers were not able to attend because we were short two female counselors. This was disappointing - but we also think this is a good reminder to our community as a whole that Stepping Stones cannot operate fully and effectively without people being willing to step up, volunteer, and serve! We pray that it will not be the case this year and that we will find enough volunteers to register every available camper.

We continue as an organization to put lots of work into our training programs for counsellors and staff.

Counsellor training is an all-day event held at our property in Deroche! Counsellors attend various workshops that hone in on important parts of being a volunteer counsellors: "split-campfire training," "mentorship 101" "how to run CPDs" and "how to run 1:1s."

Our summer staff spent four days up in Deroche discussing and learning about servant leadership, conflict resolution, reviewing new programs, participating in improv training, practicing new camp games and activities, learning how to work together as a team, and praying together. It was a jam-packed four days, but it was very beneficial and rewarding! For camp 2025, training will be three full days and will focus on the theme of "giving glory to God."

An important part of camp each year are the times spent in Chapel, and later reflecting on the message through CPDs (Cabin Pack Devotions) and QTDs (Quiet Time Devotions).

Explorers chapel theme was "Miracles," Stones focused on "Discipleship." Our two Rock weeks learned about relationships through the chapel theme called "Links," and Boulder and Capstone delved into Revelation, studying the letters to the churches in chapters 2 and 3.

Chapel and CPDs remain high on the list of camper, counsellor and staff favorites mentioned at the weekly stick ceremonies. Our committees and staff work hard to ensure that the chapel discussions, cabin pack reflections, and time in prayer and worship are emphasized as the most important part of being at camp.

Other major highlights of the summer were our pool, the good food, new games, and the trips to Harrison, water park, and Tap-Ins.

Our summer would not be possible without all the volunteers who are willing to serve at Stepping Stones. Not just our counselors, but all of our cooks and kitchen staff as well! They do amazing work in keeping our staff, counselors, and campers well fed. Stepping Stones is truly a volunteer-led organization and is not possible without everyone!

Just for a few numbers:

- We have 7 different volunteer committees that work hard to make sure camp happens each summer: Health + Safety, Kitchen, Chapel, Counsellor, Programs, Camper, and Marketing.
- Between all 7 committees, we have around 30 volunteers serving on those committees
- There are 6 volunteer board members (and 1 advisor)
- For a full summer, we require around 40 cooks and cook helps total
- For a full summer, we would need roughly 112 counsellors

This is a total of around 190 volunteers needed to make Stepping Stones happen each summer! We are so grateful to the community for their continued support of camp. Our mission is to encourage youth to know Christ more deeply, and we cannot do that without the many, many people who give of their time and talents!

We ask that you continue to keep us in your prayers, share your experiences with those around you and encourage others to get involved.

## Inreach / Outreach

Hello, my name is Chris Snyder and this is my first year on the board, and it is a blessing to get to serve Stepping Stones and our community with this opportunity.

In 2024, we were able to send an additional 14 inreach / outreach campers to camp, and an additional 10+ campers through financial assistance. Tallying a total of \$4,880 financial assistance given. Praise God!

With camper registration already underway, emails have been sent out to all of our sister churches asking to seek/reach out to families in their church families if there is any desire to attend Stepping Stones in 2025, and if any assistance is needed to reach out for further info so we may house as many campers as possible. That way we may continue to reach further into our community, and to come alongside those that need assistance with getting their children to camp.

## **Property and Facilities**



Each year, Stepping Stones is blessed to operate out of our property in Deroche, BC. The property has a unique, modest character. It is neither extravagant nor lacking. It feels far away, while being relatively close to the urban centers in the Fraser Valley. The expanse of the property and southern exposure to sunshine creates a pleasant atmosphere of openness and joy.

#### Property Management

The property is managed by our Operations Directors, Trevor and Kaylee Dehaas previously, Dylan and Danielle Moesker. There are volunteers that serve throughout the year, including a gardening crew and individuals that participate in work bees and small projects throughout the year.

