

<p style="text-align: center;">FIRST PRESBYTERIAN CHURCH ANNUAL REPORT of the CONGREGATION for the YEAR 2024 Table of Contents</p>

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MESSAGE from our MINISTER
for the **2024 ANNUAL REPORT**

Dear fellow ministers at First Presbyterian Church, Brockville,

*Now to him who is able to do immeasurably more than all we
ask or imagine, according to his power that is at work within us.” (Eph. 3:20)*

As we reflect on the past year, we are filled with gratitude for the many ways God has worked in and through our church. God’s faithfulness, presence, and unending love have carried us through both joys and challenges.

The verse from Ephesians above reminds us that in 2024, and throughout the history of First Church, God’s plans for us have exceeded anything we could dream of or ask. We have seen God’s provision in ways we could not have anticipated, and God’s power and mercy have been evident in the lives of those who have served, given, and prayed faithfully. Our journey together has been marked by the immeasurable blessings of love and grace we can only find in Christ.

I want to thank each of you for your faithfulness and commitment to First Church and its ministry. Through your involvement in our outreach work, generous giving, leadership in worship, teaching, pastoral care, and prayers, you have encouraged God’s power to work in and through you. Together, we have experienced growth, both spiritually and in our community impact, because of your devotion and God’s steadfast love.

As we look ahead to the coming year, I know we as the church face many challenges. Fear, anger, division and injustice are pervasive in our society. We may wonder what impact our efforts can make against these forces of evil. But we trust and believe in an all-powerful God, who will continue to do more than we could ever ask or imagine. With the Holy Spirit at work within us, there are no limits to what can be accomplished in and through our church.

Thank you for your dedication to this church family. I am excited to see how God will continue to work in and through us in the year ahead – there is so much that is already happening! Let us always strive to bring honour and glory to Jesus Christ our Saviour, knowing that the best is yet to come.

In Christ’s Love and Service,
Reverend Marianne

ANNUAL MEETING of the CONGREGATION

Sunday, March 17th, 2024

1. **Welcome & Call to Order:** Following the Service of Worship, Reverend Marianne opened the proceedings and thanked Janet LeBrun, Pam Dewar, Francis LeBrun and Ian Loughrey for serving the light lunch. Reverend Marianne then prayed and called the meeting to order.
2. **Appointment of Secretary:**
Motion that Quentin Robinson be appointed as Secretary to record the minutes.
Moved by Isabel Cameron, seconded by Francis LeBrun,.....Carried.
3. **Agenda:**
Motion that the agenda be approved.
Moved by Christine Duncan, seconded by Kade LeBrun,.....Carried.
4. **Approval of Minutes:**
Motion that the minutes of the Annual Meeting for the Year 2022, held 19 March 2023, and the minutes of the meeting of the congregation held April 23, 2023 be approved as circulated.
Moved by Lorraine Buck, seconded by Gloria Bates,.....Carried.
5. **Group and Committee Reports:**
Reverend Marianne thanked the convenors of the committees and all the volunteers. Andrew Cameron asked if the lightning rod cables that were stolen would be replaced and if the gutters had been cleaned out recently. David Duncan responded. Quentin Robinson announced that there will be an information meeting with Rob Thompson on the proposed Capital Project on April 7th after the worship service.
Motion that all group and committee reports be received and approved.
Moved by Andrew Cameron, seconded by Betty McNair,.....Carried.
6. **Report of the Examiner of Finances for the Year 2023:**
A written report from Brittany Tinkess of Walker and Associates was circulated in advance.
Motion to receive the report of Waller and Associates on the finances of 2023.
Moved by Christine Duncan, seconded by Brenda Fisk,Carried.
7. **Presentation of Financial Statements 2023:**

Brenda Fisk, Chair of the Finance Committee, presented the Financial Statements for 2023. Brenda thanked the Finance Committee for their work through-out the year. Reverend Marianne clarified a question about the refugee funds - First Presbyterian holds and administers funds for three refugee sponsorship groups, Open Arms Brockville, Brockville Together, and Brockville Freedom Connection but the groups fundraise these monies themselves and determine how their funds are spent. Questions were asked about the taxi service provided under the M.O.V.E. budget and what Loaves & Fishes is.

Motion to receive the Financial Statements for 2023.

Moved by Don Everson, seconded by Kade LeBrun,.....Carried.

8. **Budget for 2024:**

Brenda Fisk presented the proposed budget for 2024. Brenda reported that Session has approved a goal of \$6,000.00 for support of Presbyterian Sharing in 2024. She also shared that there is a need for additional people to serve on the Finance Committee.

Motion to approve the Budget for 2024.

Moved by Andrew Cameron, seconded by Debbie Hutchinson,.....Carried.

9. **Election of Members to the Session:**

Quentin Robinson reported that the terms of Don Everson and Janet LeBrun on Session have expired. Nominations received for Session are Don Everson and Janet LeBrun.

Reverend Marianne asked three times for additional nominees for Session.

There being no additional nominees a motion to acclaim the nominees for Session was moved by Eleanor Bingley, seconded by Lorraine Buck,.....Carried.

10. **Election of Trustees:**

Quentin Robinson reported that the terms of Linda Osmond, David Paul and Mary Ellen Stephenson as Trustees have expired. Nominations received for Trustees are David Paul, Mary Ellen Stephenson and Andrew Cameron.

Reverend Marianne asked three times for additional nominees for Trustees.

There being no additional nominees a motion to acclaim the nominees for Trustees was moved by Kade LeBrun, seconded by Milly Garside,.....Carried.

11. **Date of Annual Meeting in 2025:**

Proposal that the Annual Meeting in 2025 be scheduled for 23 February 2025.

Agreed by consensus.

12. **Other Business:**

Quentin Robinson drew attention to a written report of “thanks” explaining that it would take a long time to thank everyone who made 2023 such a good year at First Presbyterian. He specifically thanked Reverend Marianne, Tamara Chapman, Christine Duncan, Brenda Fisk and Debbie LaBonte who did so much to cover the duties of Marianne Bimm when she was off work.

13. **Adjournment:**

Motion to adjourn.

Moved by Francis LeBrun, seconded by Andrew Cameron,..... Carried.

The Moderator closed with prayer.

Approval:

Reverend Marianne Emig Carr
Moderator

Quentin Robinson
Secretary and Clerk of Session

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MEETING of the CONGREGATION

Sunday, June 2nd, 2024

I. Constitution of Meeting:

Reverend Marianne Emig Carr called the meeting to order and opened in prayer.
49 people in attendance.

2. Recording Secretary:

Christina Duncan was nominated to serve as Recording Secretary. There were no other nominees. Christina Duncan elected to serve as Recording Secretary by consent.

3. Approval of Capital Project:

Presentation by Quentin Robinson:

Handouts were given in advance with the information Rob Thompson presented at the last informational meeting. These included financial estimates, project floor plans and exterior designs. An explanation of the motions on the agenda, was presented which included how financing would work with the Presbyterian Church Building Corporation (“PCBC”) during construction and how this would then be repaid once a mortgage is acquired on the finished project.

