

In Ministry Together

For we are
God's servants,
working
together.

I Corinthians 3:9a



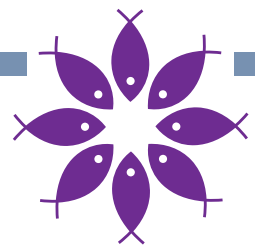
The
Presbyterian
Church
in Canada

CARADOC PRESBYTERIAN CHURCH

FEBRUARY 23, 2025

ANNUAL MEETING

Your gifts support mission and ministry in Canada and around the world



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- work with international partners to share the good news of Christ
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- advocate for ecological justice that protects and restores God's creation
- offer long-term investments for congregations and ministries across Canada to support ministry into the future
- support programs that protect refugees, asylum seekers, migrant workers and their families
- provide spaces for Indigenous and non-Indigenous people to work together on healing and reconciliation

...and so much more!

I want to thank our friends in Canada for supporting the seminary's ministry. Having friends and supporters like you allows us to turn ongoing challenges into wonderful opportunities to serve the church and society.

– *Dr. Martin Accad, President,
Near East School of Theology, Lebanon*



Thanks to your generous gifts to Presbyterians Sharing, the Friends of Prison ministry brings the promise of hope and redemption to countless lives in Malawi.

– *The Rev. Joel Sherbino, PCC Malawi Liaison*



Mistawasis Memorial Presbyterian Church was able to offer worship, VBS, and everything that goes with a vital ministry here in Saskatchewan thanks to the generous folks who support Presbyterians Sharing.

– *The Rev. Stewart Folster, Mistawasis Memorial PC,
Mistawasis First Nation, SK*

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Agenda - February 23, 2025, Annual Meeting

1. Opening with prayer by Reverend Katharine Michie
2. Appointment of Secretary
3. Adoption of Agenda
4. Review and Acceptance of Feb 25, 2024 Annual Meeting Minutes
5. Review of Committee Reports, as circulated.
6. Review and Adoption of 2024 Financial Reports, as circulated.
7. Review and Adoption of 2025 Budget
8. Trustees and Board of Managers for 2025
9. Confirm next Annual General Meeting for 2026
10. Other Business

A Message from Rev. Katharine Michie, Interim Moderator

I write to the members and friends of Caradoc church with a mix of emotions, It has been a busy year! We have worshipped together, learned together, supported each other at difficult moments, shared God's good gifts with others in the community and our needy world, and laughed together; all the things that scripture teaches us to do as the children of God.

It has also been a time of growth and change. We have benefited greatly from the ministry of Reverend John Bannerman, whose fourteen-month contract with us ended recently. He was able to devote time to the congregation in ways that were missed during the past few years. He developed connection with some folks who have been home bound, befriended a number of members who faced sickness and grief, as well as encouraging others to become professing members of the congregation. He introduced many to the wider work of the church, accomplished by Presbyterian World Service and Development, and an impressive number of members enjoyed his study groups both in person and by online participation. (Online learning together has been a new adventure for us; it has worked well and we are grateful to Brian Huston for his technical help with this). I have appreciated John's wise counsel at Session meetings and meetings of the New Beginnings team. We will greatly miss John, who brought his years of experience to Caradoc.

John's time with us has prepared us for the next challenge: that is deciding what future professional ministry will be best for the congregation, and searching for a minister. Unfortunately, this will not be easy because the Church is experiencing a tremendous shortage of ministers. The reasons are complex, but amongst them is a shortage of young people going into training. You can do three things to help: pray regularly for God to touch and call a new generation to this work, and pray for God to touch the heart of the right candidate for us, and give us the courage to be ready for an innovative solution. We can be sure that even when we face difficulties, God is with his people and will guide us.

This year we said goodbye to Peter and Joanne Grivich. We will miss their contribution to our life together, in the choir, maintaining the building, and Peter's work as an elder and Session Clerk. Peter's wisdom gained from his years working with the public in policing was a great help to us when difficult issues needed to be addressed at elders' meetings. We wish them well in their move closer to family. We have been blessed by Jamie Hayter taking on the job of Session Clerk. His sense of humour encourages us in meetings and we value his commitment.

Interim Moderator Message Cont'd

In 2024 we completed the study and planning stage of New Beginnings. We were ably helped by our coach, Reverend Karen Dimock. She encouraged us towards new insights about our congregation, and its relationship with our neighbouring community. She affirmed the congregation's sense of community. On more than one occasion when folks rallied quickly around a service project, she said to me, "the Caradoc folks see a need and they get it done!" As we move towards putting into practice the things learned in the New Beginnings process, we recognize the need to plan and communicate better, so as to multiply the results of "getting things done ". At the team's final session, it was agreed that we need to be more intentional about keeping our community engagements in front of the congregation, and keeping our community involvement fresh and relevant to our partners' needs. To that end, it was decided to look for "community engagement volunteers "to oversee our work in three areas; Caring Cupboard and food insecurity, 37 Frank Street and children and youth outreach, and seniors and shut-ins. This last area will include making sure that we offer a variety of social activities for all ages of our congregation.

We are living our faith in a difficult time. Many folks outside the Church are lonely, anxious and over busy. We have a treasure in the Christian community, which we can share. I was first pointed to these words of Psalm 46 in my childhood. They encourage me to remember that we are safe in the care of our loving God, even in hard times:

"God is our refuge and strength, an ever-present help in trouble.
Therefore, we shall not fear, though the earth gives way and the mountains fall into the sea.
'Be still, and know that I am God; I will be exalted among the nations, I will be exalted in the earth'. The Lord Almighty is with us, the God of Jacob is our fortress."

A Message from Rev. John Bannerman

In 1 Thessalonians 5 Paul reminds us that we are children of light and then adds these words:

“Therefore, encourage one another and build up each other, as indeed you are doing.”

Even as he directs us to be engaged in this ministry of encouragement the apostle Paul is encouraging us with his words of affirmation.

What might this look like for the congregation as my ministry with you comes to an end and as you take your next steps on the journey of faith, including the search for a Minister of Word and Sacraments?

I wish to share with you a few words of affirmation, appreciation and encouragement. Thank-you for welcoming me and for sharing in the pastoral, educational, missional and worship life of the church.

I praise God for the many gifted and dedicated servant leaders within Caradoc Church. This includes but is not limited to the elders. I do wish to thank the members of Session, including your Interim Moderator, Rev. Katharine Michie, and Clerks of Session Peter Grivich and Jamie Hayter, for inviting me to Session meetings and for your ongoing leadership and support during the past fourteen months.

I thank God for the caring spirit and deep sense of community within this congregation. I love the way so many of you remain after worship for conversation and fellowship in the lower hall.

I very much appreciate and enjoy the congregation’s vibrant ministry of music. It has been a pleasure to work with the Music Director Rosemary Bannerman in the planning and leading of worship. I was even able to sing with the choir on occasion.

Every week Brian Huston does such wonderful work as the a/v coordinator for worship and in the preparation of the worship bulletin and slides. I enjoyed serving with Brian, week by week.

I say thank-you to Donnie Carruthers for welcoming everyone on Sunday mornings and thank-you to Donnie and Caden Hayter for assisting with the offering during worship. I also give thanks to God for the Sunday School’s special seasonal contributions to the worship life of the church.

I celebrate the strong participation and engagement in the various study groups during the past year. I hope such groups will continue, with lay and ordained leaders.

As members and adherents of this congregation, you demonstrate a desire and willingness to participate in God’s mission in the local community and beyond. May God guide you as you consider the good work flowing out of the *New Beginnings* process.

