

The Presbytery of Waterloo-Wellington met in regular session on Tuesday, September 9, 2025, at Crieff Hills Community.

The Rev. Dr. Kristine O'Brien, Rev Darrell Clarke and Rev. Reuben St. Louis led the Presbytery in a time of worship and of communion. The Moderator, Rev. Darrell Clarke opened the meeting with prayer and constituted the court. He thanked the Presbytery and many who worked hard over his year

Attendance

Ministers

Rev. Scott McAndless, Clerk, Rev. Kristine O'Brien, Moderator, Rev. Peter Bush, Rev. David Choi, Rev. Jeffrey Crawford, Rev. Hugh Donnelly, Rev. Dongwon Jung, Rev. Donald McCallum, Rev. Rev. Nick Pavel, Rev. Mark Richardson, Rev. Reuben St. Louis, Rev. Cathy Stewart, Rev. Dr. Frank Szatmari

Representative Elders

Jo-Anne Hall, Debbie Bachura, Tom Bolton, Loretta Fox, Janet de Groot, Carol Hyde, Werner Kuemmling, Peggy Lennox, Dave Mallet, Doug McCaig, Vern Platt, Alistair McIlwraith, Gib McIlwraith, Dave Ogram, Vern Platt, Bonnie Street, Rick Thomas, Terri Whiffin, Rhonda Wright.

Appendix: Rev. Arnold Bethune, Rev. Jay Rennan, Rev. Darrell Clarke (Outgoing Moderator)

Others: David Church (Treasurer), Andrew Hyde (2 Rivers, ECM), Beth Anne Fisher (Student), Rev. Tae Ho Yoo, Kathleen Sorensen, Steven Marsh (Hespeler), Justin Sytsma (KPC)

Regrets: Rev. Aubrey Botha, Rev. Frank Szatmari, Pauline Hall, Alex McNabb, Jeffrey Scott

The moderator, Rev. Darrell Clarke welcomed guests and visitors

1. It was **moved** by Scott McAndless/Grant Vissers that Rev. Andrew Hyde and Justin Sytsma be invited to sit and correspond. **Carried.**
2. It was **moved** by Scott McAndless/Grant Vissers that the Docket as proposed be adopted. **Carried.**

Installation

The new moderator, the Rev. Dr. Kristine O'Brien, was joyfully installed

Minutes and Consent Agenda

3. It was **moved** by Scott McAndless/Reuben St. Louis that the minutes of June 17, 2025 be adopted as presented. **Carried.**
4. It was **moved** by Peter Bush/Grant Vissers that items 6-12, 14-18, 25-30 as listed below be adopted by the consent of the court. **Carried.**

Committee of the Whole

5. It was **moved** by Reuben St. Louis/Grant Vissers that the Presbytery move into a Committee of the Whole to discuss the proposed changes to the standing orders and the funds report. The Committee will be convened by Jeffrey Crawford and Peter Bush. Scott McAndless will act as secretary. **Carried.**

The court exited the Committee of the Whole, on a motion by Peter Bush/Jeffrey Crawford.

The following motion was brought back:

6716

It was **moved** by Peter Bush/Grant Vissers that the proposed Funds Plan be approved by Presbytery and the Funds Team be instructed to:

- a) develop standing orders related to the Funds Plan for the November 2025 meeting of Presbytery to vote on;
- b) inform the Commission on Assets, The Trustee Board, of the proposed changes to the Development Fund.

And that if approvals are forthcoming from Commission on Assets and Presbytery meeting in November the new Funds Structure will become effective Jan. 1, 2026.

General Presbyter

1. That the report of the General Presbyter be received for information

Notice of Motion:

Rev. Jeffrey Crawford gave the following notice of motion: I will move, or cause to be moved, that the Standing Orders of the Presbytery be amended at a future meeting.

Business

2. That the report of the Business Committee be received and considered. **Approved by consent.**
3. That the actions of the clerk in referring correspondence items #360-397 be homologated. **Approved by consent.**
4. That the Rev. Tae Ho Yoo be placed on the Appendix to the Roll of Presbytery while we wait for him to complete the requirements made by General Assembly. **Approved by consent.**
5. that the Rev. Michael Veenema be placed on the Appendix to the Roll. **Approved by consent.**
6. That the Rev. Jen Sokolowsky be moved to Appendix of the Roll effective November 13, 2025. **Approved by consent.**
7. That Frank Szatmari and Gibson McIlwrath be commissioned to attend the Synod meeting and that the clerk be empowered to name two additional commissioners. **Approved by consent.**
8. It was **moved** by Scott McAndless/Jeffrey Crawford that the Presbytery support the application for New Ministry funding for *Rooted: Centre for Theology and Eco-Justice* by Kortright Presbyterian Church. **Carried.**
9. That the report of the Business Committee be adopted. **Approved by consent.**

Treasurer

10. Receive the Treasurer's Reports. **Approved by consent.**
11. Accept the unaudited Financial Statements to August 31, 2025. **Approved by consent.**
12. Approve the report as a whole. **Approved by consent.**

Congregational Response

13. The report be received and considered. **Approved by consent.**
14. It was **moved** by Reuben St. Louis/Lisa Dolson that Jay Brennan and Bonnie Street be appointed as assessor elders at Doon Presbyterian and that the Congregational Response Team be given power to issue to appoint another as needed. **Carried.**
15. It was **moved** by Reuben St. Louis/Lisa Dolson that Jen Sokolowsky, with the thanks of the court, be relieved from her IM responsibilities at Doon effective immediately. **Carried.**
16. It was **moved** by Reuben St. Louis/Lisa Dolson that Don McCallum be appointed as IM for Doon Presbyterian effective immediately. **Carried.**

6717

17. It was **moved** by Reuben St. Louis/Lisa Dolson that that Ian Grey’s resignation as IM of St. Andrew’s, Kitchener be accepted with the thanks of the Presbytery for his faithful service. **Carried.**
18. It was **moved** by Reuben St. Louis/Lisa Dolson that Jeff Crawford, who is currently the co-IM for St. Andrew’s, Kitchener be reappointed as sole IM of the congregation. **Carried.**
19. It was **moved** by Reuben St. Louis/Lisa Dolson that the Presbytery appoint an ad hoc committee for a period of four months consisting of Peter Bush, Darrell Clark and the Interim Moderator Jeff Crawford (ex-officio) to provide Presbytery’s guidance to the Roy Street Project, the St. Andrew’s KW Housing Corporation Initiative and St. Andrew’s Board of Trustees using the following terms of reference:

During the discussion, the actions of the moderator in limiting a Presbyter to making two comments on the question was challenged.

The moderator vacated the chair, and the clerk took a vote, asking the court if the actions of the moderator were sustained. The court sustained the actions of the moderator, who then resumed the chair.

The motion was **carried.**

20. That the report be adopted as a whole. **Approved by consent.**

Renewal Equipping Leadership

21. That the Report of Renewal and Equipping Leadership be received and considered. **Approved by consent.**
22. That the report from Gale Presbyterian Church, Elmira be received for information. **Approved by consent.**
23. That the Rev. Lisa Dolson’s request for study leave be approved retroactively. **Approved by consent.**
24. That the Presbytery support Rev. Sokolowsky’s application for funding from the P.C.C. to pursue a Master of Psychospiritual Studies degree. **Approved by consent.**
25. That the Report of Renewal and Equipping Leadership be adopted **Approved by consent.**

Adjournment

It was **moved** by Grant Vissers, duly seconded, that the court adjourn. **Carried.**

Book of Reports September 9, 2025

Table of Contents

Book of Reports September 9, 2025.....	6717
1 Proposed Changes to the Standing Orders.....	6718
2 Funds Team Report.....	6745
3 General Presbyter Report.....	6757
4 Business Committee.....	6758
5 Treasurer’s Report.....	6760
6 Congregational Response Report.....	6765
7 Renewal and Equipping Leadership.....	6767



1 Proposed Changes to the Standing Orders

Standing Orders of the Presbytery of Waterloo-Wellington

Draft Version 10 as of August 25

Table of Contents

1. Introduction & Purpose
2. Teams & Appointments
3. Officers
4. Gather: Meetings & Worship
5. Leadership: Ministry Support
6. Resources: Finances & Funds

Appendices

- A- Presbytery Why
- B- Clerk Position Portfolio
- C- Treasurer Position Portfolio
- D- General Presbyter Position Portfolio
- E- Clergy & Congregation Retirement Agreement
- F- Financial Information to Accompany a Call
- G- Funds (from p. 20-35 current version)

Standing Orders of the Presbytery of Waterloo-Wellington

As adopted and approved by Presbytery on [Date]

Introduction & Purpose

1.1. Purpose of Standing Orders

These Standing Orders govern the structure, function, and procedures of the Presbytery of Waterloo-Wellington, ensuring consistent, fair, and effective operations in accordance with the polity and principles of The Presbyterian Church in Canada (PCC).

1.2. Authority and Amendment

These orders supplement, but do not override the Book of Forms of the PCC. They may be amended by a two-thirds majority of Presbytery members present and voting, provided notice of motion has been given at the previous stated meeting.



1.3. Definitions

Presbytery Roll: The court constituted of ministers and representative elders.

Court: The formal ecclesiastical body meeting for discernment and decision.

Voting Member: A minister on the constituent roll or a representative elder.

Clerk: The appointed recording and correspondence officer.

Moderator: The elected convenor who presides over meetings.

1.4. Presbytery Why (Appendix A)

In response to Jesus Christ, people gather from local congregations and ministries as the Presbytery, seeking to nurture the ministry, mission and witness of God in Waterloo-Wellington.

We seek to do this by:

Being attentive to and naming the ways God is already active and at work within the region (discernment)

Focus on living into our calling as a 'sent people' who join God's mission in the world (missional)

Moving beyond fear and engaging in risk-taking (discipleship)

Learning and experimenting with renewal- new ways, models and practices of being the church (ecclesiology)

We seek to build just and respectful relationship with all people, rooted in the love and justice of Christ (inclusion and reconciliation)

Teams and Appointments

2.1. Standing Teams

The Presbytery maintains the following standing teams:

Gather – meetings, worship, learning.

Leadership – health, renewal, support.

Resources – development, property, finances.

Each Team:

Shall submit written reports to Presbytery at least 10 days prior to each stated meeting.

Shall review their mandate annually May and June.

Gather

Purpose: To focus on growing relationships, learning together and preparing to be sent out to be the church in the world. To seek and be open to how God is showing up and how we are being sent. (*discernment, missional, inclusion and reconciliation*)

Organizing training for presbyters, seeking to deepen the spiritual resources of leaders.

Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6720

Support the establishment of location, format, agenda, worship and learning for all meetings, with a focus on relationships. (Current business committee remains in place until Easter 2026 to support transition.)

Support practices and rituals that encourage naming how God is showing up and how we are being sent.

Certification process of students who seek to be candidates for the Ministry of Word and Sacraments. To bring recommendations to Presbytery.

Continuing Education promotion and approval for professional church workers.

Encourage the Presbytery to learn about the confessions and ongoing actions taken by the PCC with respect to Reconciliation and Healing.

Help the Presbytery to identify suitable resources for events, workshops and other gatherings to help establish best practices to live out the church's promises to ensure that harm does not continue and to repent of harm done.

Support the Presbytery in educating and implementing the Leading with Care Policy and other policies of the national church as needed.

Leadership

Purpose: To establish health and wholeness as the priority for all elders and clergy, through professional support, to reduce isolation and establish healthy communities. To embrace curious and creative leadership within presbytery as a way of moving beyond problem/solution frameworks and a fear of failure that leave us stuck. To support congregations/ministries in learning and acting with the Spirit's help. To allocate people resources for new and emerging ministries that can articulate and demonstrate their why, how God is at work, and how they are being sent. (*missional, discipleship, ecclesiology*)

Seeks to deepen the incarnational lives of congregations and specialized ministries.

Supports renewal and the establishment of new worshipping and witnessing communities. (Including the review of applications to Diane Boyd Campus Ministry Fund, Endowed Projects Fund, New Ministry Grant Fund and drafting recommendations in response to those applications for Presbytery approval.)

Seeks to deepen the resilience and improve the health of congregational systems.

Supports congregations in transition (exit interviews, interim moderators, calls, reviews)

Support the transition of leadership (per PCC Policy) related to amalgamations and dissolutions of congregations, with Resource Team.

~~Certification of students who seek to be candidates for the Ministry of Word and Sacraments.~~

~~Continuing Education, approval for professional church worker.~~

Resources

Purpose: To allocate resources for viable ministry and mission based on the Presbytery Why Statement. Effective stewardship of resources. (~~people, buildings, property, money, investments~~). To encourage the use of presbytery resources for growing mission and ministry, with a focus on: risk taking, learning, and experimentation. To provide resources for ministries that focus on outreach- living our calling as a sent people. To fund staff who support discernment and leadership. (*missional, ecclesiology*)

The Resource Team provides oversight of the finances and property of the Presbytery.

Provide Financial Updates in consultation with the Treasurer.

Oversees the investments of the Presbytery

Manages the use of the Emergency Fund as per the Funds and Policy of the Presbytery.

Manages the General Presbytery Fund as per the Funds and Policy of the Presbytery.

Distributes monies received by the Presbytery as per the Funds and Policy of the Presbytery.

Informs other teams of the amount of money available for grant distribution in the funds of the Presbytery

Requests for funding, grants and loans as per the Funds and Policy of the Presbytery.

Review any improvements to property (greater than \$100,000 ~~or 33% of a congregation's annual revenue~~), having previously been approved by the General Assembly Committee on Church Architecture.

Review, and recommend for approval to the Presbytery, projects that represent more than 50% of a congregation's total revenue, as reported in the annual budget. Based on the concept in BofF 162.1 the Presbytery should review and approve these significant expenditures. Requests should be submitted with minutes from both session and congregational meetings.

Acts as resource to congregational Treasurers and Finance Teams/Boards of Managers within the Presbytery.

At the November meeting, the Resource Team will present an annual budget for the ensuing fiscal year, together with recommendations for the rate of assessment. It will also recommend auditors for the current year's financial statements.

Support the transition of resources (per PCC Policy) related to amalgamations and dissolutions of congregations, with Leadership Team.

Explore new ways to steward the land and buildings of the Presbytery.

2.2. Sub Team / Ad Hoc Teams / Commissions

Presbytery may establish special sub-teams under standing teams or ad hoc team for specific tasks (e.g., visitation, study, mediation, complaints), with clearly defined mandates and time limits. The Sexual Abuse & Sexual Harassment Team; Intervention Team; Pastoral Care Team will be mandated sub-teams that can be deployed by the Moderator of Presbytery without waiting for a Presbytery meeting.

2.2.1. Sexual Abuse & Sexual Harassment Team (relates to Leadership Team)

Is comprised of a minimum of 3 members of Presbytery, with a balance of clergy and non-clergy, as well as gender, and further persons from Presbyterian congregations whose skills and background are suitable for this responsibility

The team will follow the Policy of the Presbyterian Church in Canada for Dealing with Sexual Abuse and Sexual Harassment.

The team reports directly to Presbytery, and when active makes regular reports of its progress to the Presbytery.

The Presbytery Clerk, or other suitable person named by Presbytery, will provide guidance and advice to the team on matters of church law and procedure, and may attend meetings at the team's invitation or the court's direction.

2.2.2. Intervention Team (relates to Leadership)

Is comprised of a minimum of 3 members of Presbytery, with attention to the make-up of clergy and non-clergy, as well as gender, focusing on individuals whose skills and background are suitable for this responsibility.

The Team will intervene in situations that require the gathering of information and report directly to the Presbytery; at the time of report, the Intervention Team concludes its work, and it now belongs to a standing team, ad hoc team or commission.

2.2.3. Pastoral Care Team (relates to Gather)

Is comprised of a minimum of 2 members of Presbytery focusing on individuals whose skills and background are suitable for this responsibility.

The Team will provide pastoral care to members of the Presbytery who need support, accompaniment or care. The team is encouraged to provide short-term support as required, and make referrals to professional counsellors, coaches or resources.

The team will have access to the Church Leaders Well-being Fund to provide support.

2.3. Terms and Appointments

Team members serve one-year terms, which begin in September annually; and after three years on the same team, you must submit an annual written request to remain on the team.

The Gathering Team brings recommendations annually to the September meetings regarding the make up the standing teams, which includes members on the appendix to the roll.

The Moderator or the Presbytery names AdHoc Teams, Commissions and terms of reference.

Officers

3.1. Officers

The Moderator, Clerk, Treasurer and General Presbyter are appointed by the Presbytery to support the ministry and mission of the Presbytery.

The Past Moderator serves in a supporting role and is called upon if the Moderator is unable to fulfill their duties.

~~The Officers of the Presbytery meet prior to each standing meeting of the court to prepare, organize and support the ministry and mission of the court. (They are not an executive, nor a business committee, and hold no group authority, outside of their individuals' roles and responsibilities.)~~

3.2. Moderator

The Moderator's term of office is for one year and shall commence after their installation at the September meeting.

The Moderator shall be given an honorarium of \$5,000 for services rendered. This will be included annually in the budget and reflect COLA increases as set by the General Assembly.

The process for electing the Moderator of Presbytery shall be:

In April the Clerk will circulate nominating papers to those on the Roll of Presbytery. Each member may submit one name in nomination for Moderator. For a name to be placed on the ballot, it must receive two nominations.

Nominee names will appear on the ballot for Moderator in May, and members will vote by ranking the names presented, according to preference.

The Clerk will name the Moderator-elect at the June meeting of Presbytery.

It being understood that persons can serve more than one term as Moderator of Presbytery; no one may be elected Moderator of Presbytery more than twice within a six-year period.

The Moderator is an ex-officio member of all Presbytery standing teams.

3.3. Clerk

The Clerk shall be appointed by the Presbytery to a three-year term and be eligible for a second three-year term. No Clerk shall serve longer than six years.

The Clerk shall be given an honorarium of \$15,120 for services rendered. This will be included annually in the budget and reflect COLA increases as set by the General Assembly.

The Clerk will maintain the rotation for commissioners to the General Assembly and Synod and present the names and congregations annually at the September Meeting.

The Clerk shall be responsible to receive and document current police records checks for all Ministers and members of the order of Diaconal Ministers within the bounds of The Presbytery of Waterloo-Wellington. The Clerk shall note the following information: 1. Certifying police agency 2. Date of certification 3. Date received by the Clerk 4. Expiry date (5 years) 5. Results 6 Comments. The Clerk shall store this information in a secure manner. The Clerk will also notify members when their PRC needs to be renewed.

The Clerk is an ex-officio member of all Presbytery standing teams.

A position portfolio for the Clerk is found in Appendix B.

3.4. Treasurer

The Treasurer shall be appointed by the Presbytery for a three-year term. A Treasurer is eligible for a second three-year term. No Treasurer shall serve longer than six years.

The Treasurer shall be given an honorarium of \$12,000 for services rendered. This will be included annually in the budget and reflect COLA increases as set by the General Assembly.

The Treasurer shall draft proposed budget for the next calendar year, with the support of the Resource Team and present it at the November meeting of Presbytery.

The Treasurer is a member of the Resource Team; and is an ex-officio member of all other Presbytery standing teams.

A position portfolio for the Treasurer is found in Appendix C.

3.5. General Presbyter

The General Presbyter shall be appointed by the Presbytery for the term set forth in the contract.

The General Presbyter is an ex-officio member of all Presbytery standing teams.

A position portfolio for the General Presbyter is found in Appendix D.

Gathering: Meetings & Worship

4.1. Regular Meetings

The Presbytery shall meet beginning at 7pm., unless otherwise specified, on the second Tuesday of the months of September, November, January, March, May and on the third Tuesday of the month of June.

Regular meetings are in-person, except for the online January meeting, unless the Moderator indicates otherwise.

~~A schedule of meetings for the upcoming year shall be approved each June.~~

At the June meeting, written reports of the Commissioners to General Assembly will be received.

4.2. Special Meetings

Special meetings may be called by the Moderator and are designated online or in-person.

Notice must be given at least seven days in advance, stating the specific purpose.

Special meetings called for ordinations, inductions, designations, recognitions, etc. with details of the services left in the hands of the Interim-Moderator, Moderator and Clerk.

4.3. Worship

Each regular meeting shall include worship.

The Gathering Team will identify worship leadership for each meeting, including liturgists, preachers, musicians, etc.

Leadership: Ministry Support

5.1. Transitions

When a pastoral transition occurs the Leadership Team will support the pastor and ministry by holding an 'exit interview' process with the parties directly connected to the transition and report to the Presbytery its findings (this process will be unique in different congregations and may include a meeting with the session or congregation.)

The Exit Interview Team, as part of its report to the Presbytery, will make a recommendation about the category of Interim Moderator required and the recommendation for an individual.

