

**St. John's Evangelical Lutheran Church Arnprior
Congregational Annual Reports & Agenda – Annual Meeting for 2025**

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AGENDA

1. **Welcome and Opening Devotions**

2. **Quorum Determination**

3. **Adoption of Agenda**

I move that the agenda be adopted as presented.

4. **Approval of the Minutes of Annual Meeting for 2024**

I move that the minutes of the Annual Meeting for 2024 of St. John's Evangelical Lutheran Church, Arnprior held February 23, 2025 be approved as presented.

5. **Approval of Minutes of Financial Congregational Meeting for 2025**

I move that the minutes of the Financial Meeting for 2025 of St. John's Evangelical Lutheran Church, Arnprior held November 23, 2025 be approved as presented.

6. **Financial Reports**

2025 Financials

Approval of Reviewed Financial Statements 2025

I move that the Financial Statements for 2025 of St. John's Evangelical Lutheran Church, Arnprior be approved as presented.

2026 Budget

Confirmation of Budget for 2026 (As presented and approved Nov. 23, 2025)

I move that the budget for St. John's Evangelical Lutheran Church, Arnprior, for 2026, approved November 23, 2025, be confirmed.

7. **Appointment of Financial Reviewers for 2026**

I move that Maureen Rueckwald and Marilyn Kropp be appointed as financial reviewers for St. John's Evangelical Lutheran Church, Arnprior for 2026.

8. **Reports – Questions or Comments**

Election of Council Members .

Minutes of the 136th Annual General Meeting for the Year 2024

February 23, 2025

Membership Attendance: Andy Kalnins, Enid Blackwell, Debbie & Bob Witt, Pr. Sylvia, Dave & Alison Burkett, Debbie & Jeff Kargus, Mel & Marion Bretzlaff, Lorne & Joanne Bretzlaff, Cory Weckwerth, Greg, Kevin & Fred Steinke, Elmer & Marion Leeck, Barb & Gerald Formuziewich, Karen Greening, Randy & Cathy Zimmerling, Maureen and Lorne Rueckwald, Pr. N. Gullons, Cheryl Supple.

AGM Annual Report

- 1. Meeting for 2024:** Meeting was called to order by Andy Kalnins with land acknowledgement at 12:20 p.m. Pastor Sylvia opened with devotions and prayers from the ELCIC annual report cover.
- 2. Quorum Determination:** Quorum was verified (28 members in attendance).
- 3. Adoption of Agenda:** Lorne Rueckwald moved that the Agenda be accepted as presented, seconded by Lorne Bretzlaff. CARRIED.
- 4. Minutes:** Motion that the minutes of the Annual General Meeting for 2023 of St. John's Evangelical Lutheran Church, Arnprior held on March 17, 2024 be approved as distributed. Moved by Joanne Bretzlaff, seconded by Alison Burkett. CARRIED.

5. Financial Reports

2024 Financials

Enid thanked everyone for their faithful involvement, outreach support, talent and time over 2024. Thanked those involved in the background financial work Cathy Zimmerling, Adam Rueckwald and our reviewers Maureen Rueckwald, Maxzene Zimmerling and Randy Zimmerling, Enid presented the reviewed 2024 financial statements. Despite our Pastor shortage, over the last year commitments and memorial offerings were slightly above that of 2023. Largely given reductions in pastoral expenses and some planned property expenses, net ordinary income (surplus) was just over \$28,000. Our balance sheet differential to 2023 (almost \$37,000) largely reflects good growth of Charitus investment, including placement of held memorial funds, purchase of \$30,000 GIC and some increase in bank balance.

Approval of Reviewed Financial Statements 2024

Motion that the Financial Statements for 2024 of St. John's Evangelical Lutheran Church, Arnprior be approved as presented. Moved by Randy Zimmerling, seconded by Barbara Formuziewich. CARRIED

2025 Budget

Enid Blackwell proposed a balanced budget of \$106,075 projected income/expenses. This is a big jump from 2024 budget. Results are partially from placement of held and projected youth related funds and the shift of held \$3,000 grant from Charitus for accessible washroom into ordinary budget. The commitments asked from members is \$88,350 less than the \$91,000 for 2024. The figure

projected in commitments is \$98,350, not \$88,350, due to a \$10,000 difference already bridged due to gifted memorials from the estates of Joyce Harris and June Wolff for 2025 ministries.

As we now have a full-time minister, an increase in live music, youth ministry, a slight increase in Synod and local benevolence and some seed money for Outreach are all listed in ordinary budget expenses.