The property is well maintained.

#### Property Upgrades

This past year upgrades were completed at the property. Some notable items include:

- ★ Replaced Maple Cottage bedroom carpet with vinyl plank flooring
- ★ Replaced Caretaker Carpet in living room with vinyl flooring
- ★ Repair & waterproof rotting section of Maple Cottage exterior wall (south-east corner)
- ★ Sold Tent structure
- ★ Travel trailer/RV was sold
- ★ Replaced old camp chairs with brand new, bright ones!

#### Property Rentals

In 2024, we were thankful to have families and groups rent and enjoy our facilities. We continue to receive plenty of positive feedback. It's a pleasure to see so many people enjoy and be inspired by God's beautiful creation at the property, all while supporting camp. By the numbers, this looks like:

- Around 110K in rental revenue for 2024
- 58 bookings, including 3 weddings!

## Operations Directors Update

We are new to this position as of December 2024. We're so thankful to be able to work and live on the property. The Lord has blessed us with this amazing opportunity. As the Operations Directors, we oversee marketing, operations of facilities, groundskeeping, support of Summer Camp and coordination of rentals. We are excited to get to enjoy the rewarding experience of being present for 7 weeks of summer camp. It is a joy to be able to participate in camp and witness the Lord at work on this property.

Looking ahead, we are excited to continue building on the momentum of the past year. Our next big project is building new Cabins for summer camp and to help increase year-round revenue. We are planning a Fundraiser Gala Dinner for May 3rd to help raise funds for the project. Preparations are well under way for the upcoming Summer Camp and we have already booked out every weekend up until November for rentals!

Blessings,

Trevor and Kaylee Dehaas  
Operational Directors, Stepping Stones Bible Camp

# Finances

## Stepping Stones Retreat Society

### Statement of Activities

January - December 2024

	2024 (Budget)	2024 Actual	2025 Budget
<b>INCOME</b>			
Donations	0.00	138,991.40	0.00
Donations (Charities)	0.00	8,567.43	0.00
Government Grants	0.00	0.00	0.00
Rental Revenue	125,000.00	109,798.63	125,000.00
Sales	0.00	3,122.74	0.00
Swag Sales	5,000.00	1,716.25	5,000.00
Camp Fees	115,200.00	100,432.00	124,800.00
Camp Food Store	0.00	5,234.50	0.00
Uncategorized Income	0.00	0.00	0.00
<b>Total Income</b>	<b>\$ 245,200.00</b>	<b>\$ 367,862.95</b>	<b>\$ 254,800.00</b>
<b>EXPENSES</b>			
Advertising/Promotional	7,500.00	1,788.27	2,500.00
Travel	3,500.00	0.00	1,000.00
Bank charges	400.00	53.25	240.00
Dues and Subscriptions	7,000.00	7,757.02	8,250.00
Supplies	20,000.00	11,916.31	15,000.00
Camp Food Supplies	16,000.00	12,094.65	16,000.00
Camp Supplies	28,800.00	21,240.64	29,200.00
Cleaning Supplies	1,000.00	1,673.96	2,000.00
Pool Supplies	7,500.00	4,390.33	7,500.00
Swag	2,500.00	11,884.69	0.00
<b>Total Supplies</b>	<b>\$ 75,800.00</b>	<b>\$ 63,200.58</b>	<b>\$ 69,700.00</b>
Occupancy Costs	20,000.00	16,699.04	20,000.00
BC Hydro	18,000.00	13,919.52	16,000.00
Cleaning Fees	7,500.00	8,273.81	8,000.00
Repairs & Maintenance	10,000.00	27,750.14	25,000.00
Super Save	12,000.00	7,611.04	10,000.00
Utilities	1,500.00	3,085.56	4,500.00
<b>Total Occupancy Costs</b>	<b>\$ 69,000.00</b>	<b>\$ 77,339.11</b>	<b>\$ 83,500.00</b>
Legal and professional fees (Insurance)	35,000.00	35,591.00	40,000.00
Education & Training	1,000.00	0.00	1,000.00
Payroll Expenses	0.00	0.00	0.00
Taxes (Payroll)	10,000.00	10,072.29	10,000.00
Wages	94,630.00	139,726.78	125,270.00
<b>Total Payroll Expenses</b>	<b>\$ 104,630.00</b>	<b>\$ 149,799.07</b>	<b>\$ 135,270.00</b>
<b>Total Expenses</b>	<b>\$ 303,830.00</b>	<b>\$ 335,528.30</b>	<b>\$ 341,460.00</b>
<b>OTHER INCOME</b>			
Interest earned	4,930.70	0.00	5,000.00
<b>Total Other Income</b>	<b>\$ 4,930.70</b>	<b>\$ 0.00</b>	<b>\$ 5,000.00</b>
<b>EXCESS (DEFICIT)</b>	<b>-\$ 53,699.30</b>	<b>\$ 32,334.65</b>	<b>-\$ 81,660.00</b>

## Income Statement Summary

In 2024, Stepping Stones reported total income of **\$368,000**, exceeding our budgeted forecast by **\$122,000**, largely due to generous donations.

- **Donations:** We received over **\$147,000** in donations, including **\$8,500** from Reformed Churches. This strong support significantly contributed to our financial health this year.
- **Rental Revenue:** We fell short of our rental revenue forecast by approximately **\$15,000**, an area we hope to improve in 2025.
- **Camp Fees:** Camp fee revenue totalled just over **\$100,000**, which successfully covered all summer camp-related expenses, including wages for seasonal staff.
- **Other Revenue:** We had small additional income from swag sales and our camp food store.

**Total income for the year was \$368,000.**

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**Expenses** for the year totalled **\$336,000**, with many areas coming in under budget:

- We spent less than anticipated on advertising, travel, and camp supplies.
- Only a few areas were over budget:
  - **Swag purchases**, which were intentionally higher to stock up and will not recur in 2025.
  - **Wages**, which exceeded budget expectations primarily due to:
    - The full-time hire of Alanna (not originally accounted for),
    - A rental revenue bonus paid to the Operations Directors,
    - Early payout of 2024 rental revenue bonuses for Operations Directors (reflecting both 2023 and 2024 in this year's numbers).
- **Insurance** rose **13%** over 2023, with premiums totalling **\$35,591**. Limited underwriter options continue to make this a challenging cost to manage.

**Net result:** We ended the year with a **surplus of \$32,334.65**.

*Note: Interest income from term loans will be recognized in 2025.*

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# Stepping Stones Retreat Society

## Balance Sheet

As of December 31, 2024

### Assets

Chequing Account	\$	63,012.53
Term Deposits (due March 2025)	\$	106,795.00
Accounts Receivable	\$	-
Equipment	\$	7,004.19
Land	\$	1,000,000.00
Buildings	\$	2,157,245.33
<b>Total Assets</b>	\$	<u>3,334,057.05</u>

### Liabilities

Accounts Payable	\$	11,732.91
GST Payable	\$	6,157.87
Mortgages Payable	\$	75,000.00
RRSP Funds Payable	\$	65,000.00
<b>Total Liabilities</b>	\$	<u>297,890.78</u>

### Net Assets

	\$	<u>3,036,166.27</u>
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## Balance Sheet Summary

Stepping Stones remains in a strong financial position, with **total assets of \$3,334,057.05** and **net assets of \$3,036,166** as of year-end.

- **Cash:** We held a healthy cash balance of **\$63,000**.
- **Term Deposits:** Term deposits maturing in March 2025 total **\$106,795**.
- **Equipment:** Book value of **\$7,000**, primarily two lawn mowers and an older tractor.
- **Land & Buildings:** Valued at **\$3,157,245.33**, representing our \$1 million land purchase and the lookout structure.

**Liabilities** totalled **\$297,890.78**, consisting mostly of mortgage debt and RRSP-related amounts, alongside minor accounts payable and GST payable.

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## Closing Remarks

2024 was a year of financial stability and generosity. While some areas, like rental income forecasting and wage planning, need refinement, the organization continues to steward its resources well. We are encouraged by the support received and optimistic about sustaining and growing our impact in 2025.

# Ongoing Risks

Back in 2017, the following long term risks were identified by the board for Stepping Stones Retreat Society: Operational Stability, Legal risks for Camp and Property, and over-reliance on volunteers

In 2024, the board continued to work to mitigate these risks:

## **Operational stability**

- Stepping stones has 3x year round staff now. 2x operational staff and 1x camp manager. This significantly improves the stability and organization continuity.
- Our main source of operational risk is financial. We are mitigating this risk through rentals as we can, but to achieve a balanced budget, we need to increase the rental offerings on the property. Capital funding will continue to rely on donations. Rental revenue has made the operations considerably more stable. We are looking to build cabins to improve the camp experience and increase year round revenue.

## **Legal risks for camp and property**

- To protect the organization and directors from legal risk, the board continues to draft and implement policies to guide camp standards and camp activities. These policies match the tested accreditation standards listed by the BC Camping Association (BCCA). Significant work has been accomplished in the past year in this area. Policy is no longer an area of weakness. However, we no longer view achieving accreditation as feasible. This is due to the BCCA adopting policies that are not inline with our beliefs.
- Insurance continues to be a necessary and major expense.

## **Over-reliance on volunteers**

- The board and camp committees with the exception of the camp manager. The board is in need of a few new members to ensure the continued operation of camp.

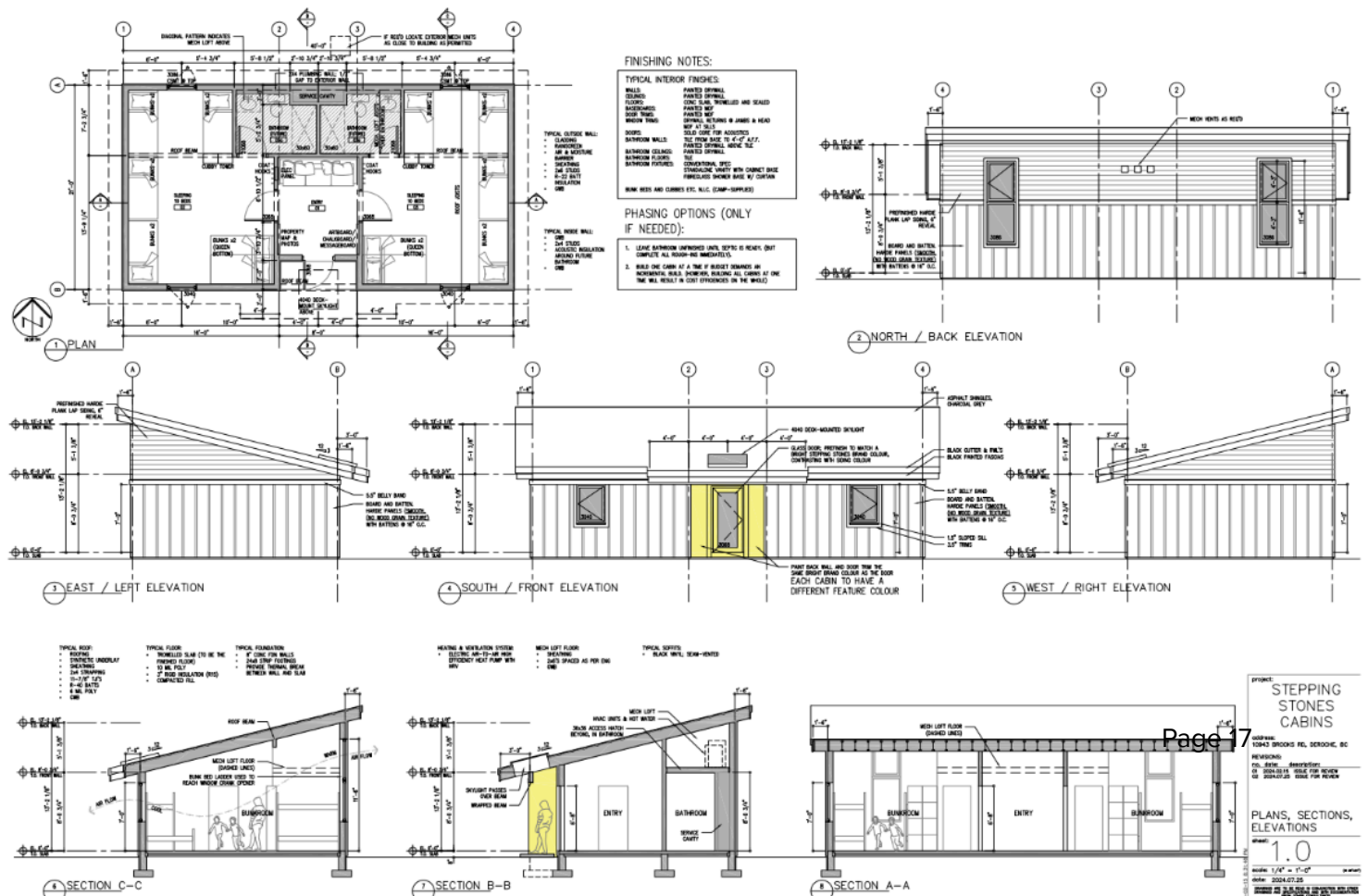
## Next Steps, Long Term Plans

In 2024, we continued to work toward our next “big” project, which will be the replacement of our tent cabins with 4-season cabins to serve our campers better and also allow for year-round group events, conferences, etc at our property. Small cabins (two sections of 10 beds each for 20 beds per cabin) will allow us the flexibility to build in phases and at a smaller scale. Four cabins of two sections each would mean that eight cabin packs would be housed and have room to expand (currently cabin packs are six campers and two counsellors – this would allow for eight campers to a cabin pack). Numerous fundraising efforts are underway to raise money to fund the construction of these cabins, as there is a substantial cost to this project. We received a quote in May 2024 for a total of \$130,000 per cabin. This price is for the construction of one cabin, and does not factor in any cost for the additional septic system required, or the cost to bring power and water to the cabins. Our prayer is that we will be able to get some of the building materials and labour donated in order to help bring down the cost of these cabins.

As we look ahead to the addition of these cabins, septic, electric, and water services are always present concerns. Every development at camp places new demands on our service infrastructure. This is both a stresser and an opportunity. For the most part our service infrastructure is currently a patchwork of disparate initiatives which do not perform holistically. A major component of every future project we do will be consolidating, rethinking, repairing, and replacing things like septic fields and water lines. This will definitely be the case as we prepare for our cabins, and is likely to add a substantial cost in addition to the \$130,000 per cabin.



## Long-term Plan bird's eye image



# Community Support

Stepping Stones is a community project. The Canadian Reformed Community in particular has rallied around this cause, praying, sharing and donating. We ask everyone reading this to

1. Include Stepping Stones in your prayers,
2. Share Stepping Stones' work and our vision, mission and values (which you can re-read at the beginning of this report) with the people you interact with, and
3. Consider dedicating some of your time and/or financial resources to advancing the work that Stepping Stones does.

# Thank You

We are so thankful for your willingness to invest in the lives of children and young adults through Stepping Stones Bible Camp. Your support allows Stepping Stones Bible Camp to continue to share the gospel of Jesus Christ.

Please continue to pray for Stepping Stones, that campers, counselors and volunteers may continue to grow in their relationship with Jesus.