The General Presbyter and Leadership Team Lead shall be included on all exit interview teams, from a pastoral and listening perspective, and will participate as able.

The retirement of a minister from a congregation is a unique event and requires intentional pastoral care and support by the Presbytery. Therefore, all retiring clergy and congregations are required to enter into a Retirement Agreement, which states expectations, boundaries and care for all parties. *(A Clergy & Congregation Retirement Agreement is found in Appendix E)*

The minimum responsibility of a pastoral charge toward the partner of the minister who dies in office will be two-fold:



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6725

The provision and continuation of the full stipend to the end of the month in which the minister dies and full stipend less car allowance for the balance of a ninety-day period from the date of death of the minister.

The continuing use of the Manse (or if mutually agreeable, equivalent accommodation) for a period of ninety days beginning at the date of the minister's death.

5.2. Interim Moderators

It is the responsibility of the Presbytery to appoint Interim Moderators for congregations in transition. The Presbytery understands that different congregations have unique needs and therefore has three categories of Interim Moderators.

All Interim Moderators are expected to report to the Presbytery, through the Leadership Team, at minimum three times per annum.

5.2.1. Interim Moderators I- Calling

Congregations who are proceeding to call or appoint their next minister and do not have Presbytery identified transitional tasks is the first category.

The Presbytery directs that the congregation(s) give remuneration to the Interim Moderator Category I as follows: a minimum of 10% of the Presbytery Minimum Stipend at the 8th Increment or 10% of the Previous Minister's Stipend, whichever is greater, plus expenses such as mileage, phone, and administrative.

Congregations can reasonably expect an Interim Moderator in this category to serve an average of 4 hours a week.

5.2.2. Interim Moderators II – Limited (Presbytery Representative)

Congregations who have a sitting minister, are calling an additional minister, or who are concluding a transitional ministry are the second category.

This category includes Missions and Preaching Points within the bounds of Presbytery and they are called "Presbytery Representatives."

The Presbytery directs that the congregation(s) give remuneration to the Interim Moderator Category II as follows: a minimum of 7% of the Presbytery Minimum Stipend at the 8th Increment or 7% of the Previous Minister's Stipend, whichever is greater, plus expenses such as mileage, phone, and administrative.

Congregations can reasonably expect an Interim Moderator in this category to serve an average of 2 hours a week.

5.2.3. Interim Moderators III – Transition

Congregations who are managing significant transition, who have Presbytery identified transitional tasks, who are re-imagining their future or who are unable to call or appoint a ministry leader are category three.

In these congregations a direct conversation about an Interim/Transitional Minister is encouraged and may be required during the exit interview stage. Individuals with training, gifts and experience are encouraged in these contexts.

The Presbytery directs that the congregation(s) give remuneration to the Interim Moderator Category III as follows: a minimum of 15% of the Presbytery Minimum Stipend at the 8th Increment or 15% of the Previous Minister's Stipend, whichever is greater, plus expenses such as mileage, phone, and administrative.

Congregations can reasonably expect an Interim Moderator in this category to serve an average of 6 hours a week.

Interim Moderators Serving as Interim Ministers and/or Stated Supply

Those serving as Interim Ministers and/or Stated Supply may serve as Interim Moderators in the congregation they have been appointed to.

No additional compensation shall be provided for service as Interim Moderator, as this should be accounted for in the agreement (contract) for Interim Ministry or Stated Supply.

In the event an agreement renewal is discussed, another minister (General Presbyter available) should moderate the session meeting when a motion is presented and discussed, to avoid a perceived conflict of interest.

5.3. Terms of Call / Appointments / Stated Supply

The Presbytery follows the standard terms of call, appointments, interim ministry and stated supply agreements recommended by the General Assembly.

All calls to professional church workers (employed under categories I, II, and III as defined in the Acts and Proceedings of the General Assembly) include the following under the Guarantee of Stipend and Benefits: "To strongly encourage that after five years of service in the denomination, the professional church worker will take an inter-mission and to expect the same after every five years of service are completed."

All calls shall "undertake annually a review of the minister's stipend and allowances and increase by at minimum any increase in the cost of living."

The Presbytery in its on-going responsibility as the employer of all inducted or recognized professional church workers will add the following questions as part of the process leading to the sustaining of a call or presbytery appointment. (*Financial Information to Accompany a Call may be found in Appendix F*)

Based on the experience of Presbyterian congregations across the country a general rule of thumb is:

Congregations/pastoral charges cannot afford the cost of a minister once the total cost of the minister surpasses 70% of the total income received by the congregation/pastoral charge.

Total cost of a minister includes stipend, housing, utilities, Health and Dental Premiums, EI, CPP, Congregational Pension contribution, Study Leave, other expenses directly related to the minister (additional travel allowance, book allowance, etc.).

Stated supply agreements are required to be as detailed as possible about expectations for both the minister and the congregation. The reality of co-vocation and bi-vocational ministry mandates the need for clear written expectations and self-care. Special care should be taken in stated supply agreement for thirty percent time or less.

5.4. Presbytery Visitations

The immediate care and oversight of both ministers and congregations is the responsibility of the Presbytery. Visitation is the primary tool for the exercise of that responsibility with respect to congregations.

The visitation process is conducted under the oversight of the Visitation Coordinator who is a member of the Leadership Team

Visitations will be conducted in every pastoral charge under the care of Presbytery on a five-year rotational basis.

Visitations shall normally take place from January to May, September to November.

Visitations will consist of three persons, either one minister and two elders; or one minister, one elder and one diaconal minister. The minister serves as convener, unless otherwise stated by the Visitation Coordinator.

The teams will be made up of elders – both ruling elders and teaching elders will be on any given team.

A Visitation Roster of 10-12 visitors will be invited to an annual alignment gathering. From this roster 3 persons will be selected to make a given visit.

The Visitors will use some standardized questions to begin their conversations. However, since those questions are likely to evolve over time they are not being written into the standing orders.

Visitation teams will visit a congregation on a Sunday – attending worship, and then doing interviews with congregation, session, Board, other groups, minister(s).

Teams will be provided with some basic information before arriving – 2 weeks bulletins, most recent annual report, and there would be a check off sheet created to cover basic elements. This material is to be in the hands of the Visitation team 2 weeks before the visit.

Reports will be written in timely manner, will be succinct and suggest action paths for the Presbytery beyond “we commend the minister and congregation.”

The Presbytery budget will carry a Visitation line item to pay for supply for the minister who is away from their pulpit, for travel costs, and food.

When action is required beyond the mandate of a visitation team, a special committee or commission ought to be appointed by presbytery, with clear terms of reference given.

5.5. Conflict of Interest

Persons filling the following roles as named by Presbytery: Interim Moderator, Interim Minister, and Stated Supply; are not eligible to be candidates to be the called minister.

When a member of the Presbytery has a real or perceived conflict of interest, they are required to declare that conflict and it must be noted in the minutes. The member declaring a conflict is bound to follow the ruling of the moderator (court) regarding their presence or participation. It may be appropriate for the member declaring a conflict to participate in the debate in the court and to vote; or it may be appropriate for the member to withdraw from the meeting.

Resources: Finances & Funds

6.1. Finances

Presbytery's fiscal year is the calendar year.

The General Fund, from which the operating expenses and the Synod assessment are to be paid, shall be raised by an annual assessment upon the congregations.

Offerings taken at special meetings of Presbytery shall be for the work of the Presbytery and deposited in the General Fund.

6.2 Congregational Allocations

Payment of the Presbytery assessment may be made in one of the following ways:

in a lump sum prior to March 31st.

by four post-dated cheques, dated January 15, April 15, July 15, and October 15th.

By January 15th congregational treasurers shall inform the Treasurer of Presbytery of the chosen method of payment.

6.3 Meeting Expenses

The expenses of those on the roll or appendix to the roll attending Presbytery or Team meetings, including the Moderator, Clerk, Treasurer and General Presbyter shall be paid from the General Fund. Travel mileage expenses not covered by the congregations and submitted to the Clerk with the return kilometer travel distance from the home location to the meeting location. Payable at the current Canada Revenue Agency, Ontario Kilometric rate for the reimbursement calculation.

6.4 Funds

To be Added

Current Funds Policy listed in Appendix G

APPENDICIES

APPENDIX "A" Presbytery Why Statement

Context:

The Presbytery Why is a vision and focus which will guide our ministry in the years ahead. This vision birthed from the gospel narratives of John 20 and 21 and affirmed by the Spirit, imagines a church willing to risk, rooted in resurrection hope and committed to mission. *Jesus Shows Up & Jesus Send Us.*

Why Statement:

In response to Jesus Christ, people gather from local congregations and ministries as the Presbytery, seeking to nurture the ministry, mission and witness of God in Waterloo-Wellington.

We seek to do this by:

Being attentive to and naming the ways God is already active and at work within the region (discernment)

Focus on living into our calling as a 'sent people' who join God's mission in the world (missional)

Moving beyond fear and engaging in risk-taking (discipleship)

Learning and experimenting with renewal- new ways, models and practices of being the church (ecclesiology)

Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6729

We seek to build just and respectful relationship with all people, rooted in the love and justice of Christ (Inclusion and reconciliation)

To focus on the above principles, we are called to...

Gather:

To have three teams: Gathering, Leading and Resourcing

To gather as a Presbytery, alternating between a whole presbytery meeting and one for teams

To meet focusing on growing relationships, learning together and preparing to be sent out to be the church in the world

To seek and be open to how God is showing up and how we are being sent

Leadership:

To establish health and wholeness as the priority for all elders and clergy, through professional support, to reduce isolation and establish healthy communities

To embrace curious and creative leadership within presbytery as a way of moving beyond problem/solution frameworks and a fear of failure that leave us stuck

To support congregations/ministries in learning and acting with the Spirit's help

To allocate people resources for ministries that can articulate and demonstrate their why, how God is at work, and how they are being sent

Resources:

To allocate resources for viable ministry and mission based on the above Why Statement

Effective stewardship of resources ~~asset management (people, buildings, property, money, investments)~~

To encourage the use of presbytery resources for growing mission and ministry, with a focus on: risk taking, learning, and experimentation (aligned with the proposed Funds document)

To provide resources for ministries that focus on outreach- living our calling as a sent people

To fund staff who support discernment and leadership

APPENDIX "B" Clerk's Position Portfolio

The Clerk will,

Keep the record of proceedings of the Presbytery, as per the Book of Forms, and will transmit a bound copy, printed on acid free paper, annually to the Synod for review and place in the archives of the Presbyterian Church in Canada.