Andy requested that the budget for St. John's Lutheran Church, Arnprior for 2025 be approved. Moved by Greg Steinke, seconded by Maureen Rueckwald. CARRIED.

6. Appointment of Financial Reviewers for 2025

Enid asked that Maureen Rueckwald and Marilyn Kropp (a member of St. James & who is experienced in this area) be appointed as financial reviewers for St. John's Evangelical Lutheran Church, Arnprior for 2025. Moved by Cheryl Supple, seconded by Joanne Bretzlaff. CARRIED

7. Reports - Questions or Comments: Lynn Rosein asked if Zoom or live streaming of church service could continue or is cost an issue. Dave Burkett explained that hours involved in preparing this kind of a service is quite substantial. Many did watch service during COVID. This will be looked into more as there are more friendly streaming platforms that might be considered. Randy Zimmerling commented on the volunteer people in this church and skilled people who step up to things in repairs and maintenance of the property. Jeff Kargus thanked everyone for financial Outreach support. Pastor Sylvia will be joining the Outreach Committee with some good ideas.

8. Council: Election of Council Members: Enid gave the status of the current council of 6 members. Andy Kalnins, Debbie Witt and Melissa Watt finished 2 years (2, 2 year terms) and are up for reelection. Enid Blackwell, Fred Steinke and Karen Greening continue to serve on their terms. Enid asked for any other nominations. None received. Enid asked that nominations for council be closed. Enid declared Council duly elected by acclamation.

10. Other Comments/New Business: Maureen Rueckwald thanked all those who helped over the last year without a minister as well as the Call Committee for all their work.

11. Closing – Devotion by Pastor

Minutes of the Financial Congregational Meeting for the Year 2025
November 23, 2025.

1. **Membership Attendance and Quorum Determination** - Quorum was verified (20 members in attendance)
2. **Adoption of Agenda** - Andy requested a motion *that the 2025 Financial Congregational Meeting Agenda be accepted as presented.* Moved by Lorne Rueckwald. Seconded by Karen Greening. CARRIED.
3. **Statement of Purpose** - Pastor Sylvia stated that we are a family of faith and not a business. With the budget presentation we see where we are financially. Thanked everyone for filling out survey in September to give an idea of where and how Jesus is leading them in their life in our church, and what they can offer. The needs have changed in the realm of this church so there was a council recommendation of reduction in pastoral ministry to 75% shared with St. James. Pastor Sylvia will serve 3 weeks out of 4 in a month, 4 weeks out of 5 in 5 Sunday months. One Sunday a month will be a lay 'Creative Ministry' service, and include varied leaders, including youth and possibly guest speakers.
4. **Financial Report** - Treasurer Enid distributed a one page data table with notes, detailing 2025 budget and projected year end, and a 2026 budget, approved by Council for presentation and approval to membership. Projected year end: maximum \$9000 deficit, excluding any Nov/Dec year end gifts for Commitments above current average \$6,300 per month, and adjustment to pastoral ministry line. Estimated year end accounts: Bank \$16,000, Charitus \$80,400, cashable GIC \$5,047.

2026 draft budget presented with data by ministry: Commitments ask, \$78,000, 3% increase, to average \$6,500 per month, excluding year end gifts. Expenses: maximum projected \$98,000, reduction to 75% of full time for Pastoral Ministry, shared with St. James, \$59,000 compared to \$77,000 if remained 100% fulltime shared ministry. Worship, \$4,200 includes music increase to 42 times and increase to honorarium, Youth \$1,845, plans still developing. Property \$21,995, includes 7K reserve. Administration \$3,330. Benevolence 2.5% up to \$5022. Outreach seed remains \$400.
5. **Motion** - Andy requested a motion from membership *that the 2026 budget for St. John's Evangelical Lutheran Church, Arnprior, priorly approved by Congregational Council, be approved as presented.* Moved by Lorne Rueckwald. Seconded by Greg Steinke. CARRIED.
6. **Questions and Discussion** – A number of questions were asked and addressed.
7. **Adjourn** – Meeting adjourned with a prayer from Pastor Sylvia.

PASTORAL REPORT 2025: Pastor Sylvia Poetschke

2025 has been a year of faithful living. We started the year with a few months of sabbath time - a time to get to know one another, and to give some time for everyone to pause. In the fall we began a time of discernment asking where Jesus is leading. As a community our reason for being together is to serve Jesus, so we asked the questions: "where is Jesus leading and what are you able and willing to do to be a part of it?" Later in the month we will gather to learn what the collective responses were, and add and shape new responses until we have 2-3 priorities in our ministry together. The church is not the same as it was in 1970, or pre-2020. Everything is different, and God's ministry through us adapts, always starting with God.