Rev. John Message Cont'd

Even though I have been with you for just over a year, I will miss gathering with you for worship, study and fellowship, and I will be praying and pulling for you as you move forward in faith, hope and love, in the name of Jesus who is with you, now and always.

In the fulfillment of the words of the apostle Paul, consider the various ways that you might encourage one another.

Encourage one another with the gospel.

Encourage one another with prayer and a ministry of presence.

Encourage one another with words of affirmation and appreciation.

Encourage one another with love in action.

May God help you to embrace the ministry of encouragement as you move into a hope-filled future.

Caradoc Presbyterian Church Annual Meeting Minutes – (Sunday Feb 25, 2024)

Respectfully submitted by Maureen Tomchick, Recording Secretary

The annual congregational meeting of Caradoc Presbyterian Church was held on February 25 in the year of our Lord two thousand and twenty-four (February 25, 2024) at 11:30 o'clock in the morning (11:30 a.m.) with 34 members and friends in attendance.

Rev. Katherine Michie opened with prayer.

Meeting Opened

Appointment of Recording Secretary

Peter Grivich nominated Maureen Tomchick to be the recording secretary for the meeting, seconded by Elizabeth Leitch. **Carried**

Adoption of Agenda

Call for additions to the agenda – none. Moved to accept the agenda as presented by Peter Evans, seconded by Ron Leitch. **Carried**

Adoption of Minutes

Adoption of February 26, 2023 Caradoc Annual Congregational Meeting Minutes, as circulated. The following motion is moved by Wayne Gregory, seconded by Charlotte Gregory. **Carried**

Review and Adoption of Committee Reports, as circulated.

Session Report – Wayne Gregory and Peter Grivich will be stepping down as Elders, so new Elders will be sought at that time. Please prayerfully consider being an Elder.

Ladies Aid – the report does not speak to the Crackers it was noted the donations received from this group which meets every Thursday evening. They also have a group for younger people called Goldfish – they are thanked for making a joyful noise.

Benevolent Fund – a portion of this fund went to a refugee family who was very thankful for our generosity.

Sunday School – Peter thanked Elizabeth Leitch for her work with the Sunday School

In Memoriam Bank Account and “in Remembrance Book Report – this is a separate account where items may be purchased to enhance worship.

Youth Bank Account – no activity for past year

Early July there will be an opportunity for some youth to attend Uplift 2024. More to come on this.

PAR – 15 families take part in PAR, but we are happy to have more. Using PAR allows for no need to worry about envelopes and is very systematic – if anyone is looking to increase their amount reach out to Janet Evans

Board of Managers – some financial information but will speak to that in the financials. The Board meets the 2nd Tue of each month as an open meeting anyone is welcome. Charlotte is stepping down as member and was a recording secretary for several years. Many thanks to her.

Trustee's report

Current Board of Managers: Brian Huston as Chair, Secretary(open), members include: Bob Gillies, Wayne Gregory, Jan Salomons, Janet McGugan, Darrell McComb.

Motion to accept Board of Managers as presented: Moved by Peter Grivich to accept as presented, seconded by Maureen Tomchick. **Carried.**

Current Trustees: Jan Salomons, Peter Evans, Maureen Tomchick

Motion to accept all current members to stand as Trustees. Moved by Elizabeth Leitch, seconded by Janet Evans. **Carried.**

Adoption of Committee Reports, as circulated. Moved by Peter Grivich, seconded by Sharon Peckham to accept reports as written. **Carried**

New Beginnings Report: we have passed through the first phase of this process. We are now at the next stage which is sharing and figuring out what we are going to do as a result of what we learned from the small group meetings and beginning to act upon that. We are looking for people to be part of an implementation team. This is going to involve talking with members of the community. Youth for Christ has been approached by John Bannerman and Carol Huston regarding the game's day. Lily Carruthers shared information with the school about the Chili lunch – Thanks to all people have participated and we look forward to ongoing commitment.

Review and Adoption of 2023 Financial Reports, as circulated. Moved by Peter Grivich, seconded by Theresa McLeod to accept the financial reports as written. **Carried**

Brian Huston identified offering income was up from last year with additional donations that came in last year we budgeted for a full-time minister so we saw some savings which saw a balanced budget. Payroll expenses. January 2023 was our last month of stipend payment to Reverend Shelly. In December 2024 we included Reverend John. May 2023 was our last housing payment to Reverend Shelly. Benevolent fund was budgeted with 3,000.00 to go to caring

cupboard however, with additional donations of 3,055.00 brought the total to 6,055.00. Housekeeping items of the church – had roof painted this year and overall, we saw \$1700.00 positive in our income. Balance sheet reads the same as the Trustee's report.

Review of 2024 Budget

Brian Huston presented the 2024 Budget.

A slightly different approach to budgeting this year – we assumed a $\frac{3}{4}$ time position for a minister and we included the interest income that the Trustees investments made. The board is working on what to do with the stained-glass windows from Knox – we hope to have those in the sanctuary and we will come back to the congregation to discuss in the future and is not currently in the budget. The session has asked that we make monies available to support children and youth to attend Camp Kintail – 2,000.00 to be used at the discretion of session. Adjusted salaries of 6% as directed by the National Church.

Of note: an adjustment needs to be made in the budget to reflect the correct amount of the Hugh Turner Estate which should show 160,800.00 vs the 162,614.00 on the budget and in the Trustees report.

Review and Adoption of 2024 Budget, as circulated. Moved by Barb Bolton, seconded by Donnie Carrothers to accept the financial reports as written. **Carried**

Discretionary use of funds: motion to allow for session to utilize discretionary funds moved by Freda Deruiter, seconded by Jamie Hayter.

Caradoc Presbyterian Church will hold its annual meeting the last Sunday of February. Next year meeting will be Sunday February 23, 2025.

New Business: coffee after church – could a dish be put out for free will donation – same people doing lunch all the time put a basket out to cover the cost of some of the food – free will offering could be accepted. People are not in agreement of this issue. Discussed that receipts could be submitted for reimbursement of lunch items, adding another line account. Discussion that if had to submit receipts that it was unlikely people would bother doing that. As there is no consensus all were in agreement that the Board of Managers will discuss and determine how the food will be handled.

Motion to adjourn by Elizabeth Leitch

Closed with Prayer

Many thanks to John Bannerman for his work with our church.

Session Report

Submitted by Jamie Hayter, Clerk of Session

Session would like to say a big thank you to everyone involved in the church who made 2024 a very successful year. We faced a number of challenges but the hard work and dedication of everyone certainly paid off.

We were privileged to enjoy the leadership of Reverend John Bannerman who led us in worship on most Sundays. He provided excellent pastoral care, spiritual leadership and support to the congregation at a time when it was very much needed. We also enjoyed pulpit supply from Pastor Art Hiley, Charles Middleton and our Interim Moderator Reverend Katharine Michie.

The congregation worked our way through the New Beginnings program deciding on a path of community mission outreach.

The church hosted a chili lunch on February 10, 2024 which was a big success.

The former clerk of Session Peter Grivich announced in August of 2024 that he was officially stepping down from his role as he and his wife Joanne were moving to a new home. We sincerely thank Peter and Joanne for their many contributions over the years. Jamie Hayter took over as Clerk of Session in September of 2024. Wayne Gregory also resigned from Session in June of 2024 and we also thank him for his many years of service. We were very pleased to welcome Betty Walker as a new member of Session.