Keep an accurate roll of the members of Presbytery and those on the appendix to the roll.

Preserve all papers belonging to the Court.

Will give certified extracts from the minutes, when instructed and applied for or when necessary.

6730

Be responsible for compiling and maintaining summaries of the steps required to carry out the various functions of the Presbytery, e.g. licensing, ordination, induction etc.

Keep all relevant documents and letters.

Be responsible for the orientation of new representative elders.

Be computer literate and prepare all minutes, correspondence and citations via computer and store all such material on hard drive with backup.

Be expected to participate fully as a member of the court.

Review all Calls and present to the Presbytery for consideration.

The Clerk be given power to issue in attesting Session Records.

APPENDIX "C" Treasurer's Position Portfolio

The Treasurer will:

Manage the Presbytery Funds and Bank Accounts

Track congregational assessment submissions and regularly inform the Presbytery

Prepare monthly reports for the Presbytery and/or Resource Team.

Prepare a Draft Budget

Oversee the work of the auditors.

APPENDIX "D" General Presbyter Position Portfolio

Focus Areas of Ministry

People- Clergy and Elders: relationship builder, support, coach and care for the leadership of our ministries.

Congregations: connect, resource and support discernment and leadership development in local congregations. A focus on naming the 'what is' current state of reality has often been the focus of this work.

The Presbytery: Creator of intentional processes to support the Presbytery in discernment and action.

Outcomes in Focus Areas

The General Presbyter will engage in ministry in the following ways:

1) People

meeting one-on-one with clergy in the Presbytery for pastoral support, coaching and encouragement

attend regional/local conversations with clergy and elders about current ministry and exploration of future models and pathways

respond to inquiries from clergy and elders about current challenges and opportunities

coaching clergy as they navigate the daily tasks of ministry and leadership



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6731

provide leadership at educational events and gatherings

provide pastoral support for clergy and elders as urgent needs arise and refer when needed

2) Congregations

attend session meetings as a guest/facilitator

lead congregational workshops/learning opportunities

facilitate discernment conversations between congregations and in regions

first responder to congregations and Interim Moderators as emergent needs arise

provided guidance, in consultation with the Clerk of Presbytery, and Clerks of Assembly, on policies, procedures and polity of the church

serve as Interim Moderator in no more than one congregation

occasionally be available for pulpit supply at normal General Assembly rates

3) Presbytery

facilitate Presbytery workshops, provided leadership and facilitation at Presbytery meetings

active ex-officio member of the ~~Business Committee and Congregational Response Team~~ Leadership Team

connect the Presbytery with future oriented conversations about being the church

create and update presbytery resources and/or connect with theological college or national church agencies to resource ministry

Accountability

Report to and coordinate work with the ~~Congregational Response Team~~ Leadership Team

Engage in regular direct communication with a team of 3 designated members of the ~~CRT~~/Presbytery

Review and report on measurable goals every 4-6 months (fall, winter, spring)

Report to Presbytery at each regular meeting and give a full annual report

Principals that Guide the Ministry

The future will require a commitment to do ministry and carry out our mission in ways we do not know how to do currently

We cannot manage our way out of this moment; leadership is required

We must discern as a Presbytery; we are not Congregationalists (together we are responsible as the pastoral bishop for the witness, mission and ministry of all churches within our region)

All churches, like all things in God's design, have a life cycle – things are born, grow, live, decline, die and are resurrected

We are better together, naming our interconnectedness, discerning the way forward in Christ (building trust will be necessary)

Transformational change will require cultural change for all our ministries and for each of us individually

APPENDIX "E" Clergy & Congregation Retirement Agreement

We believe that God called us together as Pastor, Congregation, and Presbytery when the Presbytery of Waterloo-Wellington installed The Reverend _____

as Teaching Elder of _____ (Church).

We believe that God calls to new ministries, including those in retirement, that require the dissolution of pastoral relationships. Thus, it is appropriate that the Congregation of _____ dissolves the relationship between itself and The Reverend _____ on _____

We believe that it is God's will that this church, and its new pastoral leadership need to be free to move forward in Christ's ministry, able to establish new bonds and experience new ministry and styles. We believe that the reign of God among us is diminished if the parties above were to give any time to making or listening to uncomplimentary or critical comments or comparisons of pastoral leadership.

Therefore: In order to honor God's call, will and reign, we establish this Agreement to assist each other in observing the following commitments and agreements:

A. Prior to leaving; the retiring pastor, together with the session, will send a letter to the congregation, and have it published in the church newsletter, stating that they will be retiring and thus will no longer be the congregation's pastor. The letter will request that the congregation not ask the retiring pastor to officiate at any services after the date of effective dissolution.

B. After the dissolution of the relationship, The Reverend _____ will not be asked nor will s/he accept (for a period of no less than three years) the invitation to officiate at any Baptism, Wedding or Funeral of a member of the church family. And, following such a three-year period of separation, they will only accept such invitations as may be extended by the Moderator after direct discussion between the retired pastor and Moderator of the Session.

C. The session and members of the congregation agree that during the final month of the pastor's ministry that the officers and members of the church will carry as much of the administrative responsibility as possible to enable the pastor to prepare her/himself for leaving (ie: saying good-bye, removing personal files, books, effects from the church buildings).

D. The Pastor agrees that by the dissolution date above, all funds, keys, papers and property belonging to the church will be transferred to the proper officers or staff.

Retiring Pastor Clerk of Session

APPENDIX "F" Financial Questions & Information to Accompany a Call

Please answer the following questions:

In the call the congregation stated a figure as its annual income. What is that figure? Please explain how that figure was arrived at.

What is the average cost of buying a 3-bedroom house in the neighbourhood of the church? Using the figure of a 20% down payment, what would the annual cost (principle plus interest) be for a 30-year mortgage for such a



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6733

house? What would the average utility bill be for a year on such a house? Does the amount being provided for House Allowance reflect these calculations? If not, why not?

What was the total income received by the congregation/pastoral charge in each of the last three calendar years?

In each of the last three calendar years, what payments, if any, did the congregation make to manage debt (that includes but not limited to mortgages, lines of credit, loans)?

In each of the last three calendar years, what funds, if any, were taken from savings/reserves to pay for operational costs or staff remuneration?

In each of the last three calendar years, what income was received from outside groups – rentals, donations in lieu of rent, payment by a third party to the congregation for minister's time, etc.?

What will be the total cost to the congregation of having the minister – please include stipend, housing, utilities, Health and Dental Premiums, EI, CPP, Congregational Pension contribution, Study Leave, other expenses directly related to the minister (additional travel allowance, book allowance, etc.).

APPENDIX "G" Funds (Current Structure)

The Presbytery shall maintain a **Development Fund** for the purpose of:

Capital costs: purchase of land.

Building extension and/or improvement

Supplementing operating expenses of a congregation in crisis.

Providing a matching loan to congregations who receive assistance from the Experimental Fund.

Projects of an outreach nature. (99/1/12)

Guidelines for the Development Fund shall form an Appendix to the Standing Orders.

The Presbytery shall maintain a **Presbytery Trust Fund** for the purpose of assisting in meeting compassionate and benevolent need in the event of disability, illness or the necessity of pastoral care among the Presbytery's servants within the bounds.

Trustees shall be elected for a 3-year term and be eligible for 2 successive terms, after which they must retire. A retired trustee is eligible for election after a 3-year period has passed. The Trustees shall be:

a minister

a representative elder

an elder with insurance experience

Trustees shall be named and noted at the time committees of Presbytery are struck each year.

The annual levy to be placed on the several congregations within the bounds shall be set by the Trustees in consultation with the Business Committee.

The Trust Agreement shall form an Appendix to the Standing Orders.

G.1 PRESBYTERY DEVELOPMENT FUND

1. The Supervision of the Fund rests in the hands of the Business Committee of Presbytery, which will recommend to the Presbytery any use of an expense from the Fund (16/6/87).
- 2.1 The Business Committee shall also recommend to Presbytery what portion thereof shall be grant and/or loan. Any such loan shall be interest free without a fixed repayable date. Any such grant shall not exceed 75% of the total requested. (amended 22/6/93).
- 2.2 No loan shall be granted that exceeds the total assets of the congregation. (14/11/17, p. 5616).
- 3.1 Beginning January 2005, the congregational assessment paid to the Development Fund be added to the Development Fund and be made available to congregations for special outreach projects. (June 2004)
- 3.2 Any requests for monies from the Fund will have a ceiling of twenty-five percent (25%) of the Fund's income for the current year, or fifty percent (50%) of the total cost of extension, improvement, crisis, et al, whichever is the lesser of the preceding. (November 2004).
4. The Development Fund shall normally be used for the following:
 - a) Capital costs: purchase of land
 - b) Building extension and/or improvement
 - c) Supplementing operating expenses of a congregation in crisis
 - d) Providing a matching loan to congregations who receive assistance from the "Experimental Fund" (See A&P 1984, pages 203-4: 1985. p 207-8: 1986, p. 219. (16/6/87).
 - e) Projects of an outreach nature to be approved by the Presbytery on the recommendation of the Business Committee.
5. Requests for funds under 4 b) above shall be accompanied by:
 - a) results of an Every Person Congregational Visitation specifically oriented to the project; and
 - b) the most recent congregational Annual Report; and
 - c) a description of the project and a copy of the project budget. (22/6/93).
6. Requests for funds under 4 c) above shall be accompanied by:
 - a) results of or commitment to an Every Person Congregational Visitation specifically oriented to the crisis; and
 - b) the most recent congregational Annual Report; and
 - c) a description of the crisis need. (22/6/93).
7. With regard to 4 d) such a loan will be considered by the Presbytery; it will not be automatic. (16/22/87).

Requests for funds under 4e) from a congregation, or congregations, shall be accompanied by:

a description of the project, which shall be a new congregational project or one demonstrating a need for renewal.

A budget of the project.