We have worshipped, visited, shared, served families, managed the business of our congregation, supported CLWR, TAP, Neighbourlink Fountain, the Food Bank and more. It has been a faith-filled year indeed. The people of God, doing God's will. Together. God's ministry is vibrant!

Looking outside of these doors, we see the world around us change and present an endless train of horrific decisions and actions between and within nations near and far. We gather each week for a time of sanctuary - a time where we shift focus, together, towards Christ and hope. We don't turn away from the world's suffering, but we pause to be aware of Christ surrounding us, strengthening us, and encouraging us to face the world with love and peace. We pray together.

Each week, we pray, "*Your/Thy will be done on earth as it is in heaven.*" Sometimes, that can be the hardest petition within the prayer - so much of life seems to be drawn to "my will, my happiness, my purpose, my plans, my vision. Prayer changes us. Discerning and being a part of God's will on earth can be challenging - we need one another to live out our part. Each week we are invited to share in living out God's will in our homes, neighbourhood, church, community and in the world. "God's will." Sometimes this means sacrifice, hard decisions, and deep thoughtful prayer. Setting aside secular plans and processes to allow God's voice to be known. Listening, and discerning together where God leads.

We are praying that something will happen. We are praying that God will bring about the New Creation on earth. We are praying that God would use us as we make ourselves available to be a part of it. I think that has, consciously or not, shaped our year together. Not our will, but God's. Yesterday, today and tomorrow. It doesn't get better than that.

With thanksgiving for each of you, sharing in God's will, and excitement into 2026.

Rev. Sylvia

Matthew 6:10 "This, then, is how you should pray:your will be done..."

PASTORAL REPORT - Honorary Pastoral Assistant

On Oct 26, 2025, Rev. Carla Blakley, Bishop of the Eastern Synod, declared Rev. Norine Gullons as the Honorary Assistant for St. John's Lutheran Church, Arnprior. Feb 9 P+ Norine led the worship service at St. John's to enable P+ Sylvia to stay at St. James for their AGM. P+ Norine, as one of her volunteer

activities for St. John's was already performing some pastoral visits. These visits are disclosed to Rev. Sylvia to prevent duplication of visits, and to the Pastoral Care Team. P+Norine also remains on the Lutheran MATOV= Ministry Area Team Ottawa Valley, along with Randy Zimmerling.

Sincerely Rev. Norine Gullons

CHAIRPERSON'S REPORT

The story of Jonah is so wonderful. He jumps overboard into the raging sea, is swallowed by a mighty fish, spends three days in the tummy of the tuna, is expelled onto the beach, and then full of reluctance and resentment, marches off to Nineveh to tell them it is going to be destroyed by the Lord. He is full of anticipation and glee! Who does not want to be on the side of the Almighty and watch retribution vented on those who so richly deserve it? I personally want to be the "Holy Quiver Holder to God" and hand them lightning bolts, and watch as enemies beneath us are smouldered into nothing.

But things did not turn out as Jonah desired. They repented, God spared the city, they were given mercy. There is no fun or pleasure in mercy, forgiveness, and kindness. Hollywood and Social Media feed that to us every waking hour. But that is wrong, it is incorrect, it is false. There is fun and joy in doing good, and trying to do the right thing.

That brings to me our church. Being the Chair of Council is like sitting in one of the boxes at the Canadian Tire Centre, you get a privileged view: Lawn cutters, snow removers, organ cuddlers, organ players, strummers, singers, youth, seniors, in-betweens, regular pastors, honorary associate pastors, altar guilders, communion assistants, Sunday School leaders, money counters, doubters, believers, treasurers, cleaners, those who bring in dirt, coffee and tea makers, tech whizzes, actors, angels, shepherds, readers, minute takers, greeters, pastoral care givers, bell ringers, painters, donors, fixers, installers, outreachers, humidifier fillers, the stealth doers, dogs of service, and many others, all have one thing in common. That is the sense of joy and happiness in doing their chosen service. It so overflows with abundance! That I think is the fuel and oxygen that is ignited by the spark of the Holy Spirit (or a spirit of your choosing) to create the fire that keeps us going.

I am not learned in matters of the Gospel. I have misplaced my copy of the Book of Concord of 1580. I don't know triune from high noon. I leave all of that to our two pastors and to those that paid attention in confirmation class. But I will say what I know with full certainty. The church that has fun together, stays together. I wish all of you a clown nose. And thanks for letting me serve on council.