The church had another very successful food drive in October which was led by Donnie Carrothers, Caden Hayter and Jamie Hayter. The church was able to make a large donation of food along with over \$3,000. It was very much appreciated by the Caring Cupboard Foodbank in Mt. Brydges and it will certainly be put to good use.

The church welcomed several new members including the Dan & Jody Dunn, Charles Middleton and Caden Hayter.

Reverend John Bannerman hosted a Journey for Hope in support of the food security work for PWS&D which was held on November 2, 2024 at Caradoc Church. He also hosted a Carol Fest in December in support of 37 Frank Street Youth Centre. The congregation also enjoyed a number of Reverend John's Bible studies.

In October we were informed that unfortunately Reverend Shelly had decided to officially resign as our Minister. A search committee was formed that includes Jamie Hayter, Elisabeth Leith, Maureen Tomchick, Lynda Strathdee and Janet McGugan. The committee will get feedback from the congregation on what direction they feel the church should move in.

The congregation enjoyed another wonderful year of music led by Rosemary Bannerman and the members of the choir.

We were very saddened on the recent loss of Peter Evans. Session was very proud of how the congregation pulled together to support the Evans family. Peter was an integral member of the congregation. He will truly be missed.

Session Report Cont'd

As our time with Reverend John Bannerman comes to an end, Session would like to thank him for all his hard work and dedication to Caradoc Church over the last 14 months. We wish him and his family nothing but the best in their future endeavors.

Caradoc Presbyterian Church Session

Reverend Katharine Michie (Interim Moderator)

Reverend John Bannerman (Stated Supply Minister)

Lily Carrothers, Jamie Hayter, Carol Huston, Betty Walker, Elizabeth Leitch,

Sharon Peckham (Ruling Elders)

Ladies' Aid Annual Report

Respectively submitted by Lily Carrothers and Carol Huston

As many previous years, 2024 gave us many opportunities to gather together, share our time, talents and resources to reach out and **grow God's Mission** in our wider community.

Spring and fall **pie making fundraisers** are growing each year.

Thank you to all who support and assist to make the work bees productive and fun, as well as those who love their pies and order generously. In the Spring we made 126 pies with \$1380 income and in the Fall we made 212 fruit pies \$3811 income.

13 **Gift Baskets** were assembled and distributed in December to our family and friends who are unable to join our services or are grieving. Many thanks for those who baked goodies and helped to package them up as well as distribute them.

The Annual **Giving Tree Project** was a wonderful success. We gave a van full of hats, mittens, socks, scarves, personal care items, toys and blankets to needing agencies to distribute as their clients asked. The Salvation Army, 37 Frank Youth Center and the W.R.R.C shared the generous gifts this year. Each of them mentioned their gratitude for our continued support and prayers.

The Ladies Aid challenged the congregation this Christmas to match our \$500 donation for the **P.W.S.D. Gifts of Change Project** for food security in some of our vulnerable mission countries. **You answered generously** and so \$945 was sent.

A very generous gift was given to the church for a new frost-free upright freezer to help freeze and store the pies during our fundraisers. One of the small chest freezers did not function this fall and we scrambled to find some space to store the pies until pick up. The new freezer has been ordered and will be arriving in late February as promised by Arkona Appliance. Much gratitude to our donors for such a generous gift. That means for sure we will continue making pies.

May God's grace and peace continue to graciously bless us.

We will always reach out to those in need and give generously of the riches He has bestowed upon us.

Amen.

Ladies Aid Financial Report 2024	
Balance forward 01 January 2024	\$3,112.95
Income	
Receipted Donations	\$100.00
Fundraising	\$5,201.00
Other Receipts (NR)	\$0.00
Total Income 2024	\$5,301.00
Expenses	
Bank Fees	\$28.00
General purchases (décor, gifts)	\$306.66
Outreach (Caring Cupboard)	\$500.00
Fundraising (pies)	\$1,945.21
Transfer to church for PWS&D	\$500.00
Charitable Donations	\$2,500.00
Total Expenses 2024	\$5,779.87
Balance at close of 2024	\$2,634.08

Benevolent Fund Report

Respectively submitted by Brian Huston

At our Annual Meeting in 2024, the Congregation approved increasing our Benevolent Fund amount to \$3,000 and to direct that money to the Caring Cupboard Food Bank in Mt. Brydges, to help families in the community dealing with food insecurity.

Additional donations to the Benevolent Fund came in over the course of the year, including during the Food Drive in the fall (lead by Caden Hayter) and during the Christmas Season. These additional donations totalled \$2,035.

Therefore, our total amount donated through our Benevolent Fund to the Caring Cupboard in 2024 was \$5,035.

Sunday School Report

Respectively submitted by Elisabeth Leitch - Sunday School Coordinator

It is such a pleasure to see children smiling, chatting and bouncing into Sunday School on Sunday mornings. We have nine children on the roll with two visitors who come periodically. We continue to use the One Room Sunday School curriculum.

A year end picnic was enjoyed by young and old alike in June. Some of the adults joined the children in some fun games.

The children had fun learning about the first days of Creation and enjoying a "Creation" treasure hunt in September.

We spent a month learning about "Becoming a Member" and taking Communion.

The children did a super job of presenting "Great News In Bethlehem" on December 15th.

Activity packets were available for the children's use throughout the summer when Sunday School was on a break.

We appreciate the work of the Hustons for painting the Sunday School room, building new shelving, installing two bulletin boards and ordering a flip chart. Also, thanks to Lynda Strathdee for carding the storybooks and for the knitted hats that she made and donated to the children at Christmas and to Barb Bolton for making costumes ready for our Christmas presentation.

Special thanks to Sharon Peckham, Betty Walker and Maureen Tomchick for teaching our wonderful children at Caradoc.

Memoriam Bank Account and 'In Remembrance' Book Report

Respectively submitted by Brian Huston

Our Memoriam account receives donations made to Caradoc Presbyterian Church in memory of those who have passed away. In 2024, there were no deposits or withdrawals made into our Memoriam Account.

The balance in the Memoriam Account at December 31, 2024 was \$4,080.47. The monies in this account are overseen by Session on behalf of the congregation.

Youth Bank Account

Respectively submitted by Brian Huston

Our Youth account contains monies from various fundraising events in the previous years. There were no new deposits or withdrawals in 2024.

The balance in the Youth Account at December 31, 2024 was \$808.23. The monies in this account are overseen by Session on behalf of the congregation.

Pre-Authorized Remittance (PAR) Report

Respectfully submitted Janet Evans

This year we had 15 families taking part in the PAR program. Every year we encourage families to join the PAR program. It allows families to plan their contributions to CARADOC PRESBYTERIAN CHURCH knowing that the same amount of money comes out of their bank account on or about the 20th of each month. There is no longer any need for you to continue with envelopes.

There are giving cards in baskets at either front entrance of the church for every PAR member to put on the collection plate each week. As each new year begins we hope that members of PAR will also consider increasing their monthly contribution.

If you would like to join PAR or if you would like to increase your contribution for 2025 please contact Janet Evans at 519-264-2595 or email at evansjanet1@gmail.com

Board of Managers' Report

Respectively submitted by Board of Managers

The Board oversees that maintenance of the Church building and grounds, organizes grass cutting, maintains insurance, coordinates elevator inspections, arranges water sampling and testing, snow removal, furnace maintenance, safety inspections, fire extinguisher servicing, offering envelopes, photocopiers, printers, computers, book-keeping and custodial staff. Specific tasks undertaken in 2024 were:

- Arranged annual furnace servicing
- General building and grounds maintenance,
- Arranging contracts for grass cutting, custodial duties and snow removal
- Reviewed financial reports, balance sheet and bank statements monthly
- Completing financial auditing tasks on a monthly basis
- Preparing the annual budget
- Quarterly water quality testing to conform with Health Unit requirements
- Painting the nursery room in basement
- Arranging for insurance coverage
- Maintaining church computers, printers and copiers
- Looking after annual elevator inspections and maintenance
- Added more technology in order to have online connection for meetings
- Built shelves in the furnace room
- Completing monthly inspections of fire extinguishers and arranging annual fire safety inspections
- Monitoring operating cash flow with our bookkeeper and making requests to CPC Trustees for fund transfers to support our operating budget.

Operating Budget Summary 2024

Our tithes and offerings in 2024 were \$92,205, an increase of \$4,533 over 2023. Donations that were made to the Benevolent Fund, Caring Cupboard, Presbyterian Sharing, PWS&D are in addition to the \$92,205.

Full details are provided in Appendix A, including a graph showing our tithing values over the years.

2024 Board of Managers

Board Co-Chairs: Brian Huston and Janet McGugan
Secretary: Brian Huston
Members: Bob Gillies, Wayne Gregory, Donny Carruthers, Ron Leitch
Jan Salomons, Darrell McComb

Board Report Cont'd

We would like to express our sincere appreciation to Bob Gillies for his many years serving as a Board Member. Bob has been a very faithful member of the Board and in particular has been the expert related to our water quality testing. He has always checked the financial records thoroughly and contributed to all our meetings. He was always there for snow shoveling and any other tasks needed over the years. He has decided to step down from the Board this year and his contributions will be greatly missed.

We would also like to thank Betty Walker for looking after booking the church rental for outside events for many years, and to Theresa MacLeod for taking over for Betty moving forward.

New Beginnings Update

Respectively submitted by Brian Huston

In last year's Annual Report there was a summary of the Small Group Facilitator's Report to the Congregation. Following this update to the Congregation, the following activities were undertaken in 2024:

- i) In April, the New Beginnings Working Group was formed to develop a clear plan for our congregation's relationship to our community going forward.
- ii) The Working Group met several times through 2024, developing a range of future stories for CPC.
- iii) In September the Working Group updated Session and the Congregation on progress and provided a summary of several future story possibilities to form the basis of discussion at a Congregational Gathering on October 5.
- iv) The Working Group then used the feedback from the October 5 meeting to develop recommendations to guide the implementation phase of the process. These recommendations are primarily based on the feedback from the congregation at the October 5, 2024 congregational meeting and will be provided to Session in early 2025, with a follow-up rollout to the congregation.

The Working Group in 2024 consisted of:

Lily Carrothers, Brian Huston, Carol Huston, Sharon Peckham, Betty Walker
Rev. John Bannerman
Rev. Katharine Michie
Rev. Karen Dimock (Coach)

Hungarian Congregation Report

Respectively submitted by Anna Tapai and Carol Huston.

The Hungarian Congregation expresses sincere gratitude to Caradoc Presbyterian Church for your assistance and welcome, allowing us to freely share in the ministry of the Word in our language and cultural ways.

Our congregation met 7 times in 2024.

Rev. Franck Szatmari continues to travel from Kitchener to minister to us a full service in the Sunday afternoon, in our Hungarian native language, with music and offering communion 4 times a year. Rev. Szatmari has also made home and hospital visits to support, encourage and comfort us in illness and grief, sometimes after service and sometimes travelling during the week days.

Rev. Szatmari acknowledges that there are English speaking people who attend as well and provides a printed copy of his sermon for those to reflect upon.

This last December Rev. Szatmari unfortunately had to cancel our Christmas Service due to a previous injury and post-surgery instructions. We wish him continued healing and comfort.

We enjoy coffee and hospitality in the lower hall after service with assistance to clean up by a couple of your session elders. We are again grateful for this help so we can travel safely home (London, Aylmer, Kitchener etc.) and in good time, especially when the night comes early in the fall.

Attendance at our services range from approximately 12 to 25, with generous giving's of approximately \$3,600 this year.

We would like to acknowledge the gift of music from Rosemary Bannerman when she is able to attend.

Models of Ministry Presentation

Respectively submitted by Brian Huston

On October 19, Rev. Tim Purvis, Ministry and Church Vocations Office, Presbyterian Church in Canada, attended Caradoc Presbyterian Church and led a Models of Ministry Workshop. Notes from that event are provided in Appendix B.

CrackerS Ukulele Group

Respectively submitted by Mary-Lou VanBerkel

CRackerS had a very busy year this year.

We have 50 members including 4 children in our GoldFish youth group headed by Darlene Vogt. On any given week we have about 20 members who join us at the weekly jam. Cost for joining is a free will donation at the door, this allows us to remain accessible to all regardless of ability to pay. Donations collected at the jam are added to the weekly collections at the church. A small contribution for the generosity of the parish allowing us to use the space for our jams.

We have had several new members join us and now can boast a bass player as well as a drummer!

The group has entertained at many local venues and events in the Strathroy area including, Seasons, Strathmere Lodge, The Craft and Garden show, St. Andrews Presbyterian anniversary celebration, The Salvation Army annual Christmas fundraiser with Acapella Connection and the Holy Family Knights of Columbus Christmas celebration. We do not charge a fee for entertaining instead we collect an honorarium which we donate to local charities.

In addition to playing at events hosted by other local groups we host an annual Gospel Jam at Caradoc Presbyterian Church. This year we had 100 ukulele enthusiasts join us strumming along to traditional gospel songs and hymns. Groups from London to Parkhill and Grand Bend shared music and a luncheon afterwards in the church basement.

On a regular basis we share snacks and fellowship in an open mic night where members have an opportunity to play a song for all of us and grow as musicians and performers. Our last open mic night featured the talents of several of our Gold Fish members. It was a really fun evening.

This year CRackerS Ukulele group was able to donate \$1000 to the Caring Cupboard food bank as well as a truck bed full of non-perishable food items, feminine paper and baby diapers.

Thank you to our parish leadership for continuing to support our work, to our volunteers who lead the group and to all of our happy strummers who share their enthusiasm and love of music every week.

Choir Report

Respectively submitted by Rosemary Bannerman

Caradoc Presbyterian Church is very fortunate to have such a wonderful group of dedicated people who are willing to rehearse every Thursday evening and come early every Sunday morning in order to prepare weekly anthems to enhance our Sunday services.

Besides regular anthems for Sunday services, we have prepared and presented special music for Holy Week, Easter and a Cantata service during the Christmas season. The choir enjoys each other's company at rehearsals, services and choir parties.

The choir and congregation are so very grateful to our Musical Director, Rosemary Bannerman, for her energy, musical knowledge and expertise and joyful spirit. You help us Glorify God in perfect rhythm and with beautiful harmony.

Trustees Report

Respectively submitted by Maureen Tomchick and Jan Salomons

We had 2 investments mature during 2024, one on March 17 (from the proceeds of the sale of Knox) and was re-invested at 4.30% and a 60-month term that was cashed during October as our ready cash reserves were dangerously low due to higher than anticipated transfers to the Church general account during 2024.

One low earning Hugh Turner investment also matured in October and was re-invested for 5 years at a far better rate. (3.95% v 1.50%). The figure on the following page details our investments and maturity schedule. The treasurer requested the transfer of \$45,000 during 2024 needed to keep the Church operating.

We are extremely sorry to have lost the valued input from our fellow trustee, Peter Evans. His participation and insights will be sorely missed in the years ahead.



CARADOC PRESBYTERIAN CHURCH 2025 INVESTMENT MATURITY SCHEDULE

	Rate	Balance	Maturity	2024	2025	2026	2027	2028	2029	Annual Interest
North Caradoc-St. Andrews										
60 Month Term 035 ©	0.00%		\$177,525							\$0.00
Special Rate 037	4.40%	\$20,000			Aug 18, 2025					\$880.00
18 Month Special Term 041	5.25%	\$54,387			Mar 28, 2025					\$2,855.30
36-47 Month Term 025 ©	4.25%	\$53,138				Apr 15, 2026				\$2,258.38
18 Month Special Term 042	5.50%	\$50,000			May 27, 2025					\$2,750.00
Proceeds: Sale of Knox										
60 Month Term 036	2.30%	\$75,000	\$357,004				Mar 17, 2027			\$1,725.00
60 Month Term 038 ©	4.15%	\$46,873						Mar 17, 2028		\$1,945.21
36-47 Month Term 031	4.30%	\$77,343					Mar 17, 2027			\$3,325.75
48-59 Month Term 032 ©	1.65%	\$78,778			Mar 17, 2025					\$1,299.83
60 Month Term 033 ©	1.75%	\$79,011				Mar 17, 2026				\$1,382.68
Frank Legacy										
Rate Optimizer GIC 3	2.15%	\$25,000	\$25,000				Oct 23, 2027			\$537.50
Rate Optimizer GIC 4		\$0								\$0.00
Maturing Funds available for use										
High Interest Saving Account Number #003 @ Dec 31, 2024		\$26,518	\$559,529	\$0	\$203,164	\$132,149	\$177,343	\$46,873	\$0	
Hugh Turner Estate										
Estate Capital Locked		\$160,800								
60 Month Term 034	3.95%	\$60,000							Oct 1, 2029	\$2,370.00
60 Month Term 040	4.15%	\$40,800						Aug 10, 2028		\$1,693.20
60 Month Term 039	4.15%	\$60,000						Aug 7, 2028		\$2,490.00
Total Annual Interest	3.54%									\$25,512.87

Note © = Compounding Term deposit. The original investment amount will be re-invested at maturity if not needed operational.
\$30,000 in un-allocated designated gifts included in above investments

Appendix A - 2024 Financial Documents

Income and Expense Statement

Balance Sheet

Tithing Summary Chart

INCOME AND EXPENSES 2023 AND 2024

	YTD 23	YTD 24	BUDGET
Ordinary Income/Expense			
Income			
OFFERINGS			
Envelopes: Main Service	81,223.00	86,327.00	100,000.00
Envelopes: Hungarian Service	4,070.00	3,585.00	4,200.00
Loose Offering	2,379.45	2,293.50	2,500.00
Total OFFERINGS	87,672.45	92,205.50	106,700.00
DESIGNATED OUTREACH			
Presbyterians Sharing	945.00	1,560.00	
PWS&D			
General	1,050.00	1,060.00	
Special Project	50.00	815.00	
Total PWS&D	1,100.00	1,875.00	0.00
Other Designated Outreach	4,555.00	820.00	
Total DESIGNATED OUTREACH	6,600.00	4,255.00	0.00
DESIGNATED PROGRAMS/PROJECTS			
Events/Fundraisers	1,416.00	59.00	2,000.00
Vacation Bible School			
Total Designated Programs/Projects	1,416.00	59.00	2,000.00
DESIGNATED OTHER			
Ladies Aid	605.60	100.00	
Memoriam	533.30	0.00	
Youth			
Other Special Purpose	0.00	1,875.00	
Total DESIGNATED OTHER	1,138.90	1,975.00	0.00
OTHER INCOME			
Miscellaneous	0.00	0.00	
Interest	15,246.03	22,819.87	20,000.00
Building Use	1,254.75	1,548.25	2,000.00
Total OTHER INCOME	16,500.78	24,368.12	22,000.00
Total Income	113,328.13	122,862.62	130,700.00

	YTD 23	YTD 24	BUDGET
Expense			
PAYROLL RELATED			
MINISTER			
Stipend	7,347.00	37,500.00	37,500.00
Housing/Utilities	8,265.00	13,500.00	13,500.00
CPP	470.55	2,826.24	2,000.00
EI	356.29	1,185.24	1,200.00
Health & Dental	4,573.03	0.00	
Study Leave			600.00
Book Allowance			250.00
Congregation Pension Amt	4,308.36	5,776.04	5,776.00
Total MINISTER	25,320.23	60,787.52	60,826.00
CONTRACTS & SUPPLY			
Interim Moderator			
Stipend	3,180.00	3,180.00	
Mileage	594.00	772.20	
Total Interim Moderator	3,774.00	3,952.20	4,000.00
Bookkeeper	3,600.00	3,816.00	3,816.00
Custodian	2,011.76	3,120.20	2,600.00
Hungarian Minister	2,400.00	1,800.00	2,544.00
Music Director	9,747.66	9,414.94	11,000.00
Supply			
Mileage	525.75	238.95	300.00
Music	375.00	525.00	500.00
Pulpit	5,925.00	2,340.00	2,400.00
Total Supply	6,825.75	3,103.95	
Guest Music			
WSIB	276.58	325.23	400.00
Total CONTRACTS & SUPPLY	28,635.75	25,532.52	27,560.00
Total PAYROLL RELATED	53,955.98	86,320.04	88,386.00

	YTD 23	YTD 24	BUDGET
PROGRAMS & PROJECTS			
Session			
Pastoral Care			200.00
Other	845.93	170.10	500.00
Total Session	845.93	170.10	700.00
Worship			
Music			200.00
Supplies	147.42	161.09	200.00
Total Worship	147.42	161.09	400.00
Fellowship			
Supplies	119.89	0.00	200.00
Total Fellowship	119.89	0.00	200.00
Christian Education			
Children/Youth	10.37	247.62	2,500.00
Bible Study	0.00	87.30	100.00
Total Christian Education	10.37	334.92	2,600.00
Total PROGRAMS & PROJECTS	1,123.61	666.11	3,900.00
OUTREACH			
Benevolent	6,055.00	5,035.00	3,000.00
Presbyterians Sharing	11,716.00	9,960.00	8,400.00
PWS&D			
General	1,030.00	1,060.00	
Special Project	50.00	815.00	1,000.00
Total PWS&D	1,080.00	1,875.00	
Other Outreach	2,880.00	835.00	
Total OUTREACH	21,731.00	17,705.00	12,400.00

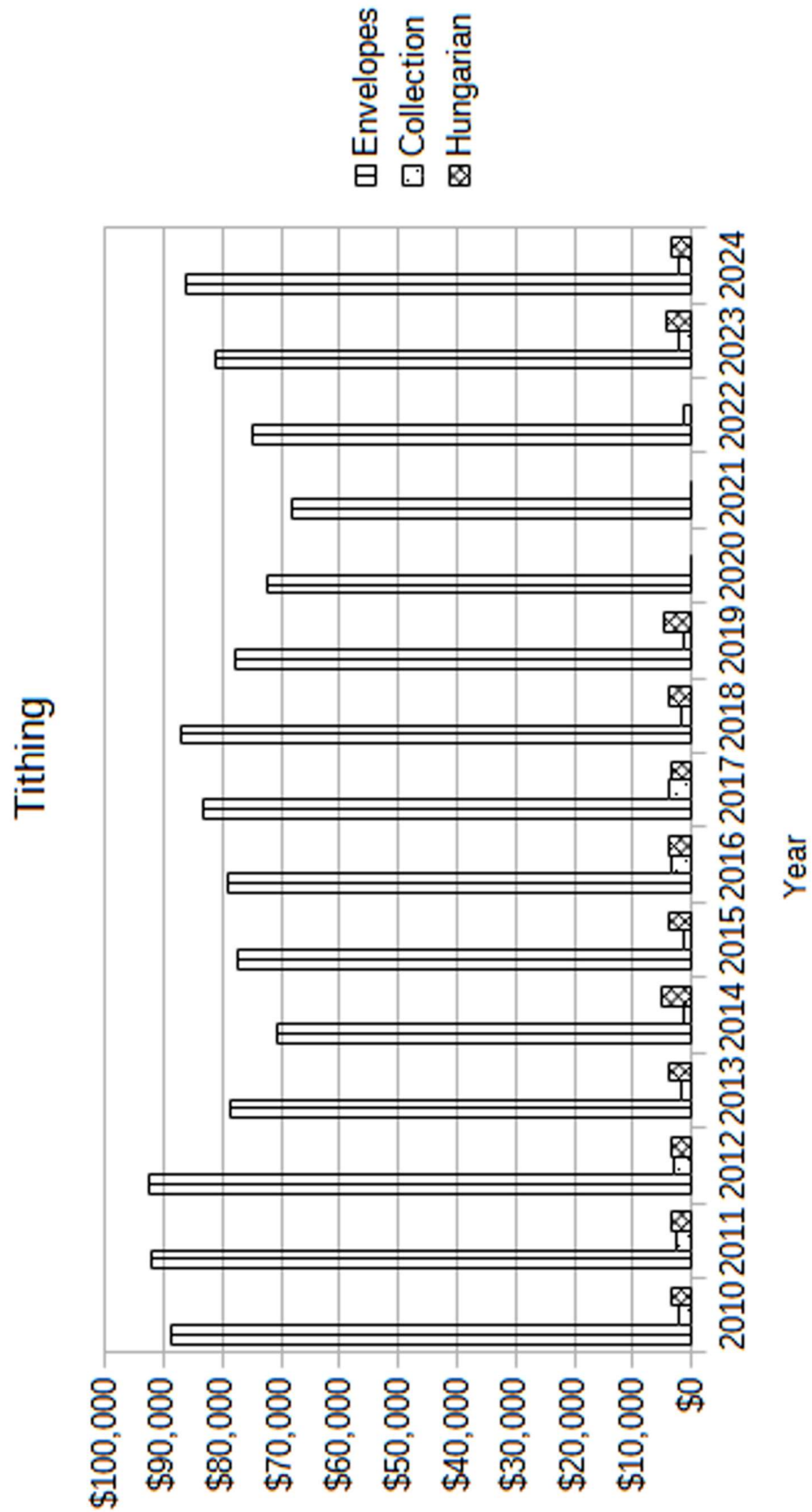
	YTD 23	YTD 24	BUDGET
GENERAL & ADMINISTRATIVE			
Subscriptions & Licenses	842.00	871.00	850.00
Presbytery Dues	3,388.09	4,644.69	4,645.00
Office Related			
Communications	0.00	0.00	
Internet	1,128.63	1,831.57	1,200.00
Software	737.89	664.13	800.00
Reproduction	275.20	0.00	300.00
Telephone	826.30	668.04	600.00
Supplies	794.08	722.11	700.00
Total Office Related	3,762.10	3,885.85	3,600.00
Bank Service Charges	163.95	150.00	170.00
Kitchen	271.67	1,311.29	250.00
Fundraising	300.00	0.00	
Advertising & Promotion	0.00	244.23	
Total GENERAL & ADMINISTRATIVE	8,727.81	11,107.06	9,515.00
SCOTCHMERE PROPERTY			
Maintenance	11,860.78	7,778.68	7,500.00
Insurance	6,665.68	7,111.98	7,100.00
Hydro	2,338.54	2,533.38	2,500.00
Heat	4,536.40	3,242.34	5,000.00
Total SCOTCHMERE PROPERTY	25,401.40	20,666.38	22,100.00
DISBURSEMENTS			
Ladies Aid	605.60	100.00	
Total DISBURSEMENTS	605.60	100.00	
Total Expense	111,545.40	136,564.59	136,301.00
Net Ordinary Income	1,782.73	-13,701.97	-5,601.00

2024 BALANCE SHEET

	<u>31 Dec 24</u>
ASSETS	
Current Assets	
Chequing/Savings	
Mainstreet General	13,239.92
Mainstreet Memoriam	4,129.13
Mainstreet Operating Reserve	5,085.99
Mainstreet Youth	817.85
Mainstreet High Interest Sav	26,518.41
BMO General	1,199.03
Total Chequing/Savings	<u>50,990.33</u>
Other Current Assets	
Long-term Investments ()	
ROG3 (Frank Legacy)	25,000.00
SYD 25 (Knox Manse)	53,138.47
SYD 33 (Knox)	79,010.53
SYD 36 (Knox)	75,000.00
SYD 38	46,872.62
SYD 39 (Hugh Turner)	60,000.00
SYD 40 (Hugh Turner)	40,800.00
SYD 43 (Hugh Turner)	60,000.00
Total Long-term Investments ()	<u>439,821.62</u>
Mainstreet Member/Patr. Shares	2,286.82
Short-term investments	
SYD 31 (Knox)	77,343.02
SYD 32 (Knox)	78,777.60
SYD 37	20,000.00
SYD 41	54,386.71
SYD 42	50,000.00
Total Short-term investments	<u>280,507.33</u>
Total Other Current Assets	<u>722,615.77</u>
Total Current Assets	<u>773,606.10</u>
TOTAL ASSETS	<u><u>773,606.10</u></u>

2024 BALANCE SHEET

	<u>31 Dec 24</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
TAX REBATES	
HST Recoverable	-675.44
PST Recoverable	-204.40
Total TAX REBATES	<u>-879.84</u>
Total Other Current Liabilities	<u>-879.84</u>
Total Current Liabilities	<u>-879.84</u>
Long Term Liabilities	
Hugh Turner Investments	
SYD 34	60,000.00
SYD 20	40,800.00
SYD 26	60,000.00
Total Hugh Turner Investments	<u>160,800.00</u>
Total Long Term Liabilities	<u>160,800.00</u>
Total Liabilities	<u>159,920.16</u>
Equity	
Opening Balance Equity	712,396.97
Unrestricted Net Assets	-85,009.06
Net Income	-13,701.97
Total Equity	<u>613,685.94</u>
TOTAL LIABILITIES & EQUITY	<u><u>773,606.10</u></u>



Appendix B – Notes from “Models of Ministry Presentation”

Notes from “Models of Ministry Presentation

Rev. Tim Purvis led a “Models of Ministry” presentation at Caradoc Presbyterian Church on October 19, 2024. It was attended by about 35 - 40 people including some from Presbytery and other congregations.

The morning portion was a presentation in the sanctuary, that covered the following topics:

- Discernment (labyrinth analogy) versus Decisions (maze analogy)
- Big picture information on how the world has changed (Decline of Christendom, Cultural Shifts, Demographic Shifts, Impact of Pandemic)
- A description of items to consider in a congregational assessment, including trends and projections into the future, finances and viability.
- Tim presented the Church Life Cycle graph that we used during the New Beginnings assessment, but we didn't discuss any specifics to CPC
- Options for Ministry were presented:
 - *i) noted the traditional norm of a single full-time minister is no longer the norm*
 - *ii) is a Minister needed every Sunday?*
 - *iii) when and how do we hold services?*
 - *iv) use of technology*
 - *v) Multi-point charges*
 - *vi) Amalgamation*
 - *vii) Cluster (shared or cooperative) ministries*
 - *viii) “Nesting” – one congregation worships within another congregation*
 - *ix) Preaching points (“preaching stations,” BoF 200.9) to eliminate the need for a formal congregational structure with a session requiring an Interim Moderator*
 - *x) Do we need to have our own church building? -- Tenant congregations*
 - *xi) Do we need to have a church building at all? -- House churches*
 - *xii) Stated supply*
 - *xiii) Part-time ministry – can be intentional*
 - *xiv) Separate part-time calls*
 - *xv) Ecumenical shared ministry with partner denominations (United, Anglican, Lutheran)*
 - *xvi) Bi-vocational/multi-vocational ministers*
 - *xvii) Lay missionary*
 - *xviii) Regional ministry*

We didn't discuss the merits of any of these options specific to CPC.

In the afternoon we did an asset mapping exercise in the lower hall similar to that which we completed as part of the New Beginnings process. It wasn't directly related to any evaluation of various ministry models.

Notes prepared by Brian Huston.

Appendix C – Pre-amble and Operating Budget for 2025

Operating Budget 2025 - Preamble

The Draft 2025 budget as follows was prepared by the Board, with input from Session.

In preparing the 2025 Budget for Congregation approval, we have assumed a 50%-time minister position, recognizing that we will likely be vacant for most, if not all, of the year. We have also included our projected interest income in the budget, to provide the Congregation a better overall picture of our income and expenses.

We have estimated our budget income to balance our overall budget. This would require an increase in our overall Giving's from \$92,205 in 2024 to \$100,000 in 2025, to balance the budget.

This year, the Board and Session have suggested increasing our Benevolent budget to \$5,000 and apportioning this amount to 4 different local causes, which are shown in the budget. Any additional donations to the Benevolent Fund would be apportioned between these 4 recipients proportionally.

A line item related to New Beginnings has been added to cover expenses related to any community-based events we may host in 2025.

It is recommended that, in approving the 2025 Budget, the motion also include provision to "Allow the Board to request operational funds from the Trustees when and if necessary and for the Trustees to respond to in an appropriate manner."

CARADOC PRESBYTERIAN CHURCH BUDGET FOR FEBRUARY 23, 2025 ANNUAL MEETING				
Trustee Holdings Year End 2024		Start 2025		Comments
Hugh Turner Estate			\$160,800	Note actual value of principal is \$160,800
Caradoc Presbyterian Church: Mainstreet CU			\$177,525	
Bank of Montreal (Frank Legacy)			\$25,000	
Investments from Sale of Knox			\$357,004	
High Interest Savings			\$26,518	
Annual Interest			\$25,513	compounding (\$6.9k) available for immediate use (\$18.6k)
General (Non-Designated) Income				Comments
	2024 Budget	2024 ESTIMATE	Proposed 2025	
NCSA Offerings (to Budget)	\$100,000	\$86,327	\$100,000	Amount Needed to Balance with Interest Income
Loose Collection	\$2,500	\$2,293	\$2,500	
Hungarian Offerings	\$4,200	\$3,585	\$4,000	
Sub-total Non-Designated Income	\$106,700	\$92,205	\$106,500	
Other Non Designated Income				
Interest	\$20,000	\$22,819	\$20,000	
Building Rentals	\$2,000	\$1,548	\$2,000	
Fund Raising Events	\$2,000	\$59	\$1,000	Gross - Expenses Below
Designated Included in Expenses Below				
Additional Donations (Benevolent, 37 Frank)		\$2,695		Flow Through Items
PWSD		\$1,875		Flow Through Items
Presbyterian Sharing		\$1,560		Flow Through Items
Sub-total Other Non-Designated Income	\$24,000	\$30,556	\$23,000	
TOTAL OPERATING INCOME	\$130,700	\$122,761	\$129,500	

CARADOC PRESBYTERIAN CHURCH BUDGET FOR FEBRUARY 23, 2025 ANNUAL MEETING				
CARADOC PRESBYTERIAN CHURCH BUDGET 2025				2025 Budget Expenses Part 1
Expenditures				Comments
Item	2024 Budget	2024 ESTIMATE	Proposed 2025	
Session Fund	\$500	\$170	\$500	
Fellowship/Hospitality	\$200	\$0	\$200	
Pastoral Care/ Gifts/Misc	\$200	\$0	\$200	
Subtotal	\$900	\$170	\$900	
Mission & Outreach				
Local Benevolent Fund (Monetary Donations)	\$3,000	\$5,410	\$5,000	Proposed increase for 2025 with the following breakdown: Caring Cupboard \$2,500 Womens Rural Resource Centre \$750 37 Frank Street Youth Centre \$750 Strathroy Foodbank \$1,000 Any additional donations will be added to these in the same ratio.
Local Outreach Events - Community Event Engagment Teams			\$1,000	New Beginnings Initiative
PWSD		\$1,875		
Other Local Outreach Donations		\$617		
Presbyterians Sharing	\$8,400	\$9,960	\$9,000	\$9376 requested (actual will be higher than
Subtotal	\$11,400	\$17,862	\$15,000	
Christian Education				
Bible Study	\$100	\$87	\$100	
Youth and Children - Subsidy for Camp Kintail Fees	\$2,000		\$2,000	
Sunday School /Youth/Child Programs	\$500	\$247	\$500	
Vacation Bible School	\$0	\$0	\$0	
Subtotal	\$2,600	\$334	\$2,600	
Worship				
Service & Supplies	\$200	\$200	\$200	
Hungarian Minister	\$2,544	\$1,800	\$2,100	
Choir Supplies/Music	\$200	\$0	\$200	
Subtotal	\$2,944	\$2,000	\$2,500	

CARADOC PRESBYTERIAN CHURCH BUDGET FOR FEBRUARY 23, 2025 ANNUAL MEETING			
CARADOC PRESBYTERIAN CHURCH BUDGET 2025			2025 Budget Expenses Part 2
Expenses continues - Payroll Related			Comments
Item	2024 Budget	2024 ESTIMATE	Proposed 2025
Minister			
Stipend (Full Time Minister)			\$54,446
Stipend (75% Time Minister)	\$37,500	\$37,500	2024
Stipend (50% Time Minister)			\$27,223 Based on 12 months
Housing/Utilities (Full Time Minister)			\$18,000
Housing/Utilities (75%Time Minister)	\$13,500	\$13,500	2024
Housing/Utilities (50%Time Minister)			\$9,000 Based on 12 months
CPP	\$2,000	\$2,826	\$2,000
EI	\$1,200	\$1,185	\$1,200
Health & Dental	\$0	\$0	\$0
Educational Study Leave	\$600	\$0	\$600
Book Allowance	\$250	\$0	\$250
Pulpit Supply	\$2,400	\$2,340	\$2,400
Pulpit Supply Mileage	\$300	\$239	\$300
Pension 5%	\$5,776	\$5,776	\$3,750
WSIB	\$400	\$325	\$350
Personnel - Other			
Bookkeeper	\$3,816	\$3,816	\$3,934 3.1% COLA
Custodian	\$2,600	\$3,200	\$4,500 Increase to \$30 per hour (allow 150 hours)
Organist/Choir Director	\$11,000	\$9,414	\$11,300 3.1% COLA
Organ Supply	\$500	\$525	\$600
Guest Music	\$0	\$0	\$200
Interim Moderator (including mileage)	\$4,000	\$3,952	\$4,124 3.1% COLA
Subtotal	\$85,842	\$84,598	\$71,731

CARADOC PRESBYTERIAN CHURCH BUDGET FOR FEBRUARY 23, 2025 ANNUAL MEETING				
CARADOC PRESBYTERIAN CHURCH BUDGET 2025				2025 Budget Expenses Part 3
Expenses continues - Property and Admin				Comments
Item	2024 Budget	2024 ESTIMATE	Proposed 2025	
Property				
Repairs & Maintenance (including elevator)	\$7,500	\$7,778	\$10,000	Increased to include exterior window trim painting.
Hydro	\$2,500	\$2,533	\$2,500	
Heat	\$5,000	\$3,242	\$5,000	
Property Subtotal	\$15,000	\$13,553	\$17,500	
General & Administration				
Presbytery Dues	\$4,645	\$4,645	\$2,728	
Bank Charges	\$170	\$150	\$170	
Telephone	\$600	\$668	\$300	
Internet	\$1,200	\$1,831	\$1,200	
Software	\$800	\$664	\$1,000	
Insurance	\$7,100	\$7,111	\$8,850	
Catering/Kitchen Supplies	\$250	\$1,311	\$1,500	
Office Supplies and Reproduction	\$1,000	\$722	\$750	
Adverrtising and Promotion		\$244	\$0	
Licensing /Subscription	\$850	\$871	\$900	
Miscellaneous	\$0	\$100	\$0	
General and Administration Subtotal	\$16,615	\$18,317	\$17,398	
	2024 Budget	2024 ESTIMATE	Proposed 2025	
TOTAL OPERATING EXPENDITURE	\$135,301	\$136,834	\$127,629	
TOTAL OPERATING INCOME	\$130,700	\$122,761	\$129,500	
NET OPERATING AMOUNT	-\$4,601	-\$14,073	\$1,871	

CARADOC PRESBYTERIAN CHURCH BUDGET FOR FEBRUARY 23, 2025 ANNUAL MEETING			
CARADOC PRESBYTERIAN CHURCH BUDGET 2025	2025 Possible Projects	Comments	2025 Budget - Capital Expenses
Capital Expense Forecast			
Stained Glass Windows (from Knox)	\$7000 For Stained Glass Box	Recommended for 2025	
Improved Lighting at Back Parking Lot Area	\$1,000	Recommended for 2025	
Air Conditioning in Sanctuary	\$7,500 EST	FUTURE YEARS	
Improved Lighting Choir Area	\$1,000 EST	FUTURE YEARS	
Light Switch at Sanctuary Side Door	\$2,000 EST	FUTURE YEARS	
Brick Repairs	\$50,000 EST	FUTURE YEARS	
New Exterior Sign at Church	TBD	FUTURE YEARS	
Exterior Window Glazing	\$25,000 EST	FUTURE YEARS	
Notes			
1. Capital Estimates are provided to seek Congregation approval in principle. Final estimates for future years will be obtained prior to proceeding. Funds for Capital expenses are from Trustees funds, not from the annual Operating Budget.			
2. It is recommended that at the AGM, a motion be made to "Allow the Board to request operational funds from the Trustees when and if necessary and for the Trustees to respond to in an appropriate manner."			

Appendix D – Board of Managers and Trustees for 2025

Board of Managers and Trustees for 2025

The following summarizes the Board members and Trustees willing to stand for nomination to serve in 2025.

i) Board of Managers:

The 2025 Board proposed for congregation approval at the Annual Meeting are as follows:

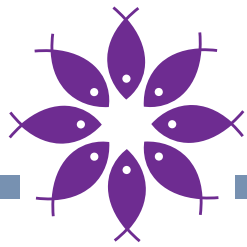
Board Chair:	Janet McGugan
Secretary:	Brian Huston
Treasurer:	Board (see note 1)
Members:	Wayne Gregory, Ron Leitch, Jan Salomons, Darrell McComb, Donnie Carruthers

Note 1. As we have a bookkeeper that fills most of the tasks normally undertaken by the Treasurer, we have moved away from having a single person named as Treasurer, but rather having the various tasks which are not completed by our Bookkeeper, looked after by Board members. As well, the Board provides direction and oversees the work of our Bookkeeper, as well as reviewing and approving financial and bank statements on a monthly basis.

Note 2. Any additional nominees or volunteers are welcome and may be added to the February 23, 2025 Annual Meeting. Our meetings are open for anyone to attend who is interested in being involved.

ii) Trustees:

The 2025 Trustees proposed for congregation approval at the Annual Meeting are as follows: Jan Salomons, Maureen Tomchick and additional Trustee to be nominated at the annual meeting.



Presbyterians Sharing

Your gifts make a difference!



Place of Hope Indigenous Presbyterian Church could not exist without your contributions to Presbyterians Sharing. We are meeting the spiritual, physical, intellectual, and emotional needs of people who are living with histories of generational trauma. Our goal is to provide hope and healing and engage in the messy process of reconciliation between Indigenous people and the church.

– *The Rev. Margaret Mullin,
Place of Hope PC, Winnipeg, MB*



Through our outreach to neighbours, our congregation provides valuable insights, help when needed and a strong witness to our faith in Jesus Christ. It can be easy to get caught up in the negativity of the world, but it's important to remember that every day, in all kinds of different places, there are people being good neighbors to each other.

– *Northern New Brunswick (St. Luke's), Bathurst, NB*



We at Tyndale St-Georges Community Centre are deeply grateful for the support from Presbyterians Sharing. Your generous contributions empower us to extend hope and love to families and children in our community, enabling us to provide programs that uplift and transform lives. Together, we are creating a brighter future for those we serve.

– *Shauna Joyce, Executive Director,
Tyndale St-Georges Community Centre, Montreal, QC*



You help us to pay the bills at Samuel House year after year: water, gas, electricity. You help us to serve children proper food and drive them to their families every weekend. God be praised that we are still here after 20 years. We are committed to the mission that God gave us—in joint mission with you!

– *Csilla Bertalan, Director, Samuel House, Romania*



A lot of people are very engaged, they care deeply about our ministry and the work of the church. And we are a learning faith group. That's really encouraging to see.

– Owen Mahaffey, General Assembly Commissioner, Ottawa, ON



Just as a stone dropped in water causes a ripple effect, so too does funding from Presbyterians Sharing. With the grant our church receives, we have the privilege of working to help others locally, nationally and internationally.

– Lynne Allan,
St. Matthew's PC,
Grand Falls-Windsor, NL

When we put our gifts in God's hands, God does remarkable things.

As a congregation of the Presbyterian Church in Canada, you proclaim the love and good news of Jesus Christ through your words and actions. You gather to worship, celebrate the sacraments, and learn to be followers of Christ. You share in ministry together, prayerfully discerning to see where God is leading you, today and into the future.

Your congregation joins with congregations across Canada to serve physical and spiritual needs in your local communities. Through presbyteries, synods and your gifts to Presbyterians Sharing, Presbyterian World Service & Development and other special ministry funds at the PCC, you participate in God's mission at regional, national and international levels.

God takes the gifts you cheerfully give, blesses them and does incredible things. The hungry are fed. Joys and sorrows are shared. People learn and grow. There is laughter, love and celebration.

The impact of the gifts of time, talent and treasure that you have shared with your congregation are captured in the reports contained between these pages.

You are making a difference.

Thank you.

Karen Plater, Associate Secretary, Stewardship & Planned Giving



The
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