

**St. John's Evangelical Lutheran Church Arnprior
Congregational Annual Reports & Agenda – Annual Meeting for 2024**

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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 2024**
I move that the minutes of the Annual Meeting for 2023 of St. John's Evangelical Lutheran Church, Arnprior held on March 17, 2024 be approved as _____.
5. **Financial Reports**
2024 Financials
Approval of Reviewed Financial Statements 2024
I move that the Financial Statements for 2023 of St. John's Evangelical Lutheran Church, Arnprior be approved as presented.

2025 Budget
Approval of Budget for 2025
I move that the budget for St. John's Evangelical Lutheran Church, Arnprior, priorly approved by Congregational Council, be approved as _____.
6. **Appointment of Financial Reviewer(s) for 2025**
I move that Randy Zimmerling, Maureen Rueckwald and Mazene Zimmerline be appointed as financial reviewer(s) for St. John's Evangelical Lutheran Church, Arnprior for 2025.
7. **Reports – Questions or Comments**
8. **Election of Council Members**

Minutes of the 134th Annual General Meeting for the year 2023

March 17, 2024

1. Membership Attendance: Andy Kalnins, Enid Blackwell, Debbie & Bob Witt, Pr. Norine, Dave & Alison Burkett, Debbie & Jeff Kargus, Marion Bretzlaff, Lorne Bretzlaff, Beryl & Keith Richardson, Cory Weckwerth, Gwen, Greg & Fred Steinke, Elmer & Marion Leeck, Gerald Formuziewich, Kathy Tonkin, Mellissa Watt, Karen Greening, Randy & Cathy Zimmerling,

AGM Annual Report

1. Meeting for 2024: Meeting was called to order by Andy Kalnins with land acknowledgment at 11:55 a.m. Pastor Norine opened with devotions and prayers from the ELCIC annual report cover.

2. Quorum Determination: Quorum was verified (24 members in attendance).

3. Adoption of Agenda: Fred Steinke Moved that the Agenda be accepted as presented, Cory Weckwerth seconded. CARRIED Andy noted that the Long Range Planning report will be presented at another time.

4. Minutes: Motion that the minutes of the Annual General Meeting of St. John's Evangelical Lutheran Church, Arnprior held on March 5, 2023 be approved as distributed. Moved by Greg Steinke, seconded by Kathy Tonkin. CARRIED.

5. Financial Reports

2023 Financials

Enid presented the reviewed 2023 financial statements. The 2023 budget had projected expenditures of \$91,406 and asked for a 5% increase in committed donations to cover most operating costs and benevolence to Synod. Expenditures were less than budgeted, commitments were met, other income received and we ended the year with a positive operating income of \$6,217, just \$1,500 less than in 2022, when a large 1 time donation was received. Income investment income \$2,028 – 7.7%. Balance sheet shows healthy bank balance over \$30,300, of which some \$3,000 held in trust for use for Youth and memorial purposes.

Approval of Reviewed Financial Statements 2023

Motion that the Financial Statements for 2023 of St. John's Evangelical Lutheran Church, Arnprior be approved as presented. Moved by Randy Zimmerling, seconded by Mellissa Watt. CARRIED

2024 Budget

Enid Blackwell proposed a balanced budget stating that the proposed expenditures may "shift" among categories. Where these are significant, Council will return with information on changes. We do not expect to exceed the overall budget expenditure figure of \$95,600 (4.6% over 2023 budget). Total property projected to be some \$5,000 over 2023 largely due to purchase of fire extinguishers (close to \$900), accessible washroom budgeted at \$2,500 (from 2023 budget), and a property reserve amount \$2,605 proposed for any unexpected events. The ask is 4.3% increase in commitments from members as able. Alison and Randy commented on the budget proposal to shift recording of investment income (gain or loss) from ordinary income to other income; council will review same.

Motion that the 2024 proposed budget be accepted as presented. Moved by Jeff Kargus, seconded by Kathy Tonkin. CARRIED.

6. Appointment of Financial Reviewer(s) for 2024

Enid asked that Maxzene Zimmerling, Maureen Rueckwald and Randy Zimmerling be appointed as financial reviewer(s) for St. John's Evangelical Lutheran Church, Arnprior for 2024. Moved by Bob Witt, seconded by Kathy Tonkin. CARRIED

7. Reports - Questions or Comments: Randy Zimmerling thanked all volunteers for their service on property maintenance for the year, as well as the work Council has put in. Discussion ensued regarding Benevolence and Outreach. Randy suggested possible financial support to The Fountain be considered in future and thanked for the support given thus far. Jeff Kargus spoke regarding Outreach. To discuss further with Council what organizations we wish to support going forward. He also thanked the congregation for always stepping up when asked to support a campaign that we chose to support like TAP. Cathy Zimmerling asked that Council consider moving future AGMs earlier than March. Council will consider this.

8. Council: Election of Council Members: Andy gave the status of current council of 6 members. Dave Burkett has finished 6 years (3, 2 year terms) on Council, and was thanked for his council service. Andy Kalnins and Debbie Witt have another year in their terms. Mellissa Watt, Enid Blackwell and Fred Steinke have completed terms, and have agreed to stand for another term. With one vacant position, Jeff Kargus nominated Karen Greening to serve on Council. She accepted to stand. Andy asked for any other nominations. None received. Randy asked that nominations for council be closed. Andy declared Council duly elected by acclamation.

10. Other Comments/New Business: None

11. Closing – Devotion by Pastor

PASTORAL REPORT 2024 (December): Pastor Sylvia Poetschke

St. John's, Arnprior and St. James, Renfrew, Lutheran Churches

Paul's letter to the Philippians (4:6-10)

“Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding will guard your hearts and minds in Jesus Christ. Finally brothers and sisters, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable – if anything is excellent or praiseworthy- think about such things.”

Dear members and friends,

It is time once again for the annual process of reviewing our ministry and looking into the year ahead. I think it is worthwhile to reflect for a moment on Paul's words – to the historical community and to ours today.

“Do not be anxious.” It may have felt like there was much to be anxious about in 2024. Your beloved Pastor Norine was faced with serious health challenges and you responded in love - caring for her, and for God's church. From all that I have heard, the ministry continued with shared leadership and support from local clergy. From my “outsider” eyes, - well done!!

We began serving together in December. We have been getting to know one another, and I am learning how ministry is done here. It was a bumpy start, as I worked to learn about the congregations, and came down with Covid just in time for Christmas Eve. But, Christ prevailed, and we worshipped. It is wonderful to be a part of congregations that do not rely entirely on their very human pastors, but instead trust in the gifts God gives all - and we serve together.

Graham and I have appreciated your warm welcome and patience as I get to know you and how best to serve. Please don't hesitate to call, ever. More about that in the upcoming newsletters.

As we enter into a new year of ministry, I pray that we regularly ask: "are we making decisions that are "true, noble, right?"

I look forward, with faith as Paul describes, to the year ahead – a year of possibilities. It is my prayer that we allow Paul's words to guide us as we pray with thanksgiving, and focus on those things that are "excellent and praiseworthy" in our congregations and our lives.

May we not be anxious, but pray in everything with thanksgiving, thought and hope. Amen.

PASTORAL REPORT – Pastor Norine

I worked part-time from January 1 – April 17 when I needed to retire due to health concerns. During that time I was able to preside over worship every other Sunday. We remember those who died; Dorothy Homer, Joyce Harris, Paul Mainprize and Ed Pinnell. Thankfully lay leadership was available to step into lead roles I am very grateful for the love and support of both congregations. May God bless the future ministries of St. John's here in Arnprior.

Sincerely Rev. Norine Gullons

CHAIRPERSON'S REPORT

Rear view mirrors are pretty darn handy in cars! But you learn very early in Driver's Education not to depend on them. Perhaps the most important feature in a car is the front windshield. You need to see where you are going, and so it is at our church.

Of course we need to reflect on what is behind us; the retirement of Pastor Norine, service from Pastors Stan and Michael, service from the laity, continued work from so many in property, outreach, hospitality, altar, finance, reading, greeting, computer skills, worship prep, music, youth, and just plain showing up. Thank you is such an inadequate acknowledgement.

But what really matters is the road ahead. With the arrival of Pastor Sylvia the windshield is freshly squeegeed. After deliberation, debate, and discernment Church Council has made the judgment that in 2025 our church will move full speed ahead with vigor and enthusiasm. That means the following:

1. Employ our pastor in a full time capacity (70% St. John's, 30% St. James) and prioritize spiritual and religious growth and openness.
2. Experience worship as dynamic; not change for the sake of change nor tradition for the sake of tradition but change and tradition in synergy.
3. Endeavour to have live music as much as possible
4. Support the spiritual life of families and Encourage youth engagement and provide the needed resources including financial resources

5. Provide support to the ministry activities of the Outreach Committee
6. Search for cost effective solutions for accessibility
7. Continue to support and learn from our brother and sisters in the Muslim Community

But in 2025 there will be no search to sell the church building, there will be no re-purposing of building space for non SJL uses, there will be no discussion of amalgamations. Let's just concentrate on what we have planned.

There is a time to paddle against the current and a time to drift and just avoid the low hanging branches and rocks. Let's see where the river takes us.

Faithfully yours, Andy Kalnins

ALTER GUILD REPORT

Many thanks to all who so generously donated flowers this past year to decorate the sanctuary. Altar Guild welcomes anyone interested in working in this ministry to contact Jo Anne. We are happy to train and work with new Guilders!

Joanne and Lorne
Barb and Gerald
Keith and Beryl

KITCHEN REPORT

When possible, we tried to hold a coffee hour twice a month to facilitate social time for our church family. We are so blessed to have members that will automatically fill kitchen needs that they notice and as a result, kitchen expenditures are minimal. Thank you to all volunteers who hosted socials after Sunday service and/or donated time and supplies throughout the year for the kitchen and social events.

Your Kitchen Coordinators, Debbie Kargus and Cathy Zimmerling

CHILDREN AND YOUTH ACTIVITY REPORT (2024)

Sunday School:

We continued to run Sunday School once a month (Jan-May and Sep- Dec), using Bible story lessons from the website "DLTK's Sites for Kids"; the theme and activities for the lesson were chosen by our SS leaders. Thanks to Ryan, Mellissa & Jessica for their leadership for Sunday School.

We also invited St. John's and St. James' families to come to Camp Lutherlyn's Open House on June 15; 4 families were able to participate.

Vacation Bible School/ Camp:

We purchased the "SCUBA" VBS curriculum from Group Publishing (the creators of the "Rocky Railroad" curriculum that we ran for Sunday School for the first term of 2023) and ran it Monday to Friday morning July 15-19. The daily themes were: "God is a friend who is real", "God is a friend who loves", "God is a friend we can trust", "God is a friend forever", and "God is a friend for everyone".

We approached Gateway Church for a possible leader for our VBS – someone who would be there all week – and be paid a modest honorarium and were delighted that Keandra O'Brien who had participated in other VBS programs, agreed to be our leader.

Twenty (20) children registered for VBS – 8 from St. John's and 12 from Gateway Church. They were organized into "crews" of kids who went to the various Scuba stations as a small group. We experimented with different options for the crews and landed on what worked best for us was to have a younger group of 7 girls and boys, plus 2 older groups – one for the boys and one for the older girls.

Keandra was a terrific VBS leader – she was very enthusiastic and great working with kids – and she led the opening and closing sessions of the day plus Sticky Scriptures, Imagination and games for the older kids. Our Sunday School leaders Ryan Zimmerling, Julie Zimmerling, Mellissa Watt and Jessica Elliot and adult volunteer Debbie Witt led these stations: Bible Adventures (both age groups), and Exploration and games for the younger kids. As the week went along, our SS parents developed amendments to the SCUBA activities for their station to make it more active and interesting for the children; both the St. John's and Gateway children appreciated the changes. That was an important learning – to use the purchased curriculum so we didn't have to do the development work – but to make it our own – specifically in improving the activities and in setting up crews in a way that worked for us.

Supporting the leaders were 4 excellent teen assistants: Zach Zimmerling from St. John's and Alexis, Ava and Mercy from Gateway.

UNPLUG

We held only 1 UNPLUG activity this year, but it was a doozy. As I was looking for a spring UNPLUG event, Andy Kalnins had a great suggestion – let's go see the April 8 Total Solar Eclipse – something that wouldn't happen again in our area in our lifetime. We purchased ISO-certified eclipse glasses for all participants and had a few other people who wanted those to watch at home.

20 people (15 adults and 5 children) travelled to Kingston which was on the path of totality for the eclipse where we booked a meeting room in a library as a base to watch the eclipse. It was quite an incredible sight – the weather cleared at the last moment and we were able to see, hear and feel the expected sights for a total solar eclipse. We felt it get cold; the sky turned a wonderful shade of blue just before totality; we saw the diamond ring effect just before and just after totality; and we heard a lone agitated bird (a seagull) just before totality.

10 others (5 adults and 5 children) attended our Arnprior event at St. John's where Debbie and Bob Witt hosted. They enjoyed all of the prepared solar eclipse activities: preparing eclipse glasses holders, creating a solar eclipse with chalk, and building pinhole projectors as an alternate way to safely watch a solar eclipse. One of our Arnprior neighbours let me know "It was a fabulous event to share with everyone there!"

We issued an invitation to the Camp Lutherlyn Open House to our UNPLUG email list but there was no interest outside our St. John's families. We also planned to run the incredibly popular Wilderness Survival (with some new things) again at Zimmerling farm in October but had little interest in participating. We need new ideas around UNPLUG if it's to continue as an important part of our youth program. Pastor Sylvia is very interested in the program and has some great ideas which we'll explore for 2025.

Thanks to the team who planned our 2024 children and youth activities: Ryan & Julie Zimmerling, Jessica Elliott, Melissa Watt and Alison Burkett with input from Cathy Zimmerling.

Respectfully submitted by Alison Burkett

OUTREACH REPORT

Despite having to seed our garden for a second time with thanks to hot weather, squirrels and birds, we still managed to deliver multiple baskets of fresh beets and green beans to the Arnprior Food Bank. Fresh vegetables are always received with a smile and appreciated by the families coming to the food

bank. Thank you to those who helped water and weed. It is true when they say many hands make light work. It is also great to see individuals have continued to support the Arnprior Food bank in 2024 with monetary donations to the tune of \$710.00.

Supporting our community by volunteering your time is a fantastic way to give to others. It has been scientifically proven to make you feel good as well! With the help of many such volunteers at St. John's, we hosted a very successful community spaghetti dinner in October. Everything, including yummy home baked cookies and fantastic tasting pasta sauce made with lots of kindness, was generously donated by our church families. Over \$1,200.00 was raised. Every dollar was given to NeighbourLink Fountain to help them fund the various essential community services they provide to anyone seeking assistance.

Our tree Angels were put to work again this year. They enthusiastically gathered \$500.00 in donations over the Christmas season. Last spring \$180.00 was presented to the Tap organization. All monetary donations are used to purchase nourishing breakfast food for kids coming to school hungry. Unfortunately, students attending class hungry is a common concern for teachers in many schools, including those in our community. A member of Outreach team will be presenting the proceeds of our Angel Tree to Teachers Against Poverty the last week of January.

Other than our Community garden, there are no committed Outreach plans at this time for 2025. We will be meeting over the next few weeks to discuss ideas. We are open to your thoughts and suggestions and would be happy to hear from you.

With the cost of everything increasing, we are all finding ways to make our dollar stretch a bit further. Deciding where to commit your hard-earned money can be a challenge. The Outreach Team recognizes this and are grateful for your support and generosity over the past year.

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. With Beryl unable to physically participate she had already contributed several squares for the Christmas packages as well Maureen Reukwald 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 & Beryl Richardson

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 2024

Key repairs completed

- Pastor's office painting and new flooring installation.
- All external trim painted and window caulking.
- Window flashing installed on furnace room window.

Safety and security expenditures:

- purchased new fire extinguishers.
- .addition of 4 smoke detectors.
- .installation of 2 security cameras.
- changed electrical sub panel from fuses to breakers.

Key Maintenance Expenditures:

- 3 new storm windows on basement
- 2 portable air conditioners.

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: Dave B., Bob W.,Jeff K., Cory W., Lorne R, Randy Z., (Fred S. equipment maintenance)

Office painting -Dave and Alison B.

Fall Leaves clean-up: Cathy & Randy Z.

Flower beds and shrubs: Keith and Beryl Richardson

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

Cleaning: Judy Hartwick.

Electrical- Rex Zimmerling

On going repairs and maintenance: Dave, Fred, Jeff, Lorne and Randy Z.

The property team completed an analysis of various options surrounding an automated lift and after careful review, concluded that this was not a feasible project for our congregation at this time. As well, we delayed the installation of an accessible washroom to 2025, due to potential impacts a lift might have on its location.

Respectfully submitted on behalf of the property team

Randy Zimmerling

FINANCIAL SECRETARY REPORT

Income Tax Receipts / Church Envelopes / PAR / Electronic Giving

Receipts for income tax purposes were available for pickup in the Narthex in early February. Due to technical difficulties and timing receipts were not emailed this year. 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 39 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

2024 FINANCIAL REVIEW LETTER

Scope:

Our review included:

- 90%+ verification of Commitment income to Bank Statements
- Reviewed Donarius to QuickBooks Reconciliation
- 100% of utility bills to QuickBooks (accounting) and Bank statements
- 100% of payroll accounting to Ceridian (payroll reporting) and T4, T4A calculations
- Sampling basis for review of other expenses
- Review and verification of balance sheet values (including available Bank reconciliations)
- 100% review of seven donors randomly selected to cover donations from various categories.
- Review of dates bank deposits were submitted to the bank
- Follow up on 2023 recommendations made by Financial Review team

Not included:

- Audit of original payroll calculations and set up.

Personnel changes:

- Retirement of full-time pastor.
- Part-time pastors as available.
- New full-time pastor in December.

Reporting changes:

- Payroll switch from Ceridian to QuickBooks online

Findings:

- No major discrepancies noted.
- Most of the previous year's recommendations have been successfully implemented.

Recommendations:

- We believe there is sufficient complexity in the payroll calculation to warrant a review by either independent internal or external resource (with payroll and tax experience) prior to implementation of the 2025 approved employee salary and benefits.
- There needs to be someone designated to check the safe on a regular basis to ensure that bank deposits are made as soon as possible.
- The current bank balance is more than the operating requirements. Investment options need to be explored as soon as possible to maximize interest income.

St. John's Lutheran Church
2024 Financial Review

Based on our review and the tests performed we believe the income statement and balance sheet to be a reasonable and fair reflection of the year's activities and the organization's bank balance.

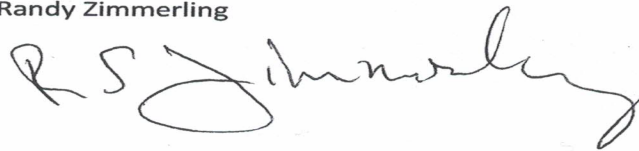
Maureen Rueckwald



Maxzene Zimmerling



Randy Zimmerling



February 5, 2025

For internal purposes only.

2024 FINANCE REPORT

2024 P & L Comparison to Previous Year

1. Commitments received for operating and benevolence were \$87,820, several hundreds more than in 2023. We appreciate that this includes some memoriam gifts as well as regular and loose offerings. Thank you!
2. For a second year in a row, no fundraiser (e.g. bazaar or similar) was held for our operating budget, but the Wednesday evening community dance program brought in \$585.
3. Investment growth, now recorded under 'other income'. See point 7.
4. Rental income, at \$3,481, was less than the '23 amount by almost \$500. Our welcome of our Muslim neighbours and their prayer times continues and generated \$2,600 to help with our costs. With an industry closure, the IAMAW Local Lodge 1542 rentals ended, but a family birthday party and member family memorial time also contributed to this income.
5. Overall ordinary expenses were some \$24,000 less than in 2023, primarily due to 7 months absent an employed pastor with occasional worship and pastoral care supply pastor costs. Categories with some increases include communications, youth, repair, and administration for: delegate to assembly, VBS and float, pastor's office update, and a full year of bookkeeping.
6. Net ordinary income for '24 was \$28,077 compared to \$6,217 in '23, largely due absent pastor.
7. Other income: Investment growth with Charitus exceeded 2023 by over \$700 to \$2,737 (9.6 % rate of growth). Income here also includes a \$3,000 Charitus grant received for accessible washroom build by Sept. 2025. Expenses include additional VBS costs, some UNPLUG costs, and generosity to Food Bank, Teachers Against Poverty, and the Fountain.

2024 P & L Comparison to Budget

1. Total income was 4% less than budgeted, some \$3,700 short of the \$95,600 budget, largely attributable to a shortfall in commitments and fundraising. Yet, given a year with pastoral shortage and changes, added lay and council duties, and a call process, we are very thankful for faithful support through the year and the response at year end.
2. Expenses were almost \$32,000 lower than budgeted, reflecting largely reduced pastoral and property expenses, including delay of accessible washroom build. Had these changes in expected expenses not occurred, we would be left with a deficit of several thousands.

2024 Balance Sheet

Our year end '24 bank balance increased by some \$4,300 over year end '23 to \$34,685. In addition, given our sizable reduced expenses, a cashable 30K GIC purchased in July, at 4.15%, had interest of \$539 at year end. As well, memoriam funds predating 2024 were directed to our Charitus investment account.

Thanks to the finance team for time and talents: Cathy Zimmerling - financial secretary, Adam Rueckwald – bookkeeper, Randy Zimmerling- financial review organizer and review team member, Maxzene Zimmerling and Maureen Rueckwald – financial reviewers, and all the weekly offering counters. And thanks to all members and friends for faithful stewardship of the treasure given to us.

Respectfully submitted, Enid Blackwell, Treasurer

2024 FINANCIAL STATEMENTS

2024 P & L Comparison to Previous Year

| | Jan-Dec 2024 | | Jan-Dec 2023 | | \$ Change |
|--------------------------------|--------------|------------------|--------------|------------------|----------------------|
| INCOME | | | | | |
| Total COMMITMENTS | \$ | 87,820.15 | \$ | 87,269.80 | \$ 550.35 |
| IN-Fundraisers for Current | | 585.00 | | 888.50 | -303.50 |
| IN-Rental Net | | 3,481.00 | | 3,955.00 | -474.00 |
| Total Income | \$ | 91,886.15 | \$ | 92,113.30 | -\$ 227.15 |
| EXPENSES | | | | | |
| Pastoral Ministry-St. James | | 34,259.04 | | 62,875.72 | -28,616.68 |
| Worship & Communications | | 3,724.66 | | 2,410.68 | 1,313.98 |
| Benevolence Remitted | | 4,837.00 | | 4,655.08 | 181.92 |
| Total Youth Ministry | | 1,444.47 | | 407.95 | 1,036.52 |
| Total Property | | 15,714.37 | | 14,403.61 | 1,310.76 |
| Total Administration | | 3,830.67 | | 3,171.23 | 659.44 |
| Total Expenses | \$ | 63,810.21 | \$ | 87,924.27 | -\$ 24,114.06 |
| Net Ordinary Income | \$ | 28,075.94 | \$ | 4,189.03 | \$ 23,886.91 |
| OTHER INCOME | | | | | |
| IN-Outreach Other | | 37.00 | | 0.00 | 37.00 |
| IN-CLWR Designated | | 0.00 | | 140.00 | -140.00 |
| IN-CLWR Undesignated | | 0.00 | | 20.00 | -20.00 |
| IN-Food Bank | | 710.00 | | 1,695.00 | -985.00 |
| IN-Investment Income | | 3,275.83 | | 2,028.51 | 1,247.32 |
| IN-Memorium | | 0.00 | | 745.00 | -745.00 |
| In-NR Designated | | 0.00 | | 2,800.00 | -2,800.00 |
| Neighbourlink Fountain | | 100.00 | | 0.00 | 100.00 |
| NR - P Norine Dinner | | 1,170.00 | | 0.00 | 1,170.00 |
| Other NR Designated | | 3,000.00 | | 0.00 | 3,000.00 |
| TAP | | 300.00 | | 0.00 | 300.00 |
| Total In-NR Designated | \$ | 4,570.00 | \$ | 2,800.00 | \$ 1,770.00 |
| IN-TR Designated | | 349.33 | | 967.29 | -617.96 |
| IN-UNPLUG Fees (NR) | | 195.00 | | 0.00 | 195.00 |
| IN-YOUTH (TR) | | 150.00 | | 40.00 | 110.00 |
| Total Other Income | \$ | 9,287.16 | \$ | 8,435.80 | \$ 851.36 |
| OTHER EXPENSES | | | | | |
| Camp Lutherlyn | | 0.00 | | 1,415.00 | -1,415.00 |
| CLWR - Undesignated Remitted | | 0.00 | | 140.00 | -140.00 |
| Food Bank Remittance | | 710.00 | | 1,645.00 | -935.00 |
| Gifts | | 63.98 | | 0.00 | 63.98 |
| Other Designated Expense | | 2,803.89 | | 2,343.43 | 460.46 |
| Transfer to/from Balance Sheet | | -838.89 | | 665.00 | -1,503.89 |
| Total Other Expenses | \$ | 2,738.98 | \$ | 6,208.43 | -\$ 3,469.45 |
| Net Other Income | \$ | 6,548.18 | \$ | 2,227.37 | \$ 4,320.81 |
| Net Income | \$ | 34,624.12 | \$ | 6,416.40 | \$ 28,207.72 |

2024 P& L Comparison to Budget

| | Jan-Dec 2024 | Budget | \$ O/U Budget |
|--------------------------------|--------------------|------------------|-------------------|
| INCOME | | | |
| COMMITMENTS | \$87,820.15 | 91,000.00 | -3,179.85 |
| IN-Fundraisers for Current | 585.00 | 2,000.00 | -1,415.00 |
| IN-Rental Net | 3481.00 | 2,600.00 | 881.00 |
| Total Income | \$91,886.15 | 95,600.00 | -3,713.85 |
| EXPENSES | | | |
| Pastoral Ministry-St. James | 34,259.04 | 65,142.00 | -30,882.96 |
| Worship & Communications | 3,724.66 | 2,390.00 | 1,334.66 |
| Benevolence Remitted | 4,837.00 | 4,837.00 | 0.00 |
| Youth Ministry | 1,444.47 | 1,106.00 | 338.47 |
| Property | 15,714.37 | 19,325.00 | -3,610.63 |
| Administration | 3,830.67 | 2,800.00 | 1,030.67 |
| Total Expenses | 63,810.21 | 95,600.00 | -31,789.79 |
| Net Ordinary Income | \$28,075.94 | - | 28,075.94 |
| OTHER INCOME | | | |
| IN-Outreach Other | 37.00 | | |
| IN-Food Bank | 710.00 | | |
| IN-Investment Income | 3,275.83 | | |
| In-NR Designated | | | |
| NR Neighbourlink Fountain | 100.00 | | |
| NR - P Norine Dinner | 1,170.00 | | |
| NR Charitus grant | 3,000.00 | | |
| NR TAP | 300.00 | | |
| Total In-NR Designated | \$4,570.00 | | |
| IN-TR Designated | 349.33 | | |
| IN-UNPLUG Fees (NR) | 195.00 | | |
| IN-YOUTH (TR) | 150.00 | | |
| Total Other Income | \$9,287.16 | | |
| OTHER EXPENSES | | | |
| Food Bank Remittance | 710.00 | | |
| Gifts | 63.98 | | |
| | 773.98 | | |
| Other Designated Expense | | | |
| Galilee C -P+N dinner | 1,170.00 | | |
| NLFountain | 150.00 | | |
| TAP | 300.00 | | |
| UNPLUG | 200.00 | | |
| VBS | 983.89 | | |
| Total Other Designated Expense | \$2,803.89 | | |
| Transfer to/from Balance Sheet | -\$838.89 | | |
| Total Other Expenses | \$2,738.98 | | |
| Net Other Income | \$6,548.18 | | |
| Net Income | \$34,624.12 | | |

2024 Balance Sheet

| | As of Dec. 31, 2024 | As of Dec. 31, 2023 |
|--|----------------------|----------------------|
| Assets | | |
| Current Assets | | |
| Cash and Cash Equivalent | | |
| Chequing Account 0066818 | 31,839.85 | 30,324.36 |
| Total Cash and Cash Equivalent | \$ 31,839.85 | \$ 30,324.36 |
| Accounts Receivable (A/R) | | |
| Accounts Receivable | 968.19 | 1,364.64 |
| HST Recoverable | 1,610.41 | 897.52 |
| Total Accounts Receivable (A/R) | \$ 2,578.60 | \$ 2,262.16 |
| Investments | | |
| Charitus (Investment Account) | 32,877.87 | 28,396.04 |
| Prepaid Expenses | 0.00 | 0.00 |
| Scotiabank GIC Investment | 30,539.00 | 0.00 |
| Total Investments | \$ 63,416.87 | \$ 28,396.04 |
| Total Current Assets | \$ 97,835.32 | \$ 60,982.56 |
| 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 | \$ 449,835.32 | \$ 412,982.56 |
| Liabilities and Equity | | |
| Current Liabilities | | |
| Accounts Payable (A/P) | | |
| Accounts Payable (A/P) | 95.00 | 130.34 |
| Total Accounts Payable | \$ 95.00 | \$ 130.34 |
| Payroll Liabilities | | |
| GSI- Con Ed | 75.00 | 0.00 |
| GSI- Pension | 963.95 | 0.00 |
| Federal Taxes | 2,020.36 | 0.00 |
| Total Payroll Liabilities | \$ 3,059.31 | \$ 0.00 |
| Suspense | 43.56 | 0.00 |
| Total Current Liabilities | \$ 3,197.87 | \$ 130.34 |
| Total Liabilities | \$ 3,197.87 | \$ 130.34 |
| Equity | | |
| Designated Fund - Youth | 396.11 | 1,035.00 |
| Designated Funds-UNPLUG Grant | 162.13 | 362.13 |
| Equity Held in Fixed Assets | 352,000.00 | 352,000.00 |
| Memorium Fund | 0.00 | 1,745.00 |
| Retained Earnings | 59,455.09 | 51,293.69 |
| Profit for the year | 34,624.12 | 6,416.40 |
| Total Equity | \$ 446,637.45 | \$ 412,852.22 |
| Total Liabilities and Equity | \$ 449,835.32 | \$ 412,982.56 |

2025 BUDGET COMMENTARY

Income

Proposed Commitments Income and other projected income, totalling \$106,075, provide for pooled contributions for all ministries and their plans: pastoral, worship, communications, property, benevolence, administration, and, new this year, all youth ministry plans and outreach support. Donations to commitments for flowers, communion, music etc. are pooled here, too, within worship ministry, with mention made of such extra memorials/gifts in the Mustard Seed newsletter and/or announcements. Eternity for Today is covered by Commitments under communications. For Commitments, an ask of members of 4.2% over 2024 donations (less memorial donations) is proposed: \$88,350. The remaining commitments figure to reach \$98,350 will be further explained. This is a slightly lower increase than was asked in '24.

Other projected income to fund ministries -

Fundraising: \$200 from the dance program, given somewhat reduced sessions compared to 2024, plus \$200, possibly from a joint community Outreach/St. John's event.

Rental: An increase to \$2,750 from Muslim community for Friday and Ramadan prayers through a rental agreement for the lounge and occasional other space usage. \$400 projected from other rentals by friends and contacts for programs, celebrations, meetings.

Youth: Funds held for youth and UNPLUG in Other Income as of Dec. 31 contribute \$558; projected 2025 VBS donations and UNPLUG fees add \$580. Added here is \$37 for Outreach, held as of Dec. 31 2024.

Grant: \$3000, received in 2024 from Charitus, to help fund the costs of accessible washroom build.

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. In these turbulent economic times, gain may be reduced from 9% growth of 2024 to a considerably lower percentage. Overall growth may increase, given tentative plans to transfer some banked funds to Charitus for longer term ethical investing. Any Outreach receipts will be held here until transferred over (e.g. for Food Bank, CLWR, Lutherlyn).

This projected total income is 'aspirational'. Should such income not materialize, we may incur a deficit, which we can manage. However, council and Pastor Sylvia are very hopeful that with strong pastoral and council leadership now in place, along with refreshed ministry teams, that not only our time and talents will be offered, but that we are able to help our ministries with our treasure as well. In all actions, we seek to remember: Who needs care through worship, sacrament, fellowship and learning? Who can we walk with in Jesus' way in serving and caring for ourselves and others?

Expenses

Pastoral ministry costs rise by 3% vs. original 2024 budget, when a 70% pastor was expected. We plan to fully employ Pr. Sylvia for the whole year, shared with St. James, 70/30%.

Worship is now separated from communications, so that worship planning and resourcing is clearer. Music is the biggest increase here; we hope to have at least 20 services with paid musicians, and hopefully others with 'John's Guitar Guys' . . .and more internal music talents. Also 2-3 supply pastor services are budgeted.

Communications is less than 2024, and includes fellowship, print and digital costs, local and regional pastoral travel. St. James contributes 50% to shared costs for communication resources/pastoral shared travel.

Youth Ministry is now fully supported in the ordinary budget. We thank the Youth Team for offering Sunday School, VBS, UNPLUG and youth-led worship ministries.

Property expenses budgeted in 2024 show an increase from 2024 of over \$7,000, with some \$6,300 projected for accessible washroom, and a reserve of \$3,000 for the unexpected.

Administration figure of \$3,412 includes slightly more accounting support, an added payroll application (a switch from large payroll company to more local control), and is supported 50% by St. James on some items.

Benevolence to Eastern Synod includes a 3.4% increase, and includes \$200 for 'local benevolence' gift cards, our contribution to NL Fountain, a multi-church supported community resource.

Outreach: \$400 seed money to help start ministries and events which support our sharing—be it with students, the Fountain, CLWR, Lutherlyn, or refugees. We are also thankful for and recognize gifts of time and talent that members share with others - through the Food Bank garden, local social services, environmental and educational efforts, the Op Shop, Men's Shed and joyful song in concerts and for folks in communal homes.

Total Budgeted expenses of \$106,075 allow for a projected aspirational, but hopefully, balanced budget. Given good reserves at the end of 2024, we feel confident in striving to fulfill these ministries.

Respectfully submitted, Enid Blackwell, Treasurer

2025 Budget

| Ordinary Income/Expense | 2024 Budget | 2024 Actuals | 2025 Budget | |
|--------------------------------------|---------------|---------------|----------------|-----------------------------|
| Income: | | | | |
| COMMITMENTS | 91,000 | 87,820 | 98,350 | * 4.2% ask: 88.3K. |
| IN-Fun(d) Raisers for Current | 2,000 | 585 | 400 | 200 dance + 200 other |
| Investment Income | - | - | - | (24 actual: 2,737-oth. Inc) |
| IN-Rental | 2,600 | 3,481 | 3,150 | 2,750M Cty+ 400 |
| IN-Youth F, UP grant;VBS,UP \$; Out. | | | 1,175 | 1,138 youth/UP + Out. 37 |
| IN-Grants NR | | | 3,000 | Charitus:acc wshrm |
| Total Income | 95,600 | 91,886 | 106,075 | |
| Expense: | | | | |
| Pastoral Ministry - St. James | 65,142 | 34,259 | 67,218 | **emp. fixed; - James extra |
| Worship | 2,390 | 1,196 | 2,350 | music,supply up (9 2024) |
| Communications-St. James | | 2,528 | 1,965 | net James est.710 |
| Youth Ministry | 1,106 | 1,444 | 2,300 | all in budget: SS,VBS, UP |
| Property: Rep.Maint, Access. | 6,630 | 6,036 | 9,365 | 6K+ for acc w.rm; AC/lounge |
| Discretionary/Reserve Property | 2,605 | | 3,000 | reserve |
| Caretaker | 1,810 | 1,500 | 1,810 | |
| Utilities | 5,640 | 5,686 | 6,515 | |
| Insurance | 2,640 | 2,492 | 2,640 | |
| Total Property | 19,325 | 15,714 | 23,330 | |
| Administration - James | 2,800 | 3,831 | 3,412 | net James est. 460 |
| Benevolence | 4,837 | 4,837 | 5,100 | 3.4 % ES; 200 Fountain |
| Outreach | - | | 400 | seed money |
| Total Expense | 95,600 | 63,809 | 106,075 | |
| Net Ordinary Income | - | 28,077 | - | |

* More detail coming at A Meeting

** Fixed emp. costs net 30K James, + 1 'extra' James