Andy Kalnins
Chair of Council

ALTAR GUILD REPORT 2025

The Altar Guild Volunteers work together as a whole team during the year. Two people are responsible for a month at a time to dress the altar, and ensure the communion elements are set out on the appropriate Sundays. We thank Joanne & Lorne Bretzlaff for their leadership and participation until this past fall. Cathy & Randy Zimmerling and P+Norine Gullons recently welcomed Barbara Formuziewich and Cheryl Supple to the team. We are grateful that Lorne Rueckwald assists with the dossal curtain as needed. P+ Norine co-ordinates the communion assistants.

KITCHEN REPORT

We averaged two coffee hours per month throughout 2025. This social gathering time plays an important role in cultivating community and strengthening our relationships within our church family. Kitchen expenditures continue to remain minimal thanks to the generosity of members that routinely donate supplies as they are needed. Thank you to all members who hosted socials, attended socials, jumped in to help with clean-up, and/or donated time and supplies throughout the year. We are truly blessed!

Your Kitchen Coordinators, Debbie Kargus and Cathy Zimmerling

CHILDREN AND YOUTH ACTIVITY REPORT (2025)

Sunday School

Sunday School was held between January – May 2025 and Sept – December with Ryan, Jessica and Mellissa as primary youth Sunday School leaders. Sunday School was generally well attended with usually 6-10 children in attendance.

Topics included – “Good Samaritan”, “Flower’s and Trust in God”, “Jesus Feeds the 5000” and several others including a special December SS which was used to practice for the Christmas Pageant. While plans were well underway for **Summer Bible Camp** to continue for 2025, it unfortunately did not come to fruition due to the lack of VSC’s in place for all leaders. As such, the camp was deferred until this upcoming summer (depending on interest and volunteers).

Santa Claus Parade

A St. John’s Lutheran Christmas Float was created with help from various church members. Ryan Zimmerling and family donated the wagon and truck and SJL members joined in the parade fun, while also advertising our church with pride. SJLs youth dressed up in costume and remained on the float to act out the scene of Mary and Joseph in a manger. Others walked alongside the float giving children treats along the way.

SJL Christmas Eve Pageant

Ryan and Julie Zimmerling took on the lead of organizing this year’s Christmas Pageant that took place on Christmas Eve. The Zimmerling children (including Chloe Zimmerling), the Brohart children, the Burkett children and a few helpful members (Lorne and Andy) all took part in the pageant. This was followed by the Burkett family playing piano and violin during the Christmas Eve Service.

Respectfully submitted by Mellissa Watt

OUTREACH REPORT

Outreach Report 2025 This past year your Outreach Team focused on finding budget-friendly ways our congregation can make a difference in our local and world community. Planting the community garden is one example. With the help of many hands we kept the weeds at bay and the plants well hydrated, producing an abundance of beets and carrots. All the vegetables were donated to the Arnprior Food Bank. Our fresh veggies were very appreciated by the receiving families. Our BIG GIVE barbecue event

offered a simple menu consisting of hot-dogs, hamburgers and a drink to anyone who stopped by the church to socialize. A BIG GIVE thank-you to everyone who donated their time, financial support for the food and our local professional photographer. We hope to see you all again at this year's BIG GIVE on Saturday June 6, 2026. We will be hosting our 4th annual BIG GIVE BBQ. We were pleasantly surprised to count \$430.00 of loose change in our CLWR Globe. An additional \$930.00 was also donated to CLWR by congregation members over the previous months, bringing the total amount to \$1360.00. Our generous congregation stepped up to the "Friends of Creation" challenge by contributing to the restoration of approximately 54 acres around Lake Chad. This past December the Outreach Team hosted a reading of the very popular "A Christmas Carol" written by Charles Dickens. It was decided to make this event free to anyone who would like to attend as our way of giving back to the community without any expectations in return. This event was very well received by many appreciative audience members. Coming in March 2026, we are planning a pancake breakfast for the congregation. The CLWR Globe will be available if you choose to make a free will offering. Our team is always looking for new ways to support our local and worldwide community. We are open to suggestions and appreciate any thoughts you have. Please feel free to speak with anyone on the Outreach Team to share your ideas. Sincerely, your Outreach Team Andy, Maureen, Karen and Jeff

Sincerely, Outreach Team

Maureen, Andy, Karen and Jeff

COMMUNICATIONS

Pastoral care team: made many deliveries to and contacts with 10-12 people throughout the year. All newsletters, Eternity for Today, and Easter/Christmas packages were delivered, and calls and visits made. Baking was also received for the Christmas packages from Maureen Rueckwald who also donated baking. Many thanks for your contributions. All these people very much appreciated the work to keep them in touch with our SJL church community.