The congregation's financial participation in the project. (June 2004)



G.2 PRESBYTERY TRUST FUND

(amended June 2004)

1. This Trust Fund, hereby known as the Presbytery of Waterloo-Wellington Trust Fund, is established to assist in meeting compassionate and benevolent need in the event of disability, illness or the necessity of pastoral care among the Presbytery's servants within the bounds of the Presbytery of Waterloo-Wellington.
2. The Trust Funds will be managed by the Presbytery through the Fund's Trustee. The Trustees will disburse the Fund's assets on instruction of the Pastoral Relations sub-committee of the Presbytery. Requests for use of the funds should be made through the Pastoral Relations sub-committee.
3. Premiums are to be submitted to the Presbytery Treasurer annually. These cheques are due May 1 of each year. Premiums shall be established annually by the Trustees.
4. Trustees shall be elected for a 3 year term and be eligible for two successive terms, after which they must retire. A retired trustee is eligible for election after a 3 year period has passed. The Trustees shall be:
 - a minister
 - a representative elder
 - an elder with insurance experience.
5. Trustees shall be named and noted at the time committees of Presbytery are struck each year.
6. Premiums shall be accumulated to a maximum capitalization of \$20,000, at which time the premium will be waived. When the fund drops to \$16,000, premiums will be re-introduced to restore the fund to \$20,000; the premium rate will be determined through consultation between the Trustees and the Presbytery
7. Changes in the Terms of the Trust Agreement can be made by Notice of Motion at any time and on the approval of two-thirds of those present at a duly called meeting of the Presbytery.
8. The Trustees are competent to invest the monies of the Fund in such a way as to obtain a reasonable rate of return. They shall submit a yearly audited financial statement and report to Presbytery.
9. The Fund shall be reviewed annually by the Trustees.

APPENDIX G-3 REV. DIANE BOYD MEMORIAL CAMPUS STUDENT MINISTRY FUND

Approved September 14, 2021, pp. 6277-6278, Renamed May 14, 2024 p. 4671

Preamble:

The Rev. Diane Boyd Memorial Campus Student Ministry Fund provides grants to Campus Ministries within the bounds of the Presbytery of Waterloo-Wellington (including but not limited to University and College Chaplaincies, Christian ministries working with students on University and College campuses, and congregations doing intentional ministry with University and College students.)

Grants to the Ecumenical Guelph Chaplaincy and the Post-Secondary Student grants program will be included in the Rev. Diane Boyd Memorial Campus Student Ministry Fund.

Terms of Reference:

The Presbytery will announce at the March meeting of the Presbytery each year how much grant money will be available for distribution. Applications are to be received by May 15 of a given year. The Renewal Team will bring recommendations to the Presbytery for approval of grants at the June meeting.

Up to 10% of the fund can be spent in a 12-month period of July 1 to June 30.

Congregations wishing to access the fund to do their own intentional ministry with University and College students must contribute at least 25% of the project's budget.

Applications will include:

1. A two-sentence statement of the purpose of the ministry.
2. A 250-word description of the activities the ministry undertakes to live out that purpose.
3. Two stories of the impact the ministry has had in the community gathered around the ministry or in the lives of individual students.
4. A budget for the ministry, along with the amount being asked for.
5. All applications, including those from Chaplaincies and other non-congregational Campus ministries, require a letter of endorsement from a Session within the Presbytery.

If the Presbytery determines the Rev. Diane Boyd Memorial Campus Ministry Fund is no longer effective the remaining funds will be placed in the Ministry Initiative Fund.

APPENDIX G-4 redevelopment ASSISTANCE FUND

Approved March 8, 2022, p. 6351

Purpose

The Waterloo-Wellington Presbytery reDevelopment Assistance Fund within the Development Fund makes loans available to congregations for capital projects including purchase or lease of land or real estate, building extension and/or improvement. In addition to capital projects, congregations can also apply to receive a housing loan for the minister of the congregation. (Added, Sept 2023) This Terms of Reference document outlines the process for application, approval and repayment of loans from the reDevelopment Assistance Fund. A grant or a partial grant could also be provided as deemed appropriate through Presbytery approval based on a recommendation from a Presbytery member.

Source of Funds

At the beginning of January 2022, the Development Fund was subdivided into four component Funds which includes the reDevelopment Assistance Fund. 50% of the Development Fund and 50% from the net proceeds from the sale of future Presbytery assets and will be transferred into the reDevelopment Assistance Fund as per Recommendations approved in the minutes of the Nov. 9, 2021 WW Presbytery Zoom Meeting.

Existing loans to congregations within the Presbytery which were outstanding prior to January 2022 will become part of the this new reDevelopment Fund. Money received from the repayment of these loans and any new loans will be credited to the reDevelopment Fund.

Administration

The loan application process will be administered by the Property and Finance Team, with oversight by the Business Committee, of the Waterloo-Wellington Presbytery. The Team can then review and assess loan applications and recommend action to Business Committee. All loan requests must have the support of the congregation's Session. Capital projects must be for properties owned by the Presbytery.

The Presbytery has the right to grant or refuse requests based on:

- 1) terms of the Fund
- 2) priorities of the Presbytery of Waterloo-Wellington
- 3) availability of funds
- 4) discernment of the Property and Finance Team and Business Committee

Conditions of Disbursement for Capital Project Loans (Added, Sept 2023)

Loans will be interest free and repayable in annual or bi-annual payments of 10% on a fixed date, normally over a 5 year term, but no longer than 10 years. The payment schedule will be outlined in the loan contract. Negotiations between the congregation, the Property and Finance Team and the Congregational Response Team will be required for the designation of a term greater than 5 years. During these negotiations, information including the amount of the loan, financial documents and the development of a repayment plan will be the basis for the decision on the terms' end date.

Any loan request exceeding 50% of total church assets (which excludes the church property) will require dialogue with the Property and Finance Team prior to submitting the formal loan request. No loan shall be granted that exceeds the total assets of the congregation.

The loan application must contain the documents listed in section A and will be reviewed based on the evaluation criteria listed in section B. A checklist for the application documents can be found in Appendix A. This information is based on the Finance and Property Committee Procedures document dated November 10, 2020.

Loan Application Guidelines for Capital Project Loans (Added, Sept 2023)

In Requesting a loan from Presbytery of Waterloo-Wellington, each congregation must include the following documents and information:

A loan request letter including total project costs and amount requested. This includes extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.

Income and Expense Statement, along with Balance Sheet for latest fiscal year end, with highlights noted for restricted or reserve funds.

Current year data to the month end before the application date, including Income and Expense Statement along with Balance Sheet.

Projection of Current and Long-Range Financial needs at least through the payback period of the loan.

A written report, outlining projected Goals and Vision of the congregation, and showing how the purpose of the request relates to the goal(s).

6. Building related applications will include drawings or sketches with an explanation of changes.
7. Have any other grant or loans been received or applied for or being planned to apply for?

8. Specific standing committees may request additional information from a congregation, including a financial viability review and analysis.

Evaluation Criteria for Capital Project Loans (Added, Sept 2023)

Does the current request seem realistic in terms of current goals and forecasted income?

2) Do the Long-range needs seem realistic versus reality of past years?

3) Do the projected goals and vision of the congregation warrant an investment of the amount requested? The Property and Finance Team will work with the Congregational Response Team to assess this criteria.

4) Does the present financial position of Presbytery allow for approval of the pending loan requests?

5) Do amounts requested fall under specific budgets set by Presbytery ?

6) Does the congregation have unused funds of its own. The Property and Finance Team will only consider approving loans when congregations have used their own undesignated funds?

7) Specific standing committees may use additional evaluation criteria, specific to the Funds Terms of Reference and eligibility criteria.

Designated gifts must be segregated from gifts given to the congregation for its general purposes, such as plate offerings. Restricted funds must be used for the purposes specified.

Distribution of Funds for Capital Project Loans (Added, Sept 2023)

Once approved, the Property and Finance Team will communicate with the congregation that applied for the loan. The Presbytery Treasurer will forward the funds requested by the congregation.

Expectations after Receiving a Loan for Capital Project Loans (Added, Sept 2023)

At the conclusion of the project (construction or other), the congregation will provide a report to the Property and Finance Team indicating the project has been completed.

Housing Loans for Ministers

The Presbytery of Waterloo-Wellington will provide loans from the reDevelopment Fund of up to \$50,000 to congregations, to enable congregations to make loans to ministers currently living in a manse or rental accommodation who are negotiating the purchase of a primary residence or ministers who have arrived in the Presbytery since January 1, 2020 and have purchased a primary residence.

The terms of the loan from the congregation to the minister are to be worked out by those two parties. If they want help from the Presbytery in the negotiations, they may make that request. These terms should be guided by the considerations outlined in the Ministry and Church Vocations "GUIDELINES FOR CONGREGATIONAL HOUSING LOANS TO MINISTERS." https://presbyterian.ca/wp-content/uploads/mcv_congregational_housing_loan_policy.pdf

And "Presbytery Document". All loan agreements between congregation and minister require approval from the Presbytery of Waterloo-Wellington.

All of the above subject to the availability of funds within the reDevelopment Assistance Fund. (Added, Sept 2023)

Evaluation of the reDevelopment Fund

The Presbytery of Waterloo-Wellington will conduct a review of the Fund and its terms of reference on the third anniversary of the Fund or as needed. Since the Fund began in January of 2022, the review will take place in (same month) of 2025.

Appendix G-A Waterloo Wellington Presbytery reDevelopment Loan Application Check List

Congregation name _____

Application Date _____

- 1 ____ A loan request letter, including:
 - ____ Total project costs and amount requested.
 - ____ Extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.
- 2 ____ Fiscal Year End Financial Statement for the past two years
 - ____ Income and Expense Statement
 - ____ Balance Sheet
 - ____ Details of all accounts identifying restricted or reserve funds.
- 3 ____ Current year's YTD to the month end before the application date
 - ____ financial statements
 - including Income, Expenses and Current financial position (Assets and Liabilities)
- 4 ____ Projection of Current and Long-Range Financial needs at least through the payback period of the loan.
- 5 ____ A written report, outlining projected Goals and Vision of the congregation.
 - ____ Include how the purpose of the request relates to the goal(s).
- 6 ____ Building expansion related applications will include:
 - ____ drawing or sketches, details of Contractor, Engineering Firm, Project Manager
 - ____ an explanation of proposed changes
- 7 ____ A List all other all other loans / grants or funding applied for or proposed sources for other funds.
- 8 ____ Additional items as requested.

APPENDIX B-5 reEMERGENCY FUND

Approved March 8, 2022., p.6351

Purpose

The Waterloo-Wellington Presbytery reEmergency Financing and Repair Fund within the Development Fund makes loans available to congregations for emergency equipment replacement or building repairs and revenue shortfalls. A grant or a partial grant could also be provided as deemed appropriate through Presbytery approval

based on a recommendation from a Presbytery member. A maximum of \$50,000 will be allocated to each reEmergency loan.