Quentin spoke about the document titled “Cash Flow Projections as at May 22, 2024”. He described it as “Good News” / “Bad News” picture of the church finances. He noted that in the past five years the church had a net operating deficiency every year for a total of \$658,723 over the period. However, the market portfolio had \$1,310,522 at the end of 2019 and it had \$1,248,067 at the end of 2023, a difference of just \$62,455. In other words, the market value of the portfolio did very well over those five years, so much of the operating deficiency for the past five years was offset by growth in the portfolio. Nevertheless, it cannot be predicted that the same thing will happen in the years to come.

In fact, the projections for the years to come still look bleak, even with the added income from this project. That is because the budget anticipates the worst both for income and for expenses. However here are some observations that give hope:

- The budget anticipates declining offerings as membership declines, and yet the decline in numbers over the past five years has not resulted in a dramatic decline in donations.
- The budget is cautious in regards to the revenue from the Krugel Foundation regardless of increases over the past five years.

- In 2024 the budget projects \$37,000 to replace the stairs at the front of the church however it may only cost \$12,000, \$25,000 less than budgeted.
- Again in 2024, the amount budgeted for Sales Tax Rebates has already been exceeded by close to \$10,000. These changes in 2024: \$25,000 less in expense and \$10,000 more in revenue, could reduce the projected net operating deficiency from \$177,051 to \$142,051. That could then impact the Market Portfolio at year end and that has a “ripple effect” into the future.

This project adds \$78,918 per year to the rental revenue of the church while adding eleven additional housing units at a time when a shortage of housing is a national crisis. The project will also turn a tired wing of the church with a damp basement into a modern building that will have substantially more value. And it will bring us an opportunity right into our own backyard: 12 Units plus two existing tenant houses; a small community where we can host BBQs and Christmas parties and invite people to join us on Sunday mornings, to join Craft & Chat, attend the Men’s Breakfast, come to the Pancake Supper, help at the Big Give. In other words, we can work at welcoming the people **living** at First Presbyterian to join us as part of the congregation as well.

Questions/Comments:

Question: The current building project downtown has had issues in getting trades and construction workers to do the work. Are we competing with other contractors for manpower to get this built?

Response: We are working with Rob Thompson to secure resources for our project and we are looking at an October 2024 start.

Question: Are there grants available?

Response: We have not done a lot in that respect. We can look into that if there is anyone interested in working on fundraising.

Question: Money has already been raised for the building project; can this money be used for the project?

Response: The funds that have come in for the building have been tracked and “Yes” can and will be used towards the project. Additional donations are most welcome. Even low-interest loans from members of the congregation would help save money on the project. Applying for grants is very time-consuming and if anyone would like to work on looking for grants, writing the applications and doing the follow-ups, please see Quentin.

Question: What interest rates are we looking a paying?

Response: Right now, it looks like the rates are 7.2% but they are possibly trending down to 6.2% or even 5.2%, these figures were used when calculations were made.

Question: What are the time lines for this project?

Response: The hope is that plans and financing can be finished so that work can begin in October 2024. If this cannot be done then it is more cost efficient to wait until March and not incur the extra expense of winter construction. Once construction has started it will take twelve months to complete the project.

Comment: It was suggested that a second opinion on the figures be sought.

Response: Based on Rob Thompson's expertise he was hired to do this work for the church. Rob is well known and has a proven reputation and if there are issues his reputation would be affected. Quentin assured the congregation that Rob would be able and willing to explain the details of his quotations however it is important that such a review process not delay the project.

Question: How will it be determined who can who rent the units?

Response: It is recognized that there will be people wanting to rent before the construction work even begins. It is important that tenant application packages be prepared soon.

Question: Who will handle the administration work load as this is a lot of new units?

Response: That will need to be determined in due course as it will be a significant amount of work.

Question: There are a required number of parking spots required; how will we ensure we meet this?

Response: At this time, eight parking spots are rented out. The church will stop offering parking for non-tenant vehicles.

Question: If the church runs out of funds in 2032 what happens?

Response: If the church cannot continue, the Presbyterian Church in Canada will take over the buildings. Right now, there is an historic building with an old Sunday School wing that has water issues in the basement. If we move ahead there will be an historic building plus a new apartment building worth \$3.2 million as an asset. So even if the church runs out of funds it will be in a better position.

Question: How will cost overruns be addressed?

Response: Rob Thompson has worked out the cost of each part of the project. He is aware of supplier costs. He is expected to keep the project on budget and it is his reputation on the line. Brenda Fisk noted that there will be a change management system in place to ensure we are aware of any cost changes.

Question: For the rental units, will there be a rental manager? There appears to be no line item in the budget for this.

Response: Initially the plan is to use the talent available within the Church however, as things move along and the demographic of the congregation changes, it may be necessary to hire a person or a management company to do this.

Comment: There is no elevator in the drawings.

Response: Where the current lift is, there will be a new elevator for the apartments. For the church, we need to determine where a new lift will be installed. The possibilities are putting it by the choir room or closer to the front door.

Question: The cost of a building manager is not in the budget.

Response: The operational details of managing and cleaning the new building have yet to be determined. We anticipate that we will have a lot of staffing changes at First Church in the next 5 years.

Question: Will the leases include the responsibilities of the tenants as regards to window cleaning etc.

Response: Those items are yet to be looked at.

Question: For the bathrooms; are the plans set as the plumbing does not appear to line up floor by floor?

Response: The plans will be reviewed to confirm that everything is done in the most efficient way.

Comment: Concern was raised regarding the wording of 4.1 and 4.5 as they seem to contradict.

Response: It was explained that this is the wording provided by PCBC and The Lending Fund. In essence they do not want us to borrow any other funds from another institution and that the debt to them should be first priority after the stipend of the minister. PCBC and the Lending Fund work closely together.

Motion to approve the Sunday School renovation and addition proposal with a budget of \$1,795,000.00.

Moved by Quentin Robinson, seconded by Tamara Chapman,.....Carried.

RESOLVED that the building plans as submitted by the Session be approved and ordered transmitted to the Presbytery of Seaway-Glengarry for their examination and approval.

Moved by Brenda Fisk, seconded by Don Everson,Carried.

4. Loan of \$100,000 from The Lending Fund of the Presbyterian Church in Canada

RESOLVED that the congregation of First Presbyterian Church, Brockville act as follows:

1. To undertake a building project, being a major capital expenditure included in the budget of the congregation, which is the subject of an application for a loan of \$100,000 from The Lending Fund of The Presbyterian Church in Canada.
2. To request the Presbytery of Seaway-Glengarry to sanction a contract of debt with security on the property of the congregation and the negotiation of a loan from The Lending Fund of The Presbyterian Church in Canada, for capital purposes.
3. To authorize the Trustees of the congregation to provide security required for a loan from The Lending Fund of The Presbyterian Church in Canada, including a mortgage over the property of the congregation, including lands and buildings.
4. To agree that a loan from The Lending Fund of the Presbyterian Church in Canada and the required payments of interest and repayments of the loan are a second charge, after the stipend of the minister, on income, receipts and revenues of the congregation and the payments of interest and the repayments of the loan are included in the budgets of the congregation until the loan from The Lending Fund of The Presbyterian Church in Canada is repaid in full.
5. To agree not to contract any additional debt until the loan from The Lending Fund of The Presbyterian Church in Canada is repaid in full.

Moved Brenda Fisk, seconded by Gloria Bates,..... Carried.

5. Loan of \$1,500,000 from The Presbyterian Church Building Corporation

1. RESOLVED that the congregation of First Presbyterian Church, Brockville, authorizes its Trustees to borrow from or through The Presbyterian Church Building Corporation of The Presbyterian Church in Canada, on such terms as may be arranged, the sum of \$1,500,000 grant or mortgage of the congregation's real property securing repayment of the loans and any further assurance required.

Moved by Linda Osmond, seconded by David Duncan,.....Carried.

2. **RESOLVED** that the Congregation of First Presbyterian Church, Brockville, hereby covenants that if a loan is made or guaranteed on the basis of this application, that it will not, prior to the payment of this mortgage in full, borrow any funds for capital purposes other than the amount secured by these presents, unless and until written permission is given by The Presbyterian Church Building Corporation of The Presbyterian Church in Canada, and in the event of any default in this covenant, the unpaid balance of this mortgage together with all interest accrued and unpaid shall, at the option of the said Corporation, forthwith become due and payable.

Further, that until this loan is fully discharged, a copy of the Congregation's Annual Report and other information requested will be forwarded to the Chief Operating Officer no later than the 30th day of April each year.

Moved by Debbie Hutchinson, seconded by Francis LeBrun,..... Carried.

3. **RESOLVED** that the congregation of First Presbyterian Church, Brockville request the Presbytery of Seaway – Glengarry for its permission to make application to The Presbyterian Church Building Corporation of The Presbyterian Church in Canada to borrow up to sixty per centum (60%) of the total completed value of the congregation's real property (including land and buildings) for the renovation of the Sunday School wing and addition to that wing which it is estimated will cost \$1,795,000 and sanction the mortgaging of its real property as security therefor.

Moved by Linda Osmond, seconded by Kathy Loughrey,..... Carried.

6. Volunteers needed:

* David Duncan has been asked to work with the Project/Construction Management once construction has started.

* Brenda Fisk has agreed to coordinate the bookkeeping of the project.

* A Task Force of volunteers is required to develop a tenant application form and procedure.

* Quentin Robinson asked for a volunteer who could work with him and Rob Thompson on the coordination of this project.

7. Motion to adjourn:

Moved by Christina Duncan, seconded by Andrew Cameron,.....Carried.

8. Closed in Prayer: Reverend Marianne closed with a prayer.

MEETING of the CONGREGATION

Sunday, September 15th, 2024

1. Constitution of Meeting:

Reverend Marianne Emig Carr called the meeting to order and opened in prayer.

2. Recording Secretary: Brenda Fisk served as Recording Secretary.

3. A written update on the Capital Project was circulated. Quentin Robinson presented the highlights of the report.

4. Motion to increase the amount of the loan requested of the Lending Fund from \$100,000 to \$150,000.

Moved by Christine Duncan, seconded by Tamara Chapman,.....Carried.

5. Rob Thompson introduced Andrew Bryson and Lauren Wood. Andrew Bryson explained that he and Lauren McEwan are delighted to take on the project.

6. Questions from the Congregation

a. Linna Li asked how changes to the plans will be tracked. Quentin Robinson explained that Bryson and Wood have a Change Management Spreadsheet that will track any changes.

b. Debbie Hutchinson asked about the timing of the construction. Quentin Robinson explained that by submitting the required documents to the City by October 5th, 2024, they should have sufficient time to approve the project for an early spring start date. March 1st, 2025 is the current target.

c. Susan Craig asked how many units will be in the new building and how people can apply for one. Quentin Robinson explained that there will be 12 units. The application process is yet to be developed.

d. Rob Thompson graciously agreed to donate \$1,000.00. to the project.

7. Motion to adjourn:

Moved by Christina Duncan, seconded by Ian Loughrey,.....Carried.

8. Close in Prayer:

Reverend Marianne closed with a prayer.

ANNUAL REPORT from SESSION 2024

Offerings:

The M.O.V.E. Committee recommends the designation of the special offerings taken at Easter, Thanksgiving and Christmas which Session normally approves. This year members of Session took on the counting of the offerings immediately after each service. Verna Brown has also been assisting in this task.

Worship:

Session approved the schedule of celebrations of Communion for the year. Session also approved sharing worship services with First Baptist in July and August. The members of Session led one service during the year. It is encouraging that we have between 55 and 65 people in church each week.

Facility Bookings:

Session approves contracts for groups using the facilities if the charges are below the approved Fee Schedule. This year a film company used the facilities which helped to increase the facility income significantly over budget.

Personnel:

The staff of the church are supervised by designated people, most of whom serve on Session. Concern for the health of staff members was at the forefront in 2024, as it was in 2023. The contract of the Choir Director/Organist was renewed in December.

General Assembly:

Session reviewed four referrals from the General Assembly in 2024.

Insurance Review:

Session has asked the Trustees to verify the procedures used when outside groups use the facilities.

In addition to the above-mentioned items, Session continues to receive regular reports from all church groups and committees. For example, the Chair of the Finance Committee distributes a report on the financial position of the church each meeting with the previous month actual figures compared to the budget.

All committees and groups have included a summary of what they did in 2024 in the following reports. Please take a few minutes to read them and to reflect on what an amazing church you are a part of and consider how you might use your gifts and skills to further bless First Church in 2025.

Respectfully submitted,
Quentin Robinson, Clerk of Session

ACKNOWLEDGEMENTS

Many thanks to all those who volunteered time and energy in 2024

Archives: Bonnie Burke & Gwen Paul

Hand Bell Choir: Karen Mahon, Marianne Bimm, Peri Howlett, Karen Frech, Reverend Marianne, Persephone Antoniou, Maria Dalby, Kathleen Howard

Breakfast Bags Coordinators: Roger & Bonnie Burke

Capital Project: Leadership Team: Quentin Robinson, Brenda Fisk, David Duncan
Tenant Information & Documentation: Karen Mahon.

Coffee Hour Coordinators: Janet LeBrun, Francis Lebrun, Tamara Chapman and many thanks to all those who sign up and take turns providing snacks and food.

Chancel Choir: Mark Leslie, Andrew Cameron, Persephone Antoniou, Ian Loughrey, Marianne Bimm, Lorraine Buck, Linda Osmond, Kathy Loughrey, Gloria Bates, Lea Wassink, Isabel Cameron, Christina Duncan, Reverend Marianne, Karen Mahon

Choir Director & Organist: Kathleen Howard

Church School: Denise Kent, Janet LeBrun, Jacquie Kennedy, Tamara Chapman, Kade LeBrun, Jasmine Jasani.

Counters: Brenda Fisk, Quentin Robinson, Debbie LaBonte, Christina Duncan, Lorraine Buck, Verna Brown, Don Everson, Tamara Chapman, Janet LeBrun, Andrew Cameron.

Craft & Chat: Moira Gilmer (Coordinator)

Custodian: Brian Barnes

Finance Committee: Brenda Fisk (Chair), Debbie LaBonte, Andrew Cameron

Greeters: Brenda Fisk, David Paul, Pam Dewar, Margriet Westendorp, Bob & Janice Walroth, Francis & Janet LeBrun, Anne Awori, Annis Moreau, Verna Brown, Kade LeBrun, Jacquie Kennedy, Doris Hallett, Mark Leslie, Lloyd Osmond, Debbie LaBonte, Marianne Bimm.

Leading with Care: Reverend Marianne (Chair), Lloyd Osmond, Janet LeBrun

Livestream: Quentin Robinson, Kade LeBrun, David Duncan.

Men's Breakfast: Quentin Robinson (Coordinator)

Minister: Reverend Marianne Emig Carr

M.O.V.E. Committee: Linda Osmond, Janet LeBrun (Chair), Francis LeBrun, Bonnie Burke, Doris Hallett, Pam Dewar, Kathy Loughrey, Reverend Marianne, Bob Walroth, Gwen Paul. Linda Osmond stepped down from the committee in 2024. We are grateful for her many years of dedication to the committee's work.

Musicians: Kathleen Howard, Karen Mahon, Michel LaBonte, Lea Wassink, Andrew Cameron, Christina Duncan, Tamara Chapman.

P. A. Day Camps: Denise Kent, Reverend Marianne, Horst Kachau, Janet & Francis LeBrun, Donna McIlveen, Karen Mahon.

Property: David Duncan, Christina Duncan, Andrew Duncan, Tony Ierullo, Daniel Johnston, Quentin Robinson.

Presbytery Representative Elder: Janet LeBrun

Readers: Andrew Cameron, Kade LeBrun, Francis LeBrun, Janet LeBrun, David Paul, Mark Leslie, Linda Osmond, Horst Kachau, Anne Awori, Persephone Antoniou, Max Chapman, Lilly Duncan, Lorraine Buck, Don Everson, Jasmine Jasani, Christina Duncan, Ian Loughrey, Karen Mahon, Kathleen Howard, Tamara Chapman, Jessica Collins, Lisa Sizeland.

Roll Clerk: Lorraine Buck

Saturday Lunch Coordinator: Reverend Marianne

Secretary/Treasurer: Marianne Bimm

Session: Quentin Robinson (Clerk), Brenda Fisk, Tamara Chapman, Lorraine Buck, Debbie LaBonte, Christina Duncan, Don Everson, Janet LeBrun, Francis LeBrun.

Sound: Michel LaBonte, Quentin Robinson, Mark Leslie

Shrove Tuesday Pancake Supper: Reverend Marianne (Coordinator), the M.O.V.E. Committee plus Moira and Glenn Gilmer, Hugh Bates, Andrew Cameron, Bob Walroth, Gary Murray, and a lot of folks who served, ran the dishwasher, donated food and supplies!

Sunday Supper Coordinators: Linda Osmond, Bonnie Burke, Bob Walroth

Trustees: David Paul, Andrew Cameron, Mary Ellen Stephenson

Worship Committee: Reverend Marianne (Chair), Kathleen Howard, Janet LeBrun, Lorraine Buck.



NEW ELEVATOR
(Architect's Rendering)

CAPITAL PROJECT for the Annual Report 2024

In April Rob Thompson presented his recommendation to an information meeting of the congregation. The proposal is to renovate and expand the Sunday School wing into twelve apartments for Seniors. The budget presented was for \$1,795,000.

On June 2nd there was a meeting of the congregation during which the building plans were approved and motions passed to borrow construction financing from the Lending Fund of the Presbyterian Church in Canada (\$100,000) and the Presbyterian Church Building Corporation (\$1,500,000).

On September 15th there was another meeting of the congregation at which the amount requested from the Lending Fund was increased to \$150,000. During that meeting Rob Thompson introduced Andrew Bryson and Lauren Wood, the driving forces behind Bryson and Wood Construction which has been engaged as the general contractors for the project.

During the fall the following things have been done:

- * Loan applications have been submitted to the Lending Fund and the Presbyterian Church Building Corporation.
- * A Real Estate Appraisal of the church property and buildings has been completed.
- * A survey of the church property and buildings has been completed.
- * The legal title has been updated and an old mortgage, long since paid off, that was still on the title, has been removed.
- * Engineering and geotechnical studies of the existing Sunday School building have been undertaken to confirm it is sound.
- * Gordon Graff has been retained as the architect.
- * Karen Mahon has been working on tenant information (applications, leases, rules & regulations) using materials provided by Marguerita Residence Corporation as a template.
- * The request for a building permit has been submitted to the City of Brockville.
- * Tenants of #16 Church Street have moved elsewhere. The house will be taken down in April to create a more appropriate entrance for the new apartments.
- * Those renting parking spaces in the church lot have been advised that the spaces will no longer be available as of March 1st, 2025.

* A decision was made not to add a third floor to the Sunday School wing due to the impact that would have on the roof of the historic church building. There will now be two apartments in the basement of the addition to the Sunday School building.

* Plans for a new elevator to serve the church have been drawn up and submitted to the city for approval. Work on installation will start in February 2025.

* Groups that have been using the Sunday School wing (Archives, Bell Choir and Sunday School) are in the process of moving into other places in the church.

Brenda Fisk (Chair of the Finance Committee), David Duncan (Co-Chair of the Property Committee) and Quentin Robinson (Clerk of Session) are serving as the leadership team of the project. They are meeting regularly with Bryson and Wood.

Respectfully submitted,
Quentin Robinson

FIRST PRESBYTERIAN CHURCH
REPORT of the ROLL for the Year 2024

The Roll of First Presbyterian Church, January 1st, 2024	127
Those received:	
- by Certificate of Transfer	0
- by Profession of Faith	0
- by an Act of Session	0
	<hr/>
<i>Subtotal</i>	127
Those removed:	
- by Death	6
- by Act of Session	0
- by Transfer	0
	<hr/>
The Roll of First Presbyterian Church, December 31st, 2024	<u>121</u>

Respectfully submitted,
Lorraine Buck - Roll Clerk

FIRST PRESBYTERIAN CHURCH
REPORT of the MEMBERSHIP for the YEAR 2024

MARRIAGES
Brent Watson & Allison Watcher

DEATHS

John Doran, Jr.
Elizabeth Nuttall
Sharon Clarke
Bill Clarke
Peter Lewis
Nellie Landon

Donna Hodge
Sam Graham
Joseph Derry
Jim Roy
Marion Galna
Peggy Jeffrey

Kurt Lange
Ted Abbott
Joe Lor
Nancy Fraser
Orva Mallette
Don MacKeigan

The list above also includes names of our family members and friends who died in the year 2024.

REPORT of SEAWAY-GLENGARRY PRESBYTERY for the **2024 ANNUAL REPORT**

The Presbytery of Seaway-Glengarry covers a large territory in eastern Ontario, consisting of 23 churches extending from the westernmost church, St. Paul's Presbyterian in Caintown to the most easterly church, St. Paul's Presbyterian in Hawkesbury. Most are small rural churches with First Presbyterian Church in Brockville and St. John's in Cornwall being the largest. There are some two-point charges and even a couple of three-point charges.

As one family under the lordship of Christ, Christian communities have organized themselves in a variety of ways to provide effective worship, pastoral care, discipleship, and service. The Presbyterian form of government is based on **eldership**. Clergy (“*teaching elders*”) and laypeople who are ordained as elders by their congregations (“*ruling elders*”) share in the care and oversight of the ministry of Christ at every level of our church. There are four courts in the Presbyterian system. Most of the important decisions that affect the church are made as teaching and ruling elders prayerfully meet to discern the mind of Christ.

The Presbytery is the second of the four courts of the church. The membership of the Presbytery is made up of teaching elders and ruling elders from each congregation within its boundaries - one ruling elder for each teaching elder on the constituent roll. Retired ministers and ministers without a pastoral charge are placed on the Appendix to the constituent roll. The Presbytery is an “open” court - anyone who is a Presbyterian church member may attend a Presbytery meeting. Presbyteries provide pastoral care support, guidance and oversight to their congregations and

clergy. According to the terms of the two-point charge agreement between St. Paul's Caintown and First Presbyterian, the ruling elder representative alternates between the two congregations. Janet LeBrun is the current representative elder from First Presbyterian Church. Among the Presbytery's many responsibilities are the standing committees of Congregational Life, Mission, and Ministry. Every member on the constituent roll must serve on one of these committees.

CONGREGATIONAL LIFE COMMITTEE - This Committee's responsibilities include Christian Education, Ruling Elder training and support, stewardship and Presbyterian Sharing, Leading with Care policies, regular visitations with congregations, property, and reviewing the rolls and records of each congregation.

MISSION COMMITTEE - The Mission Committee's responsibilities encompass mission education (Canadian and International), promotion and sponsorship of at least one mission event each year, being proactive in discovering/researching opportunities for new church development, social justice issues, Presbyterian World Service and Development (PWS&D), and planning and implementing a Presbytery-wide connectional event at least every five years. Refugee sponsorships are also this committee's responsibility.

MINISTRY COMMITTEE - The Ministry Committee's responsibilities include responding to vacancies (including exit interviews), relations between congregations and ministers, 'one year of service' visits with ministers, pastoral care of ministers, promotion of ministry as a lifelong vocation, oversight of candidates for ministry, oversight of students on annual appointments, study leave, and theological reflections on worship.

PRESBYTERY MEETINGS - The Presbytery meets in September, November, January, March, May, and June plus meetings for any emergent issues that may arise. The meetings generally occur in various churches throughout the Presbytery beginning at 9:30 am. and ending in the early afternoon (although the January and March Meetings now take place on Zoom to avoid winter weather issues). The Presbytery holds an education time at each Presbytery meeting and has been especially focused on learning more about the Presbyterian Church in Canada's role in residential schools (in response to the Truth and Reconciliation Call to Action 59). The Presbytery sends Commissioners (teaching and ruling elders) to the annual General Assembly (the highest Court in the PCC). The Presbytery has grants and loans available for various local initiatives and can help congregations apply for loans and grants available through the national church.

REPORT of THE M.O.V.E. COMMITTEE

for the 2024 ANNUAL REPORT

The acronym M.O.V.E. stands for Mission, Outreach, Visitation and Education. Committee members include Janet LeBrun (Chairperson), Reverend Marianne Emig Carr, Francis LeBrun, Bonnie Burke, Doris Hallett, Pam Dewar, Kathy Loughrey, Gwen Paul and Bob Walroth.

MISSION

Non-perishable and monetary donations are collected on the first Sunday of each month for the Loaves and Fishes Restaurant on Front Avenue. This restaurant serves low-to-no-cost meals for anyone to enjoy. Our Church has helped in many ways since the start and the many volunteers over the years are much appreciated.

The Brockville and Area Food Bank is also generously supported by this congregation through food drives, monetary donations and volunteering, since its beginnings many years ago in the basement of this Church.

Also, through the M.O.V.E. Committee, monthly donations were given to a wide variety of Brockville and area mission and outreach groups including, the LLGAMH Drop-In Center, Sherwood Park Manor, Special Olympics (Brockville Chapter), Crosstown Impact, Cooperative Care Center, Canopy Project (Thousand Islands Land Trust), Brockville & Area Food Bank, Interval House, Maycourt School Nutrition Program, LLGAMH Brock Cottage, Kinsmen Snowsuit Fund, and the Salvation Army.

With the approval of Session, the M.O.V.E. Committee designated the special offerings for Easter, Thanksgiving and Christmas in support of Presbyterians Sharing, the Brockville & Area Food Bank, and Presbyterians Sharing respectively.

OUTREACH

Our church website, <http://pccweb.ca/firstchurch-brockville/>, managed by David Duncan, with assistance from Reverend Marianne and the website committee, is informative and current with many pictures and articles. A big thank you to all the contributors. It is always being improved to reach more people. Reverend Marianne manages our Facebook, Twitter and Instagram accounts, keeping them fresh and interesting. The photo board in the church hall has been updated. Thank you to Kade LeBrun and Jacquie Kennedy for taking the pictures.

The Challenge, our newsletter, is published at least three times a year. It is always a well-put-together publication and all involved work hard to make each edition an informative and enjoyable read. A big thank you to

Reverend Marianne and Marianne Bimm for publishing the Challenge this year. Thank you, also, to everyone who contributed articles, jokes, pictures, poems, etc.

Our Sunday services are being livestreamed and are also available on YouTube, Facebook and Cogeco Cable TV. The services are printed weekly and delivered to those of our congregation without internet access. Although not part of M.O.V.E.'s mandate, it is an important outreach and the efforts of everyone involved are greatly appreciated.

P. A. Day Camps continue, capably led by our Sunday School coordinator Denise Kent and in her absence, Reverend Marianne. The crafts, lessons and mission projects are fun, educational and the children always enjoy participating. The camps are usually full to capacity.

Eight children were sponsored to week-long summer camp experiences at Gracefield Camp and Conference Centre on Beaver Lake in Quebec in summer 2024. Many thanks to those who contributed to the bursaries that helped to cover the costs for each camper.

Our Breakfast Bag Program continues to be a big hit. Paper bags are filled with breakfast items such as cheese strings, fruit snacks, granola bars, juice boxes, etc. Thirty bags are filled twice monthly and taken to the food bank for distribution. Many thanks to Roger and Bonnie Burke for their dedication to this project and also to the congregation for their generous support.

In April, members of the M.O.V.E. Committee and friends participated in the Brockville Community Cleanup. Our assigned area was the little park on George Street. It sure looked a lot better when we were done. A great big thanks to all who helped out.

Through the M.O.V. E. Committee our church participated in The Big Give on the first Saturday in June. This event involves many churches who use the day to give to the community for free, whether it be haircuts, baked goods, rummage sales or other things. We held a free rummage 'sale' - a great success thanks to all the donations we received.

Our fourth Sunday Supper ministry continues in partnership with First Baptist and St. Paul's Anglican Churches. Approximately 150 suppers are prepared and served in the church hall or given out at the door. Thank you to all the people who support this necessary outreach ministry through volunteering and monetary donations.

The Saturday Library Lunch Program was discontinued at the end of 2024. We had noticed that most of the people utilizing this service were library patrons. That was not the demographic we were trying to reach and so, after discussion with our fellow

churches, it was decided our efforts would be redirected to the LLGAMH Drop-In Center on Front Avenue. This outreach began in January of 2025. Loaves of sandwiches are delivered Saturday mornings, once a month. Thank you to everyone who makes and drops off sandwiches and contributes money.

VISITATION

Pastoral visitation is an extremely important mission at First Church. Many who are unable to come to Sunday services, due to various circumstances, are still made to feel a part of our congregation by Reverend Marianne and a few-but-mighty dedicated visitors from our church. Reverend Marianne and Christina Duncan conduct worship services at Wedgewood and St. Lawrence Lodge on Sunday afternoons once a month.

In December, the M.O.V.E. Committee and the Craft and Chat group got together to package plates of cookies and write Christmas cards to be delivered to over thirty recipients. Everyone was very appreciative and there were many great conversations. Thanks to all who baked cookies, assembled packages, wrote cards, and delivered them.

Betty McNair sends cards to those who are ill, in hospital, at home or who just need to know we are thinking of them. She also sends sympathy cards and cards to those celebrating special life events. Thank you, Betty, for taking on this important part of our ministry. Please let Reverend Marianne, Betty or anyone on M.O.V.E. know of someone who needs a card or a visit. If you do not tell us, we will not know.

EDUCATION

Reverend Marianne leads two study groups each year - one during Lent and one during Advent. People can participate in person or online. They are always interesting and there are always new things to learn. Denise Kent teaches Church School and leads P.A. Day Camps. She keeps the children interested and entertained with bible lessons and crafts. Due to the redevelopment plans for the Church School wing at the rear of our church, our classroom is moving to the nursery room in the Church Hall. Denise has done a herculean job of moving all the church school supplies (including going through many years of accumulated stuff) and making most of it fit into a much smaller area. Her efforts are very much appreciated. Our co-chair, Linda Osmond, has resigned after many years on the M.O.V.E. Committee. We appreciate her dedication and years of service, and we wish her well. Each year brings changes and 2024 was no different for this committee. We thank the Lord for his inspiration and unfailing, loving guidance in all that we accomplished in 2024, and all that we will do in the coming year. If anyone would like to join an

interesting and dynamic committee, or has any ideas about our areas of responsibility, please speak with any member of the committee. You and your ideas are most welcome.

Respectfully submitted,
Janet LeBrun

REFUGEE SPONSORSHIP GROUPS for the 2024 ANNUAL REPORT

In response to the Syrian refugee crisis in the fall of 2015, our church, along with our community and the Canadian public, became acutely aware of the plight of thousands of refugees fleeing persecution and violence in their home countries and seeking a better life for their families. First Church continues its efforts to bring new refugees to Canada, as well as assisting those previously sponsored to continue settling into Canadian life. This report is to update the congregation on the status of the current sponsorships with which the congregation is involved.

Open Arms Brockville

The Open Arms Brockville group consists of the following churches:

First Presbyterian Church, Brockville, *Bethel Christian Reformed Church*, Brockville
First Baptist Church, Brockville, and *St. Paul's Presbyterian Church*, Caintown

Open Arms Brockville began a new, private, refugee sponsorship in partnership with a local Sudanese family to sponsor a refugee family of five who fled Sudan due to the ongoing civil war. The family will be living with the co-sponsor, who is related to them and will be supporting them financially. The sponsorship application was submitted in 2024. We as the sponsors, have been approved by Immigration, Refugees & Citizenship Canada ("IRCC") and the file has been submitted to the Cairo Visa Office for processing.

Brockville Freedom Connection

Brockville Freedom Connection welcomed Reginah Kyazike and her children, Michael and Angela, in August 2024. The sponsorship group has worked very hard to locate and furnish an apartment for them, as well as finding a dentist and doctor, helping Reginah obtain necessary government documentation, and applying for government benefits. The children are enrolled in school at Westminster Public School, which

they are enjoying very much. They also have memberships at the YMCA, where they are taking part in swimming classes and P.A. Day Camp activities.

Brockville Together

Brockville Together welcomed Mohammad Idris, a single Syrian man, through the Blended Visa Office Referral (BVOR) program, where Canada accepts for resettlement refugees who have been screened by the United Nations High Commission on Refugees (UNHCR). Mohammad (who prefers to be known as Idris) had been living in Malaysia as a refugee for 13 years, after fleeing Syria due to the ongoing civil war and repression of human rights by the Assad government. Idris is currently living with one of the sponsorship group, and has been very busy looking for work, networking and being involved in the community, including joining us at First Presbyterian for worship and volunteering at Sunday Supper. He is thrilled to be in Canada, loves being in Brockville and is so thankful to have the opportunity to begin a new life here.



Asylum Seekers in Brockville

Many of you have noticed or have helped with providing furniture and household items for newcomers to our community. Brockville has welcomed several newcomers who have claimed asylum in Canada due to persecution and violence in their home countries. These individuals do not come as “sponsored” refugees, who arrive in Canada as permanent residents, are eligible for government supports such as OHIP, & can apply for Canadian citizenship after three years of continuous residence in Canada.

Asylum-seekers and resettled refugees come to Canada through different immigration streams, so those who are claiming asylum upon arrival in Canada are not taking the place of refugees who are coming to Canada from abroad for resettlement, nor those arriving through other immigration streams. Their claims are reviewed by the Immigration and Refugee Board to ensure they are entitled to asylum under Canadian and international law. If their claims are accepted, then they are granted “protected person” status and may then apply for Canadian permanent residence status.

All refugee claimants undergo health and security screening, including biographic and biometric checks as well as the initiation of security and criminality checks. They are given work permits, basic health care and ESL training while their claims are being assessed. These newcomers are all gainfully employed and eager to be contributing members of our community.

Brockville Freedom Connection
STATEMENT of INCOME and EXPENSE
for the Year Ended December 31st, 2024

<u>BALANCE at January 1st, 2024</u>	\$ 8,203.74
<u>RECEIPTS</u>	
Bethel Christian Church	2,500.00
	<hr/>
Funds Available for Use	\$ 10,703.74
<u>EXPENDITURES</u>	
Paid Out to Group Committee	10,703.74
	<hr/>
<u>BALANCE carried into 2025</u>	\$ 0.00
	<hr/>

Open Arms Brockville
STATEMENT of INCOME and EXPENSE
for the Year Ended December 31st, 2024

<u>BALANCE at January 1st, 2024</u>	\$ 4,014.19
<u>RECEIPTS</u>	
Share of 2024 Portfolio Earnings	275.50
	<hr/>
Funds Available for Use	\$ 4,289.69
<u>EXPENDITURES</u> - None	
<u>BALANCE carried into 2025</u>	\$ 4,289.69
	<hr/>

Brockville Together
STATEMENT of INCOME and EXPENSE
for the Year Ended December 31st, 2024

<u>BALANCE at January 1st, 2024</u>	\$ 7,701.98
<u>RECEIPTS</u>	
Bethel Christian Church	1,500.00
General Donations	1,278.45
Share of 2024 Portfolio Income	528.00
	<hr/>
Funds Available for Use	\$ 11,008.43
<u>EXPENDITURES</u>	2,786.33
	<hr/>
<u>BALANCE carried into 2025</u>	\$ 8,222.10
	<hr/>

REPORT of the DIRECTOR of MUSIC for the 2024 ANNUAL REPORT

The ministry of Music at First Church is thriving!

We have an active Chancel Choir of 15 members, who faithfully lead worship every week, and whose musical ability is such an asset to our services.

We have a very accomplished Handbell Choir, who bring a lovely sound to our services and to the New Year's Eve Concerts in our Sanctuary.

We have a dedicated Flute Ensemble who present beautiful service music several times a year.

And we have a roster of wonderful musicians who participate at various services throughout the year. Many thanks to Andrew Cameron (Bagpipes), Christina Duncan (Flute), Reverend Marianne Emig Carr (Vocal Soloist), Michel LaBonté (Trumpet), Ian Loughrey (Vocal Soloist), Karen Mahon (Flute and Small Pipes), and Lea Wassink (Cello).

Kathleen Howard
Director of Music

It is a joy and a blessing to work with all these people.



MEN'S BREAKFAST for the 2024 ANNUAL REPORT

The Men's Breakfast was held nine times in 2024. Unfortunately, the average attendance was down. This has meant that it is not realistic to continue to have the breakfasts catered at the church.

In 2025 we have started to use Stacked Restaurant instead of the church. We will try just once every two months.

Respectfully submitted,
Quentin Robinson

LEADING with CARE for the 2024 ANNUAL REPORT

As a community of faith, First Presbyterian Church provides Sunday worship, church school classes for all ages, nursery care, Bible study, P.A. Day Camps, Sunday suppers, and home and hospital visits. Those served by these ministries include children, youth, and vulnerable adults. Their vulnerabilities may include health concerns, age, and physical and mental challenges.

The Church building is also used by various outside groups, including the Embers/Girl Guides, the BGH Day Hospice Program, BGH Grief Support Groups, Girls Inc., and other groups on an informal basis. Many of these groups also serve vulnerable persons.

The *Leading with Care* committee reports to Session on its activities including:

- Continued updating of Police record checks, stored in the locked office safe, for volunteers working in First Church ministries that include vulnerable persons and for our community refugee sponsor group members.
- An annual in-person “fire drill” review during worship.
- A review of the facilities and the church premises, found in compliance with respect to smoke detectors, fire extinguishers, emergency lighting and illuminated signs. Well-stocked First Aid Kits are available in the kitchen and upstairs in the Red Room. There is also an AED device in the Church Hall, and naloxone kits in the kitchen.
- The Sunday Supper volunteer team is planning to take additional naloxone training and sensitivity training in 2025.
- The congregation continues its full schedule of ministry, including regular in-person worship, coffee hours, the Choirs and musical ensembles, Church School, Craft & Chat, P.A. Day Camps, and Sunday Supper ministry with First Baptist and St. Paul’s Anglican Churches.
- The Property Committee, with the Leading with Care Committee’s support, marked the South Door steps and the Chancel steps with “high-visibility” tape to enhance safety for worshippers and users of the Sanctuary.
- The Leading with Care Committee will continue to provide input during the Capital Project to ensure that the building is up to date with respect to accessibility.

Sincere thanks to the members of the Leading with Care committee: Janet LeBrun and Lloyd Osmond, and our caretaker, Brian Barnes.

More members would be most welcome!

Respectfully submitted,

WORSHIP COMMITTEE for the 2024 ANNUAL REPORT

The Worship Committee continued its efforts in 2024 to support all aspects of worship. The Committee works with the Minister and the Music Director to deliver a planned and consistent worship experience. The Committee also seeks feedback from the congregation on the worship services, including new worship suggestions and ideas. Members of the Worship Committee continue to be very active with music planning, worship modifications for online viewing, and scripture reading. The Committee is very thankful for the hard work of Kathleen Howard, Michel LaBonte, Quentin Robinson, Reverend Marianne, the scripture readers, ushers and greeters, and musicians that enhance worship for everyone.

Special services in 2024 included:

- Presbyterians Sharing Sunday
- PWS & D Sunday
- Maundy Thursday
- Holy Humour Sunday
- Mission Awareness Sunday
- Rally Sunday service
- Recovenanting Sunday
- Anniversary Sunday
- Remembrance Sunday
- Legacy Sunday
- Longest Night (held jointly in 2024 with St. Paul's Anglican Church)
- Family Christmas Eve Service (@ 4:30)
- Christmas Eve Lessons & Carols Service (@ 7 pm).



Communion was celebrated eight times during the church year: last Sunday of January, Palm Sunday, Maundy Thursday, Pentecost Sunday, the last Sunday in June, World Communion Sunday, Anniversary Sunday and the First Sunday in Advent.

Sincere thanks to all the members of the Worship Committee for their hard work and support through 2024: Kathleen Howard - Director of Music, Marianne Bimm (*ex officio*), Lorraine Buck, and Janet LeBrun. New members are welcome!

Respectfully submitted,
Reverend Marianne

WEBSITE COMMITTEE for the 2024 ANNUAL REPORT

The importance of having a church website cannot be underestimated. Church websites establish credibility for the church, inform visitors and potential congregants of ministries and activities, and encourage engagement by both members and newcomers.

In the internet age, we are conditioned to look online for just about everything. That is why you “*need*” a church website. Without one, you lose credibility, miss an opportunity to engage visitors, and block efforts at getting more involved. With one, you throw the doors wide open for someone to visit your church, find community, and join you in worship.

With this in mind, the Website Committee continues to keep the website up to date, informative and interesting, meeting throughout the year and providing information, photos and stories throughout. Many thanks to David Duncan as Web Master; to Reverend Marianne for her ongoing support and suggestions on church activities; and to Quentin Robinson for his due diligence and creative ideas. We are very grateful to Margriet Westendorp, Brenda Fisk, David Duncan, Denise Kent, Quentin Robinson and Reverend Marianne for providing us with pictures of, and videos of, so many activities and events taking place at First Church. These act as an excellent record of what is happening at First Presbyterian Church!

We look forward to ensuring that the website continues to be a valued resource to our church members and group partners. Take some time to check out First Presbyterian Church’s website! Should you have pictures or ideas that you would like to see on the website, please forward them to David Duncan at daveduncan@bell.net so that the details can be quickly posted to the website. Thanks for all you input. We cannot do it without you!

Respectfully submitted,
Brenda Fisk

The ARCHIVES for the 2024 ANNUAL REPORT

Last summer, I wrote an article for the ‘Challenge’ outlining the importance of digitizing our Church records. I am pleased to report we have received assistance from the National Archives and Records Management Staff of the Presbyterian Church in Canada. We started to review the collection and decided to start the process.

This year we have digitized the following:

- * Church Formation – April 11th, 1847
- * Ladies Aid Society Booklet (Book 2) – 1878-1880
- * Communion Roll – 1870 – 1881 (Dedicated December 14th, 1879)
- * Register of Baptisms, Marriages and Deaths – 1898 – 1948

Thank you to Quentin Robinson for delivering records to Toronto. Each congregation is responsible for sending their records to the National Archives, with the Presbyterian Church of Canada covering the cost of returning the records to us. We have these records back in the collection and the computer memory sticks are safely stored in the church safe. In 2025 we hope to investigate the possibility of finding a grant program that will help us to continue this work. Also, in 2025, We will be moving the collection to another space within the church. We hope to have a space where we can put out items from the collection where members of the congregation will have the opportunity to see what we have.

This is an exciting time in the life of our church – a new and different addition. We will certainly be diligent in gathering information, progress reports and photographs of the new building.

Hopefully, hundreds of years from now, Presbyterians will see our records of the new building and say ‘a job well done’.

Respectfully submitted,
Bonnie Burke

CRAFT & CHAT
for the **2024 ANNUAL REPORT**

The ladies of the Craft and Chat Group meet in the Parlour on Tuesdays at 1 pm. to 4 pm. There are between 5 and 15 ladies present. We continue to knit prayer shawls, baby blankets (some of which are donated to the hospital for distribution; and to members of the congregation to remind them they are in our thoughts and prayers), toques and mitts, as well as working on personal projects.

At 3 pm., we pack up our projects and break for tea, coffee, and a snack. This is when the serious chatting begins! New members are always welcome even if crafting is not their ‘cup of tea’ and they would just like some company for the afternoon.