Pastoral Care Team, Enid Blackwell & Debbie Witt

Social Media and Print: Other connections are kept up with members and friends via our Facebook postings, website and eblasts. Anyone interested in being a Facebook editor, please contact Andy Kalnins. Thank you to Dave Burkett for faithful compilation, designing, editing and printing of the monthly newsletter, the Mustard Seed, for website updates many eblasts throughout the year.

PROPERTY REPORT 2025

Key Maintenance Expenditures:

- Digital thermostats have been installed

The following groups of people have contributed time and effort to keep up our property and building.

Snow removal team: Jeff Kargus, Randy Z., Lorne Rueckwald, Cory W.(Fred Steinke equipment maintenance)

Grass cutting team: Jeff K., Lorne R, Randy Z., (Fred S. equipment maintenance)

Fall Leaves clean-up: Fred Steinke

Flower beds and shrubs: Enid Blackwell

Daily facility checks: Jeff, Andy, Enid, Bob.

Cleaning: Judy Hartwick.

Electrical: Rex Zimmerling

On going repairs and maintenance: Fred, Jeff, Lorne.

Respectfully submitted on behalf of the property team

FINANCIAL SECRETARY REPORT

Income Tax Receipts / Church Envelopes / PAR / Electronic Giving

Receipts for tax purposes were emailed January 24, 2026, to most donors with an email address on file. All others were available for pickup in the Narthex January 25, 2026. Envelopes not picked up will be mailed to your address on file.

A big thank you to everyone for both your financial donations and your time and talents. Thank you to the counters and the finance team for all your hard work.

Frequently Asked Questions:

Q: How do I donate through e-Transfer?

A: This transaction is done online through your local bank. Email your donation to sjltreasurer@outlook.com. Your donation will automatically be recorded as current/commitments unless you specify otherwise. You may also provide your donor number to ensure your donation is credited to you.

Q: How do I sign up for PAR – Pre-authorized Remittance?

A: There is a form to fill out. You will need to provide either a blank cheque or credit card information. Your donation is withdrawn from your account on the 20th of each month and deposited directly into St. John's bank account.

Q: How do I donate using Canada Helps?

A: An easy way to do that is to go to stjohnsarnprior.com and press the "Donate Now" button. It will take you right to the link. You will need to use a credit card or Pay Pal to complete the transaction. Note: Canada Helps keeps a small percentage (about 4%) of your donation as a service.

Q: I don't use envelopes and don't know what my donor number is.

A: Speak to me and I will let you know what it is. Members who donate electronically are all assigned donor numbers.

Q: Will I get new envelopes this year?

A: We began using undated envelopes in January 2023. Most donors use one per month which means they will have enough envelopes to last through the 2026 year, longer if envelopes from prior years are used by changing the date and/or number on them. Of the 40 boxes distributed only 14 donors use them regularly so we are considering how to proceed responsibly. Please speak to me if you have any questions.

Respectfully submitted by Cathy Zimmerling, Financial Secretary

2025 Financial Review Letter

Report of the Financial Review Committee (6-month, final review July-December 2025)

TO: The Council and Membership St. John's Lutheran Church

Date: February 6, 2026

We have conducted a financial review of the records and the financial reports of the St. John's Lutheran Evangelical Church of Arnprior. While our review was limited to testing the transactions and balances and would not necessarily disclose all errors, we found no evidence of significant errors or omissions. In our opinion, the church's financial reports are fairly stated. We wish to commend treasurer Enid Blackwell Hinchley, and financial secretary, Cathy Zimmerling for their fine work. On behalf of the congregation, we thank them for the gift of their time and talent.