Source of Funds

At the beginning of January 2022, the Development Fund was subdivided into four component Funds which includes the reEmergency Financing and Repair Fund. 20% of the Development Fund and 20% from the net proceeds from the sale of future Presbytery assets will be transferred into the reEmergency Financing and Repair Fund as per Recommendations approved in the minutes of the Nov. 9, 2021 WW Presbytery Zoom Meeting. Money from the repayment of new reEmergency short term loans will be credited to the reEmergency Fund.

Administration

The loan application process will be administered by the Property and Finance Team, with oversight by the Business Committee of the Waterloo-Wellington Presbytery. The Property and Finance Team will review and assess loan applications and recommend action to Business Committee. All loan requests must have the support of the congregation's Session. Funds must be for properties owned by the Presbytery.

The Presbytery has the right to grant or refuse requests based on:

- | | |
|--|---|
| 1) terms of the Fund | 2) priorities of the Presbytery of Waterloo-Wellington |
| 3) availability of funds
Business Committee | 4) discernment of the Property and Finance Team and
Business Committee |

Conditions of Disbursement

Essential Emergency Repairs are those which are considered to impact the health, and or safety requirements of those using the building, place the building or property at risk, or violates building codes, and therefore requires immediate attention in order to avoid additional damages and or costs.

Congregational emergency funding is restricted to essential, non-deferrable expenses including, if appropriate:

Staff wages and other employment expenses.

Payments for regularly scheduled obligations, including payments under agreements necessary to maintain the property, licenses, or permissions necessary to operate.

Loans will cover repairs such as those not covered by insurance.

The repayment of loans will be made in full within 5 years. Repayment of emergency financial assistance will commence within one year, with a plan to reduce the loan with the assistance of the Congregational Response Team, develop a plan for the restructuring of the congregation. Emergency funding for essential congregational expenses will be provided, where the congregation does not have access to a line of credit or have the necessary amount available in other church funds.

Fifty per cent of all loans for repairs or equipment replacement costs will be funded by the congregation.

The loan application must contain the documents listed in section A and will be reviewed based on the evaluation criteria listed in section B. A checklist for the application documents can be found in Appendix A. This information is based on the Finance and Property Committee Procedures document dated November 10, 2020.

Loan Application Guidelines

In Requesting a loan from Presbytery of Waterloo-Wellington, each congregation **must include** the following documents and information:

A loan request letter including total project costs and amount requested. This includes extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.

Income and Expense Statement, along with Balance Sheet for latest fiscal year end, with highlights noted for restricted or reserve funds.

Projection of Current and Long-Range Financial needs at least through the payback period of the loan.

Building related applications will include drawings or sketches with an explanation of changes, if applicable.

Have any other grant or loans been received or applied for or being planned to apply for?

Specific standing committees may use additional information from a congregation, including a financial viability review and analysis.

Evaluation Criteria

- 1) Does the current request seem realistic in terms of current goals and forecasted income
- 2) Do the Long-range needs seem realistic versus reality of past years
- 3) Do the projected goals and vision of the congregation warrant an investment of the amount requested? The Property and Finance Team will work with the Congregational Response Team to assess this criteria.
- 4) Does the present financial position of Presbytery allow for approval of the pending loan requests.
- 5) Do amounts requested fall under specific budgets set by Presbytery.
- 6) Does the congregation have unused funds of its own. The Property and Finance Team will only consider approving loans when congregations have used their own undesigned funds.
- 7) Specific standing committees may use additional evaluation criteria.

Restricted funds must be used for the purposes specified. Documentation for this restriction must be maintained in the congregation's records.

Distribution of Funds

Once approved, the Property and Finance Team will communicate with the congregation that applied for the loan. The Presbytery Treasurer will forward the funds requested by the congregation.

Expectations after Receiving a Loan

At the conclusion of the issue requiring funds, the congregation will provide a report to the Property and Finance Team indicating the issue has been resolved.

Evaluation of the reEmergency Fund

The Presbytery of Waterloo-Wellington will conduct a review of the Fund and its terms of reference on the third anniversary of the Fund, or as needed. Since the Fund began in January, 2022, the next review will take place in (same month) 2025.

Appendix G-B Waterloo Wellington Presbytery reDevelopment Loan Application Check List

Congregation name _____

Application Date _____

1 ___ A loan request letter, including:

___ Total project costs and amount requested.

___ Extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.

2 ___ Fiscal Year End Financial Statement for the past two years

___ Income and Expense Statement

___ Balance Sheet

___ Details of all accounts identifying restricted or reserve funds.

3 ___ Current year's YTD to the month end before the application date

___ financial statements

- including Income, Expenses and Current financial position (Assets and Liabilities)

4 ___ Projection of Current and Long-Range Financial needs at least through the payback period of the loan.

5 ___ A written report, outlining projected Goals and Vision of the congregation.

___ Include how the purpose of the request relates to the goal(s).

6 ___ Building expansion related applications will include:

___ drawing or sketches, details of Contractor, Engineering Firm, Project Manager

___ an explanation of proposed changes

7 ___ A List all other all other loans / grants or funding applied for or proposed sources for other funds.

8 ___ Additional items as requested.

APPENDIX G-6 reGeneration Fund

Approved March 8, 2022

Purpose

The Waterloo Wellington Re-Generation Fund within the Development Fund makes grants available to congregations and congregational leaders within The Presbytery of Waterloo Wellington to support initiatives which will help to revitalize and renew congregations to continue the ministry of Christ.

The fund will also support New Church Plants.

Preamble



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6743

The Latin phrase *semper reformanda* - usually translated "always reforming" - is the widely known slogan of the Reformed tradition.

We believe that reformation/renewal/revitalization in our lives and congregational life is driven by God's agenda as revealed in Scripture, not ours.

As a reformed church, we rely on the truth and inspiration of Scripture for God's guidance into the future - a future that we approach with wonder and anticipation, knowing God is with us.

Embarking on revitalization/renewal of congregational life, we don't believe that we can:

- *Manage or*
- *Organize or*
- *Manipulate* the congregation towards change

Revitalization/renewal is a ministry where we find rest in God who revitalizes/renews and builds the congregation and involves us in it. This premise relieves us of the tension created within us when we try to revitalize/renew and build the congregation and believe God only lends a hand. Renewal leads believers to see what God sees.

Questions asked when we embark on the renewal and revitalization journey:

Who are we?

Who is our neighbour?

What breaks your heart?

Why are we here in ... (name your location – town or city)?

What is God calling us to be and do?

What time are we in? (How does 2022 differ for example from 1972 or any other time in the past)

Who do we say Jesus is?

"Where there is no vision, the people perish." (Proverbs 29:18)

Vision must start with someone, and that someone is often the minister.

Though ministers often take the initiative, the vision is refined and improved by others who come to share in the vision, expanding and developing it in ways impossible for ministers to achieve on their own.

What is the passion behind the project/renewal?

While it is true that without vision the people perish - it is also true that without passion vision becomes a management tool, a way to organize. Passion fuels the fire of renewal. We can teach skills; we can facilitate vision; we can't teach passion.

Source of Funds (Revised November, 2023)

An initial capital investment of \$630,000 will be set aside inside the Development Fund of the Presbytery with 5% of the capital being available for grants each calendar year.

30% of all future transfers to the Development Fund will be allocated to the Re-Generation Fund as additional income producing capital.

To ensure the availability of funds in the future, the fund will be based on an endowment model. An endowment fund invests the capital, and it remains invested, with 5% of the fund being distributed in the form of grants as per its terms of reference.

The treasurer will submit to the Renewal Team the value of the Fund on Sept. 30 of each year.

Should a portion of the 5% not be disbursed to congregations, it will be re-invested as further capital to maintain or increase future income.

Conditions of Disbursement

Congregational initiatives should try to be in line with the sentiments expressed in the preamble - *Questions asked when we embark on the renewal and revitalization journey.*

Congregations are encouraged to consult with Canadian Ministries and explore their New Beginnings programs (<https://presbyterian.ca/canadian-ministries/new-beginnings/>) and also to connect with Cyclical PCC <https://presbyterian.ca/cyclicalpcc/>. Congregations that are considering doing something new through the PCC might be well served by a coach or mentor to support them in the process.

Congregations can also connect with facilitators of their choice to assist in the renewal/ revitalization initiative.

It is understood that projects funded by the Re-Generation Fund will contribute to the Presbytery's and the Denomination's understanding and experience of ministry and/or mission.

Initiatives must be linked to the life of a worshipping community

Initiatives should not come from an individual, but there should be a team in place to support and implement the project.

Applications for renewal projects ready to be implemented must be received annually by September 1.

Disbursement will be on a first come first serve basis, depending on the availability of funds, the recommendations of the Renewal Team, and, ultimately, the approval of Presbytery. Grants to each congregation will not normally exceed \$5000 per year. [Added, March 2025]

Implementation dates need to be available before the first grant will be available to the applicant congregation.

Costs associated with renewal projects will be considered for funding by the Renewal Team. The congregation will be expected to provide at least 25% of the costs of the proposed program/activity. [Added, March 2025]

Grants will not normally be approved for more than five years for ongoing activities/programs. [Revised, March 2025]

A grant can be terminated because of failure to implement the project specified in the application. In such a case, the funds are to be returned to the Re-Generation fund.

New Church plant applications can be submitted at any point during the year. The discernment process for a new church plant will take up much more time than a renewal or revitalization application of a local congregation.

Distribution of Funds

Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6745

Once approved, 80% of the grant amount will be disbursed upon notice from the applicant that the project is ready to begin.

The remaining 20% of the grant amount will be disbursed upon receipt of a final report.

Expectations after Receiving a Grant

A report including a summary of the project and key insights that could be helpful to other congregations will be submitted to the Renewal Team within two months after the project has been completed. This enables congregations' stories to be shared.

Administration

The grant application process will be administered by the Renewal Team on behalf of the Presbytery of Waterloo Wellington.

All grant requests must have been approved by the Session of a congregation in the Presbytery. The Presbytery has the right to grant or refuse requests based on:

1. Terms of the fund
2. Priorities of the Presbytery of Waterloo Wellington
3. Viability of the congregation
3. Availability of funds
4. Discernment of the committee

[2 Funds Team Report](#)

Report from Funds Team

(The Recommendation to be voted on is highlighted in yellow)

Hoped-for approval process:

The Funds team is bringing this Funds Plan to Presbytery in Sept. 2025. The Presbytery will be asked to vote on the plan at the Sept. 2025 meeting of Presbytery. If the Plan receives support in Sept. 2025, a notice of motion will be given to change the standing orders and the new standing orders will be voted on at the Nov. 2025 meeting of Presbytery. Those standing orders would come into effect on Jan. 1, 2026.

This is the Recommendation to be voted on:

RECOMMENDATION: THAT the proposed Funds Plan be approved by Presbytery and the Funds Team be instructed to:

- a. develop standing orders related to the Funds Plan for the November 2025 meeting of Presbytery to vote on;
- b. inform the Commission on Assets, The Trustee Board, of the proposed changes to the Development Fund.

And that if approvals are forthcoming from Commission on Assets and Presbytery meeting in November the new Funds Structure will become effective Jan. 1, 2026.

FUNDS PLAN

6746

An ad hoc team was named by the Moderator of Presbytery to re-imagine how the Presbytery of Waterloo-Wellington might deploy the funds available to it. At present (June 30, 2025) the presbytery has \$2,669,261 in assets – some in cash, some in various investments and some in loans to congregations. The money represented by that \$2,669,261 comes from a variety of sources – from congregations paying Presbytery Dues, from offerings at induction services, and from the sale of property following the dissolution of a congregation.

The monies in this last category come to the Presbytery through the Commission on Assets of the Trustee Board of The Presbyterian Church in Canada on the basis of an approved mission plan. The Commission on Assets has been apprised of the present conversation taking place within the Presbytery and looks forward to seeing any changes the Presbytery may approve to the deployment of funds coming from the sale of congregational lands.

As noted above there is a TOTAL of \$2,669,261

LOANS to congregations	\$ 823,678
CURRENT account	\$ 30,169
Leaves NET of	\$1,815,414

The plan outlined below deploys \$1,810,000

The Presbytery has over the last number of years used its assets to make 0% interest loans to congregations to fund maintenance issues (esp. roofs), building upgrades, and new builds. Some of the loans have been for as much as \$250,000.

There have been problems with this approach:

- No bank would lend 10% of its assets to one client. But the Presbytery has done that. In fact, no bank would lend 2% of its assets to one client.
- All loans were set to be re-paid within 10 years. But few of the loans have been repaid within the ten-year period. The Presbytery is a not a bank and does not have the skills to manage large loans and has no tools to ensure that congregations pay back their loans.
- By making large loans to a handful of congregations and then to allow those congregations to be delinquent in the repayment of their loans or to allow very generous terms in renegotiating loans means that the other congregations of the Presbytery do not have access to funds. (At present, to provide a loan of \$100,000 at 0% interest, is to give the borrower a \$5,000 grant in the interest the lender is giving up.)

Additionally, given the Presbytery “why” conversation and document and the discussions taking place about John 20 and 21, there is a clear call to give less attention to bricks and mortar. The proposal that follows takes that gospel call very seriously.

The Vision for the Funds Plan

This plan gets the Presbytery out of being primarily a lending agency and turns the Presbytery into a granting agency. This proposal has the Presbytery turn away from lending money to fix or build buildings and has the Presbytery turn towards giving grants to ministry projects and initiatives. This proposal has the Presbytery no longer prioritizing buildings and has the Presbytery prioritizing using money to connect with people in the name of Jesus Christ.

Three operational funds

FUNDING NOTE: As congregations repay their outstanding loans (about \$800,000) those funds will be designated to go to The Reserve Fund, The Church Leaders Wellbeing Fund, The General Presbyter Fund and The Diane Boyd Campus Fund. If all those funds have reached their ceilings loan repayment funds will go to the Endowed Project Fund.

The Reserve Fund will be set at \$150,000. \$250,000 of loan repayment funds will be placed in the Reserve Fund. This will make fund goal \$400,000.

The Reserve Fund will become the new Emergency Fund of the Presbytery. Backstopping the Current Account if there is a cash flow challenge, providing bridge loans to congregations with emergent needs. These loans would be limited to \$50,000 maximum and would need to be paid back in 5 years. In order to qualify for the loan the congregation would need to match the loan from Presbytery dollar for dollar.

The Reserve Fund would not be allowed to grow above \$450,000 in cash or loans.

This Fund will be managed by the Resources Team (see Appendix I for application process.) All loans must be approved by Presbytery.

Church Leaders Wellbeing Fund (Previously Trust Fund) will be set at \$100,000

The Church Leaders Wellbeing Fund will provide resources to church leaders (both ordained and lay) who would benefit from time away, counselling support, etc. It will also do what the Trust Fund did in offering grants to clergy (both active and retired) needing financial support due to crises or transitions in life.

If the Church Leaders Wellbeing Fund drops below \$50,000 additional funds will be moved into the fund. This fund will not be allowed to grow above \$150,000.

This Fund will be managed by the Pastoral Care Ad Hoc Team (See Appendix II)

The General Presbyter Fund will be set at \$300,000

This fund will cover the cost of the General Presbyter for two years.

If the General Presbyter Fund drops below \$100,000 additional funds will be moved into the fund. This fund will not be allowed to grow above \$300,000.

This Fund will be managed by the Resources Team, which will report to Presbytery twice a year (May and November) about the fund.

Grants for Ministry – Vision and Why Fund

Project Endowment Fund will be set at \$450,000 (up to 10% can be spent annually)

This endowed fund will provide grants of up to \$5,000 with the requesting body contributing at least 25% of the total cost of the project. These projects are to be missional: that is, related to outreach, including partnerships in the community. A Session must endorse the project.

Normally a requesting body (eg. congregation) will be allowed only one grant per year (Jan-Dec). However, at the discretion of the Leadership Team, an opportunity for second round of grants can be opened in the summer for possible approval in September. Congregations seeking a first grant in the year would take precedence over congregations seeking a second grant. Given the turn in the Presbytery's priorities the goal is to see the full 10% granted annually to worthy projects.

The Fund will be managed by the Leadership Team (See appendix III for application process). All grants will be approved by Presbytery.

Diane Boyd Campus Fund (Endowed) will be set at \$300,000 (up to 10% can be spent annually)

This endowed fund will continue to support work on university and college campuses and with university and college students. Congregations applying for grants need to demonstrate that they will be contributing 25% of the total cost of the campus work. Chaplaincies and other groups applying must provide a motion of support from the ministry's board and demonstrate that the grant request is not more than 75% of the total cost of the ministry.

If the principle in the Diane Boyd Campus Fund drops below \$250,000 additional funds will be moved into the fund. This fund will not be allowed to grow above \$350,000.

Grants requests must be submitted by May 15 of a given year.

The Fund will be managed by the Leadership Team (See appendix IV for application process). All grants will be approved by Presbytery.

[A Note: The Funds Team believes these terms allow the Presbytery to regularize how it manages Campus Ministries by moving support for the Guelph Ecumenical Chaplaincy from the General Budget to funding from the Diane Boyd Campus Fund.]

New Ministry Grant Fund is set at \$390,000

This is a grant fund where the whole amount is available for grants in support of new ministries. They may be based in one congregation, they may be the work of a number of congregations, they may be the work of a collection of persons from congregations working together outside the congregational system. In whatever way the new ministry may be structured, a court of the PCC (that is, Session(s), the Presbytery, or the Synod) must endorse the project – this is central to our understanding of accountability. Grant requests to the New Ministry Grant Fund must be submitted to the Clerk of Presbytery by Sept. 1, 2026. No funds will be granted ahead of that date. Applicants must demonstrate financial, in-kind, and spiritual support from one or more courts of The Presbyterian Church in Canada.

A Statement:

In John 20 and 21 the gist of the story can be told this way – the risen Jesus shows up and sends us out. Where in unexpected places and unexpected ways is the risen Jesus showing up? In what ways are we, is the church, being sent to join Jesus in the places where he is showing up? These questions get us to the place of beginning to think about the new we may be being invited to.

A grant proposal will demonstrate that an engaged conversation with a group of committed persons has take place about the questions in the previous paragraph and also around some of the following:

- Who are we?
- Who is our neighbour?
- What breaks your heart?
- Why are we here in ... (name your location – town or city)?
- Where is Jesus showing up where we are?
- Where is Jesus sending us? And how are we to go there?

What is the passion behind the project/renewal?



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6749

While it is true that without vision the people perish - it is also true that without passion vision becomes a management tool, a way to organize. Passion fuels the fire of renewal. We can teach skills; we can facilitate vision; we can't teach passion.

Proposal evaluation tool:

Up to 15 points – the proposal demonstrates that an engaged conversation has taken place leading to this grant request. It also demonstrates that some practical exploration of the idea has taken place including connecting with the people the ministry hopes to reach (The Endowed projects fund is a great place to apply for an exploration work grant.) *(there are signs that Jesus has shown up)*

Up to 15 points – the proposal identifies leaders passionate about this ministry *(people who believe that Jesus has shown up for this ministry)*

Up to 15 points – the ministry reaches outside the walls of the church building doing ministry among the people of the community. *(The Church is sent out)*

Up to 15 points – the ministry invites people to connect with Jesus *(We are sent by Jesus, in Jesus' name)*

Up to 10 points – there is committed prayer support for the ministry from persons who will pray regularly for the ministry

Up to 10 points – the proposal has a built-in reflection about what is happening component including the leaders having a mentor/coach

Up to 10 points -- the proposal shows that an existing ministry will provide administrative support and financial support

Up to 10 points – the proposal breathes life and hope from the Holy Spirit

A NOTE: As new funds flow to the Presbytery – from the dissolution of congregations and other sources – those funds will be first deployed to the New Ministry Grant Fund. When that fund reaches \$500,000 any additional available funds will be divided equally between the Endowed Grants Fund and New Ministry Grants Fund.

Knox's Galt Fund is set at \$120,000 (\$100,000 as per the desires expressed by the Session of Knox's Galt and the accrued interest of \$20,000 from 2020 until present.)

This fund is a left-over matter from the closure of Knox's Church, Galt. \$120,000 was set aside for outreach projects in Cambridge. The fund is to be expended over 10 years. Annually up to \$15,000 will be made available for grants to Presbyterian ministries in Cambridge to fund outreach and community partnerships. If in Sept. of a given year not all \$15,000 has been expended, non-Presbyterian related ministries will be invited to apply. The goal is to see the full \$15,000 granted annually to worthy projects.

Outreach and partnership projects will be supported up to 75% of the costs of the project with the requesting body contributing at least 25% of the total cost of the project. These projects are to be related to outreach, including partnerships in the community. A Session must endorse the project.

Presbyterian congregations in Cambridge with outreach and community partnership projects they wish to have funded must apply first to the Knox's Galt Fund before they apply to the Projects Endowment Fund. Presbyterian congregations in Cambridge are permitted to apply to the Projects Endowment Fund but their requests will be considered after eligible grants from non-Cambridge congregations have been considered.

The Fund will be managed by the Leadership Team (See appendix III for application process). All grants will be approved by Presbytery.

IMPORTANT NOTE:

Any congregation or ministry that is delinquent in its loan repayment or which has negotiated extensions of more than 5 years on their loan repayment schedule will NOT be eligible for grants from any of the Presbytery Funds.

At present, to provide a loan of \$100,000 at 0% interest, is to give the borrower a \$5,000 grant in the interest the lender is giving up. The presbytery is already providing congregations that are delinquent in their payments or who have negotiated extensions in their payment schedule with grants.

REVIEW:

This plan should be reviewed in three years time to determine if the funds are working as hoped for. The Presbytery shall at its June 2028 meeting name a team to review the funds plans and to report to the Sept. 2028 meeting of Presbytery. Any changes to become effective Jan. 1, 2029.

APPENDIX I

APPENDIX B-5 reEMERGENCY FUND

Approved March 8, 2022., p.6351

Purpose

The Waterloo-Wellington Presbytery Reserve Fund makes loans available to congregations for emergency equipment replacement or building repairs and revenue shortfalls. A grant or a partial grant could also be provided as deemed appropriate through Presbytery approval based on a recommendation from a Presbytery member. A maximum of \$50,000 will be allocated to each reEmergency loan.

Source of Funds

At the beginning of January 2022, the Development Fund was subdivided into four component Funds which includes the reEmergency Financing and Repair Fund. 20% of the Development Fund and 20% from the net proceeds from the sale of future Presbytery assets will be transferred into the reEmergency Financing and Repair Fund as per Recommendations approved in the minutes of the Nov. 9, 2021 WW Presbytery Zoom Meeting. Money from the repayment of new reEmergency short term loans will be credited to the reEmergency Fund.

Administration

The loan application process will be administered by the Resources Team, with oversight by the Business Committee of the Waterloo-Wellington Presbytery. The Resources Team will review and assess loan applications and recommend action to Business Committee. All loan requests must have the support of the congregation's Session. Funds must be for properties owned by the Presbytery.

The Presbytery has the right to grant or refuse requests based on:

1. terms of the Fund
2. priorities of the Presbytery of Waterloo-Wellington
3. availability of funds



Conditions of Disbursement

Essential Emergency Repairs are those which are considered to impact the health, and or safety requirements of those using the building, place the building or property at risk, or violates building codes, and therefore requires immediate attention in order to avoid additional damages and or costs.

Congregational emergency funding is restricted to essential, non-deferrable expenses including, if appropriate:

- Staff wages and other employment expenses.
- Payments for regularly scheduled obligations, including payments under agreements necessary to maintain the property, licenses, or permissions necessary to operate.
- Loans will cover repairs such as those not covered by insurance.

The repayment of loans will be made in full within 5 years. Repayment of emergency financial assistance will commence within one year, with a plan to reduce the loan with the assistance of the Congregational Response Team, develop a plan for the restructuring of the congregation. Emergency funding for essential congregational expenses will be provided, where the congregation does not have access to a line of credit or have the necessary amount available in other church funds.

Fifty per cent of all loans for repairs or equipment replacement costs will be funded by the congregation.

The loan application must contain the documents listed in section A and will be reviewed based on the evaluation criteria listed in section B. A checklist for the application documents can be found in Appendix A. This information is based on the Finance and Property Committee Procedures document dated November 10, 2020.

Loan Application Guidelines

In Requesting a loan from Presbytery of Waterloo-Wellington, each congregation **must include** the following documents and information:

1. A loan request letter including total project costs and amount requested. This includes extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.
2. Income and Expense Statement, along with Balance Sheet for latest fiscal year end, with highlights noted for restricted or reserve funds.
3. Projection of Current and Long-Range Financial needs at least through the payback period of the loan.
4. Building related applications will include drawings or sketches with an explanation of changes, if applicable.
5. Have any other grant or loans been received or applied for or being planned to apply for?
6. Specific standing committees may use additional information from a congregation, including a financial viability review and analysis.

B. Evaluation Criteria

- 1) Does the current request seem realistic in terms of current goals and forecasted income

- 2) Do the Long-range needs seem realistic versus reality of past years
- 3) Do the projected goals and vision of the congregation warrant an investment of the amount requested? The Property and Finance Team will work with the Congregational Response Team to assess this criteria.
- 4) Does the present financial position of Presbytery allow for approval of the pending loan requests.
- 5) Do amounts requested fall under specific budgets set by Presbytery.
- 6) Does the congregation have unused funds of its own. The Property and Finance Team will only consider approving loans when congregations have used their own undesignated funds.
- 7) Specific standing committees may use additional evaluation criteria.

Restricted funds must be used for the purposes specified. Documentation for this restriction must be maintained in the congregation's records.

Distribution of Funds

Once approved, the Property and Finance Team will communicate with the congregation that applied for the loan. The Presbytery Treasurer will forward the funds requested by the congregation.

Expectations after Receiving a Loan

At the conclusion of the issue requiring funds, the congregation will provide a report to the Property and Finance Team indicating the issue has been resolved.

Evaluation of the reEmergency Fund

The Presbytery of Waterloo-Wellington will conduct a review of the Fund and its terms of reference on the third anniversary of the Fund, or as needed. Since the Fund began in January, 2022, the next review will take place in (same month) 2025.

Appendix G-B Waterloo Wellington Presbytery Reserve Fund Loan Application Check List

Congregation name _____

Application Date _____

1 ___ A loan request letter, including:

- ___ Total project costs and amount requested.
- ___ Extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.

2 ___ Fiscal Year End Financial Statement for the past two years

- ___ Income and Expense Statement
- ___ Balance Sheet
- ___ Details of all accounts identifying restricted or reserve funds.



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6753

- 3 ____ Current year's YTD to the month end before the application date
____ financial statements
- including Income, Expenses and Current financial position (Assets and Liabilities)
- 4 ____ Projection of Current and Long-Range Financial needs at least through the payback ____ period of the loan.
- 5 ____ A written report, outlining projected Goals and Vision of the congregation.
____ Include how the purpose of the request relates to the goal(s).
- 6 ____ Building expansion related applications will include:
____ drawing or sketches, details of Contractor, Engineering Firm, Project Manager
____ an explanation of proposed changes
- 7 ____ A List all other all other loans / grants or funding applied for or proposed sources for other ____ funds.
- 8 ____ Additional items as requested.

APPENDIX II

G.2 Church Leaders Wellbeing Fund

- The Team will be comprised of a minimum of 2 members of Presbytery focusing on individuals who skills and background are suitable for this responsibility.
 - The Team will provide pastoral care to members of the Presbytery who need support, accompaniment or care. The team is encouraged to provide short-term support as required, and make referrals to professional counsellors, coaches or resources.
1. The Church Leaders Wellbeing Fund will provide resources to church leaders (both ordained and lay) who would benefit from time away, counselling support, etc.
 2. The **Church Leaders Wellbeing Fund will also** assist in meeting compassionate and benevolent needs in the event of disability, illness or the necessity of pastoral care among the Presbytery's teaching elders (both active and retired) and lay pastors.
 3. Individual teaching elders and lay pastors can apply directly to the fund, Clerks of Session can also submit names of persons who would benefit from support from the fund.
 4. The Team's discussions are confidential. The Team will simply report to the Business Committee the name of the person to receive support together with the amount being granted. The Business Comm. will authorize the expenditure.



APPENDIX III

APPENDIX G-6 Projects Endowment Fund

Approved March 8, 2022

Purpose

The Waterloo Wellington Projects Endowment Fund makes grants available to congregations and congregational leaders within The Presbytery of Waterloo Wellington to support initiatives which will help to revitalize and renew congregations to continue the ministry of Christ.

Preamble

The Latin phrase *semper reformanda* - usually translated "always reforming" - is the widely known slogan of the Reformed tradition.

We believe that reformation/renewal/revitalization in our lives and congregational life is driven by God's agenda as revealed in Scripture, not ours.

As a reformed church, we rely on the truth and inspiration of Scripture for God's guidance into the future - a future that we approach with wonder and anticipation, knowing God is with us.

Embarking on revitalization/renewal of congregational life, we don't believe that we can:

- *Manage or*
- *Organize or*
- *Manipulate* the congregation towards change

Revitalization/renewal is a ministry where we find rest in God who revitalizes/renews and builds the congregation and involves us in it. This premise relieves us of the tension created within us when we try to revitalize/renew and build the congregation and believe God only lends a hand. Renewal leads believers to see what God sees.

Questions asked when we embark on the renewal and revitalization journey:

- Who are we?
- Who is our neighbour?
- What breaks your heart?
- Why are we here in ... (name your location – town or city)?
- What is God calling us to be and do?
- What time are we in?
- Who do we say Jesus is?

"Where there is no vision, the people perish." (Proverbs 29:18)

Vision must start with someone, and that someone is often the minister.

Though ministers often take the initiative, the vision is refined and improved by others who come to share in the vision, expanding and developing it in ways impossible for ministers to achieve on their own.

What is the passion behind the project/renewal?

While it is true that without vision the people perish - it is also true that without passion vision becomes a management tool, a way to organize. Passion fuels the fire of renewal. We can teach skills; we can facilitate vision; we can't teach passion.

Source of Funds

An initial capital investment of \$450,000 will be set aside inside the Development Fund of the Presbytery with 10% of the capital being available for grants each calendar year.

The treasurer will submit to the Renewal Team the value of the Fund on Sept. 30 of each year.

Should a portion of the 10% not be disbursed to congregations, it will be re-invested as further capital to maintain or increase future income.

Conditions of Disbursement

1. Congregational initiatives should try to be in line with the sentiments expressed in the preamble - *Questions asked when we embark on the renewal and revitalization journey.*
2. Congregations can also connect with facilitators of their choice to assist in the renewal/ revitalization initiative.
3. It is understood that projects funded by the Projects Endowment Fund will contribute to the Presbytery's and the Denomination's understanding and experience of ministry and/or mission.
4. Initiatives must be linked to the life of a worshipping community
5. Initiatives should not come from an individual, but there should be a team in place to support and implement the project.
6. Applications for renewal projects ready to be implemented will be received throughout the year.
7. Disbursement will be on a first come first serve basis, depending on the availability of funds, the recommendations of the Renewal Team, and, ultimately, the approval of Presbytery. Grants to each congregation will not normally exceed \$5000 per year. [Added, March 2025]
8. Implementation dates need to be available before the first grant will be available to the applicant congregation.
9. