

Dear Gateway Church,

We want to express our heartfelt gratitude for your continued prayers and generous support for the Financial Stewardship ministry in Cambodia. Our ministry focuses on providing financial literacy training and debt counselling by incorporating biblical principles, practical financial education, and compassionate support to empower families. Because of your partnership, we've seen meaningful progress in equipping individuals and families with the tools they need to manage their resources wisely, break cycles of debt, and build hope for the future. It was also a huge blessing to have Ashley and Steve visit our family and ministry team in Cambodia in November 2024.

Over the past year, we have expanded the ministry by hiring and developing 3 Cambodian staff. Our staff have been trained to deliver the financial training, personalized budgeting, and debt counselling. We currently rent office space and meeting rooms in the C&MA mission property in Phnom Penh. This year has also marked a season of growing partnerships. We've been actively networking with like-minded organizations to explore how our ministry can be integrated into larger-scale efforts to address Cambodia's national debt crisis.

Since July 2024, we have had the privilege of:

- Delivering 20 financial stewardship workshops and seminars in workplaces, churches and dormitories
- Providing financial literacy training to over 600 participants
- Offering personalized budgeting and debt counseling to over 100 clients

Beyond group training, we've had the privilege of meeting one-on-one with clients from the Khmer, Vietnamese, and other minority people groups. These personalized financial counselling sessions have become spaces where people feel safe to share their struggles. About one-third of those we counsel are unchurched, and these moments have led to genuine spiritual conversations. As we listen, pray, and share our faith, we are thankful for the opportunity to sow the seeds of the gospel and share about the hope that Jesus offers.

In April 2025, we celebrated the first couple that was able to break free from the bondage of debt by intentionally changing habits and focusing on paying off their loans. We have seen other clients empowered with knowledge and confidence re-negotiate the terms of their loans with banks to make debt more manageable. Lives are being transformed as people gain confidence in managing their personal finances.

Please continue to pray with us as we build deeper relationships with communities, train more leaders, and adapt our resources to meet the needs of both urban and rural

families. Your partnership truly makes a difference. Thank you for being part of this journey with us!

In Christ,

Carol & Kevin Lim





Pastor Chhean, Steve, David Ens, Ashley and Kevin