Marilyn Kropp, Financial Review Committee



Maureen Rueckwald, Financial Review Committee

2025 FINANCE REPORT

2025 P & L Comparison to Previous Year

- Commitments received for operating and benevolence were \$87,148 plus \$4,170 special donations (flowers, communion, music, outreach seed etc.) for a total of \$91,318, some \$3,498 more than in 2024. We appreciate that this includes some memoriam gifts as well as regular and loose offerings. Thank you!
- No fundraiser was held; the Wednesday community dance program brought in \$307.
- Rental income, at \$2,886 was less than in '24, and is almost totally from our continued welcome of our Muslim neighbours and their prayer times. Community choir and one union meeting also contributed.
- Held Youth and Outreach funds helped cover related expenses.
- Overall ordinary expenses were some \$30,000 more than in 2024 as we thankfully welcomed our 70% pastor, Sylvia Poetschke. Other categories with some increases include worship, with an increase in live music, and small amounts for added Benevolence (E. Synod and Fountain) and Outreach costs. Property improvements included remote thermostats and roof repair work.
- Net ordinary income for '25 was -\$876, compared to \$28,490 in '24, thankfully much less of an ordinary deficit than earlier forecast, due year end gifts and adjustment to payroll.
- Other income/expense: Investment growth in an economically uncertain year was some 400 less than in 2024, yet meant our overall net result is some \$2000 surplus. More reserves went to Charitus ½ way through year, preferenced over Scotiabank with its low interest and no specific ethical investing. All other income here was remitted for others: CLWR Friends of Creation Lake Chad, Food Bank, and Teachers Against Poverty.

2025 P & L Comparison to Budget

- Total income was 11% less than budgeted, some \$11,000 short of the \$106,075 budget, largely attributable to a shortfall in commitments/special donations of \$7,000 and not realizing as income a \$3000 2024 grant, given that a washroom build did not proceed.
- Expenses were \$10,000 below budget, reflecting no major Property emergencies or builds, low Youth costs and Communications. A yearend payroll reduction adjustment also occurred.

2025 Balance Sheet

Our year end '25 bank balance is considerably less than in 2024, when we held a cash surplus. This 2024 surplus, along with most of a 30K Scotiabank GIC, was invested in 2025 to result in current assets (cash + investments) less than \$1,000 lower than at the end of 2024. In Liabilities we retain a Charitus \$3000 grant for a future project.

Thanks to the finance team for time and talents: Cathy Zimmerling - financial secretary, Adam Rueckwald – bookkeeper/accountant, and Maureen Rueckwald and Marilyn Kropp – financial reviewers. Thanks as well to all the weekly offering counters, and to all members and friends for faithful stewardship of the treasure given to us.

Respectfully submitted, Enid Blackwell, Treasurer

2025 P & L Comparison to Previous Year

	Jan-Dec 2025	Jan-Dec 2024	\$ Change
INCOME			
Total COMMITMENTS	\$ 87,148.13	\$ 87,820.15	-\$ 672.02
Special Donations	4,170.00	0.00	4,170.00
IN-Fundraisers for Current	307.00	585.00	-278.00
IN-Rental Net	2,886.00	3,481.00	-595.00
IN-Youth	558.24	150.00	408.24
IN-Outreach	37.00	0.00	37.00
Total Income	\$ 95,106.37	\$ 92,036.15	\$ 3,070.22
EXPENSES			
Pastoral Ministry-St. James	68,138.73	35,506.06	32,632.67
Worship	3,279.16	1,361.19	1,917.97
Communications	726.17	2,363.47	(1,637.30)
Youth Ministry	534.58	1,444.47	(909.89)
Total Property	14,806.62	15,714.37	(907.75)
Administration	3,123.56	4,318.88	(1,195.32)
Benevolence Remitted	5,099.97	4,837.00	262.97
Outreach	273.38	-	273.38
Total Expenses	95,982.17	65,545.44	30,173.76
Net Ordinary Income	\$(875.80)	\$ 26,490.71	\$ (27,103.54)
OTHER INCOME			
IN-CLWR Globe L. Chad	1,360.00	0.00	1,360.00
IN-Food Bank	1,070.00	710.00	360.00
IN-Investment Income	2,884.98	3,275.83	-390.85
Neighbourlink Fountain	0.00	100.00	-100.00
NR - P Norine Dinner	0.00	1,170.00	-1,170.00
NR-TAP	400.00	300.00	100.00
IN-TR Designated		349.33	-349.33
IN-UNPLUG Fees (NR)		195.00	-195.00
Total Other Income	\$ 5,714.98	\$ 6,100.16	-\$ 385.18
OTHER EXPENSES			
Food Bank Remittance	1,070.00	710.00	360.00
Gifts/ P Norine Dinner	0.00	1,233.98	-63.98
Outreach – 24 NLF & TAP/25 TAP	400.00	450.00	100.00
UNPLUG	0.00	200.00	-200.00
VBS	0.00	983.89	-983.89
Total Other Expense	\$ 2,830.00	\$ 3,577.87	-\$ 747.87
Transfer to/from Balance Sheet	0.00	-838.89	838.89
Total Other Expenses	\$ 2,830.00	\$ 2,738.98	\$ 91.02
Net Other Income	\$ 2,884.98	\$ 3,361.18	-\$ 476.20
Net Income	\$ 2,009.18	\$ 29,851.89	\$ 27,842.71

2025 P & L Comparison to Budget	Jan-Dec 2025	Total Budget	\$ Difference
INCOME			
Total COMMITMENTS	\$ 87,148.13	\$ 98,350.00	-\$ 11,201.87
Special Donations	4,170.00	0.00	4,170.00
IN-Fundraisers for Current	307.00	400.00	-93.00
IN-Rental Net	2,886.00	3,150.00	-264.00
IN-Youth	558.24	1,138.00	-579.76
IN-Outreach	37.00	37.00	0.00
IN-Grants	0.00	3,000.00	-3,000.00
Total Income	\$ 95,106.37	\$ 106,075.00	-\$ 10,968.63
EXPENSES			
Pastoral Ministry-St. James	68,138.73	67,218.00	920.73
Worship	3,279.16	2,350.00	929.16
Communications	726.17	1,965.00	(1,238.83)
Youth Ministry	534.58	2,300.00	(1,765.42)
Property: Rep., Main.Access	4,131.16	9,365.00	(5,233.84)
Discretionary/reserve	-	3,000.00	(3,000.00)
Caretaker	1,700.00	1,810.00	(110.00)
Utilities	6,339.46	6,515.00	(175.54)
Insurance	2,636.00	2,640.00	(4.00)
Total Property	14,806.62	23,330.00	(8,523.38)
Total Administration	3,123.56	3,412.00	(288.44)
Benevolence Remitted	5,099.97	5,100.00	(0.03)
Outreach	273.38	400.00	(126.62)
Total Expenses	95,982.17	106,075.00	(10,092.83)
Net Ordinary Income	\$ (875.80)	\$ -	\$ (875.80)
OTHER INCOME			
IN-CLWR Globe L. Chad	1,360.00		
IN-Food Bank	1,070.00		
IN-Investment Income	2,884.98		
In-NR Designated TAP	400.00		
Total Other Income	\$ 5,714.98		
OTHER EXPENSES			
CLWR -Globe L. Chad Remitted	1,360.00		
Food Bank Remittance	1,070.00		
Other Designated Expense			
TAP	400.00		
Total Other Expenses	\$ 2,830.00		
Net Income	\$ 2,009.18		

2025 Balance Sheet

As of Dec. 31, 2025

As of Dec. 31, 2024

Assets

Current Assets

Chequing Account 0066818 10,708.17 31,839.85

Total Cash and Cash Equivalent \$ 10,708.17 31,839.85

Accounts Receivable (A/R)

Accounts Receivable 429.00 968.19

HST Recoverable 706.25 1,610.41

Total Accounts Receivable (A/R) \$ 1,135.25 \$ 2,578.60

Investments

Charitus (Investment Accounts) 80,007.84 32,877.87

Scotiabank Investment 5,049.01 30,539.00

Total Investments 85,056.85 63,416.87

Total Current Assets \$ 96,900.27 \$ 97,835.32

Non-current Assets

Property, plant and equipment

Church Building & Land 302,000.00 302,000.00

Furniture and Equipment 50,000.00 50,000.00

Total Property, plant and equipment \$ 352,000.00 \$ 352,000.00

Total Non Current Assets \$ 352,000.00 \$ 352,000.00

Total Assets \$ 448,900.27 \$ 449,835.32

Liabilities and Equity

Liabilities

Current Liabilities

Accounts Payable (A/P) 3,000.00 95.00

Total Accounts Payable (A/P) \$ 3,000.00 \$ 95.00

Federal Taxes/GSI 1,478.06 3,059.31

Total Payroll Liabilities \$ 1,478.06 \$ 3,059.31

Suspense \$ 0.00 \$ 43.56

Total Current Liabilities \$ 4,478.06 \$ 3,197.87

Total Liabilities \$ 4,478.06 \$ 3,197.87

Equity

Designated Youth Fund 0.00 396.11

Designated UNPLUG Grant 0.00 162.13

Equity Held in Fixed Assets 352,000.00 352,000.00

Retained Earnings 90,413.03 59,455.09

Profit for the year 2,009.18 34,624.12

Total Equity \$ 444,422.21 \$ 446,637.45

Total Liabilities and Equity \$ 448,900.27 \$ 449,835.32



2026 BUDGET COMMENTARY

The 2026 budget was approved at a financial congregational meeting, Nov. 23, 2025.

Income

Proposed Commitments income and other projected income for the ordinary budget total \$86,690. The amount provides pooled contributions for ministry plans: pastoral, worship, communications, youth, property, benevolence, administration, and outreach support. Any special donations for ministries within the ordinary budget, e.g. for flowers, communion, music, outreach seed funds etc., to be totalled and recorded on a separate line with the total noted at year end. For Commitments, an ask of members of 3% over 2025 donations, excluding memorial funds, is proposed: \$78,000. This ask is lower than was asked in '25.

Other projected income to fund ministries:

Fundraising: \$250 from Music 'n Motion, plus \$250, possibly a joint Outreach/St. John's event.

Rental: An increase to \$2,790 from Muslim community for Friday and Ramadan prayers through a rental agreement for lounge and for occasional other space usage, \$200 from other rentals by friends and contacts for programs, celebrations, meetings.

Youth: \$200 from donations/fees to a possible Vacation Bible Camp.

Grant: \$5000 - 3000 received in 2024 from Charitus, available up to 2027, to help fund activities with a social or environmental impact, 2000 from other source.

Other Income: Not on data sheet. Investment income growth will continue to be recorded apart from ordinary budget, as unrealized gain under 'Other Income' - accessible if needed, to cover a deficit. As well, all Outreach receipts for others will be held here until transferred over (e.g. for Food Bank, CLWR, Lutherlyn).

Projected total income is 'aspirational'. Should such income not come in, we may incur a manageable deficit. Still, council is hopeful that not only our time and talents will be offered, but that we are able to minister with our treasure as well. In all actions, we seek to discern: Who needs care through worship, sacrament, fellowship and learning? How can we walk in Jesus' way in serving and caring for ourselves and others?

Expenses

Pastoral ministry costs are down 15% given 75% employment plan, shared 70/30% with St. James, resulting in 53% pastoral time for St. John's.

Worship remains separated from communications. We hope to have 42 services with paid musicians. Also 2-3 supply pastor services are budgeted.

Communications includes fellowship, print and digital costs, local and regional pastoral travel. St. James contributes 50% to shared costs for communication /pastoral shared travel.

Youth Ministry includes Sunday School, hopes for a VBCamp, and youth-led worship times.

Property expenses budgeted for 2026 include an increase in caretaker pay, insurance and utilities, and \$7,000 reserve for projects/the unexpected.

Administration figure of \$3,727 recognizes some increase in Quickbooks cost, maintenance of accounting support and is supported 50% by St. James on some items.

Benevolence: Eastern Synod shows 2.6% increase (\$127); \$200 for gift cards to Fountain.

Outreach: \$400 seed to help start ministries and events which support our sharing—e.g. with students, Longer Table, CLWR, Lutherlyn. We also recognize gifts of time and talent members share – in Food Bank & garden, local social services, environmental, educational efforts, Op Shop, Men's Shed and singing joyfully in gatherings and for communal home folks.

Total Budgeted expenses of \$98,052 allow for a projected deficit budget of some \$11,000, absent year end gifts. This can be supported by some application of our savings if needed. Given good reserves at the end of 2025, we feel confident in striving to fulfill these ministries.

Added note: Given Pastor Sylvia's unexpected retirement early February, 2026, shifts to income and expenses are likely. Council will inform of changes with respect to the budget as plans form over coming months, and seek member agreement for significant changes.

Respectfully submitted, Enid Blackwell, Treasurer

2026 Budget

<u>ORDINARY INCOME/EXPENSE</u>	2025 Actuals	2026 Budget	
INCOME			
COMMITMENTS	87,148	78,000	6.5K/mo;
Special donations	4,170	0	
IN-FundRaisers/cty prog	307	500	
IN-Rental	2,886	2,990	
IN-Youth	558	200	
Outreach	37	0	
IN-Grants NR	0	5,000	
Total Income	95,106	86,690	
EXPENSES			
Pastoral Min - St. James	68,139	59,352	
Worship	3,279	4,200	
	726		
Commun/Ad Ed-St. James		1,703	
Youth Ministry	535	1,845	
Property: Repairs/main	4,131	3,325	
Caretaker	1,700	1,800	
Utilities	6,339	7,070	
Insurance	2,636	2,800	
Discretionary/Reserve	0	7,000	
Property, total	14,806	21,995	
Administration - James	3,124	3,330	
Benevolence	5,100	5,227	
Outreach	273	400	
Total Expense	98,982	98,052	
	• 876		
Net Ordinary Income		-11,362	Savings applied if needed