Need some help with your latest craft? One of our group can probably help you out.

Respectfully submitted,
Moir Gilmer

FINANCE COMMITTEE for the 2024 ANNUAL REPORT

2024 Budget and an Explanation to the Variances

Revenue

- * We exceeded our General Donations budget by 14%. We are very blessed to have such a charitable congregation.
- * We are also thankful to a member of our congregation who continues to provide support for the Specific Maintenance Project. The donation was \$500.00 however, it shows on the balance sheet as \$700.00 due to an accounting set up error as we transitioned from Simply Accounting to QuickBooks. This error was corrected during the Annual Review process.
- * We typically do not budget funds for the M.O.V.E. Ministry nor the Donations for Distribution and we are always surprised by the generous donations of the congregation. We do, however, budget for the Presbyterians Sharing income and it has been set at \$8,300.00.
- * Rental increases were initiated in May 2024 for the three rental units. In preparation for the Capital Funding Project, the tenants at 16 Church Street moved to an apartment building effective December 1st, 2024, and so we have no December income. Rent increases will be effective for units 12 and 14 in April and May respectively. Notices have been given to the parking lot rental clients that they cannot use the spaces after February 2025. Thank you, Quentin Robinson, for managing this on our behalf.
- * We were extremely lucky to have the Film Crew for “Hot Frosty” use the church hall as their home base during 2024. They helped push the hall rental to 3 times what we had budgeted to \$15,470.00. The BGH Palliative Care Programs are fully paid up on the overdue rent of years past by January 2024 and are now being billed on a monthly basis. We were lucky to have various other groups such as Embers/Guides and Developmental Services enjoy the church hall for various activities during the year.
- * With the QuickBooks software, the preparation of the HST return is as easy as a click of the button. We are now accounting for HST using a combined tax rate of 9.06% instead of a 70/30% split we used in the past. As a result, we recovered \$15,700 more than our budgeted amount in 2024. This is also partly due to the fact that we had not submitted returns in 2022 and 2023. We have confirmed that this

new approach and the percentages are correct for 2025. The December HST details were extracted from QuickBooks on January 27th with the intention to submit the form by the end of the week.

* Our investment portfolio did not do as well as it did in 2023. The Finance Committee meets with the Wood Gundy investment manager every quarter to review the status of the portfolio and determine whether changes are necessary. This year the portfolio earned \$61,088 a decrease of 20% below the \$76,353.00 that earned in 2023.

* Other revenue streams include the Krugel Foundation and this year, we received the 2023 portion in January and then the 2024 portion in November. So, this year, the Krugel Foundation revenue is double what has been in past years. The Shared Ministry provides us with 20% of the Minister's expenses and the arrangement is working well for both congregations.

* We introduced the Capital Fund Project in 2024. In 4912 Donations Received – we received a total of \$8,684.00 and these will certainly offset some of the 2024 project expenses. May I remind you that you may open a Pledge for the 2025 tax year. You were given a copy of the pledge forms on the back of the letter that I sent out with your tax receipt for 2025. We have received several pledges to date. The funds must be received no later than February 28th, 2026.

So overall, the income for 2024 was 80% over the budgeted figure.

Expenses

* We continue to provide “pass through” services for the Refugee accounts and we do not budget expenses for Donations for Distribution. The \$21,733 represents 73% over our budget of \$6,000.

* The differences in the salary calculations can be accounted for by rounding differences.

* Overall, our committee expenses were 33% below our budgeted amount of \$7,800. Thank you to all the Committees for keep your expenses to a minimum while providing excellent leadership and support to the people you serve.

* We sponsored eight children for Gracefield camp this past year. Three of the attending children gave us updates of their experiences at our Rally Day Service in September. We will plan for the same number for summer of 2025. Depending upon the year, we typically send between 5 and 10 children to this camping experience. The five P.A. Day camps held this past year had an average of 18 to 22 children attend

consistent with the numbers during 2023. Thanks to careful planning, the expenses were 29% under budget at \$356.00.

* The Transportation Budget is over budget by 91%. This is due to the fact that we have more people taking advantage of the arrangement we have with Executive Taxi, to bring people to worship services, and the church will foot the bill. While this is an added expense, we welcome the new people coming to the in-person services.

* Even with the increasing cost of food, the Sunday Suppers came in 8% under budget. However, the Breakfast Bag ministries exceeded its budget by 194%. The number of participants continue to increase with an average of 150 people attending the Sunday Suppers and 60 breakfasts being prepared each month. The overall M.O.V.E. expenses were over budget by 24%. We will have to budget more for 2025 for these ongoing ministries.

* Under the Administration category, the telephone and Internet expenses were pretty much on target. The Postage and FedEx expenses were at 78% of the budget. We continue to have a team of excellent volunteers delivering the Sunday Bulletin and Challenge to our congregation members who do not participate in the in-person services.

* Paper costs are down by \$906.00. During 2023, we exchanged our photocopier for a newer model. It has saved us \$2,190.00 for the number of copies we made in 2024.

* This past year, we upgraded our outdated version of ChurchWatch software. We subscribed to QuickBooks accounting software as our Simply Accounting software could not be upgraded. The church must keep itself up with new technology. Therefore, the Computer Hardware and software expenses exceeded the budget by 32%. We were subscribing to QuickBooks on a monthly basis for 2024 because it provided us with a 6-month discounted expense. In January 2025, we transferred this subscription to an annual basis.

* The Equipment and Supplies for 2024 exceeded the budget by 33% because a 2023 purchase of Planning Calendars was missed and then processed in December. These planning calendars are extensively used by the Minister and the Administrator.

* The budget for the Financial Review was based upon the expenses charged to us by Durand and Associates. In 2024, we changed accountants to Walker and Associates and the charges were considerably less. That accounts for only 25% of the budget being used in this category.

* As mentioned earlier, the investment portfolio is doing well despite the \$13,672.51 in the cost of investments. Shares that did not provide an acceptable return were sold and alternatives shares purchases.

* Luckily, there were no major renovations required for our rental properties and so this category came in 49% lower than the budgeted amounts.

* New this year is the “FPC Capital Project”. The expenses started to roll in starting June 2024. The transition from Rob Thompson and Associates to Wood and Bryson Construction Ltd. went smoothly. Bi-weekly meetings are held to review the status of the project and determine the next steps. The Application to the City of Brockville was submitted October 25th allowing them the 120 days to review the application and provide their approval to the project. The expected construction start date is April 1st, 2025. In the details presented here, you will see the “OB” appearing on each of the heading lines for the project’s phases with a dollar amount. These are the original budgeted figures from the Rob Thompson proposal that was presented to you in May 2024. We did not want to lose sight of these important figures and we will be tracking them carefully over the duration of the project.

* In 2024, through bequests and individual gifts in memory of loved ones, the Trustee’s Memorial Fund in the Bank of Montreal, increased by \$4,321.65. \$5,500.00 was transferred to the Wood Gundy Portfolio to earn a greater amount of interest.

* Thanks to Debbie LaBonte and Andrew Cameron for their valuable input to the finance work we did during 2024. Looking forward to working with you again in 2025.

And so, this concluded the commentary on the 2024 budget.

Respectfully submitted,
Brenda Fisk
Finance Committee Chair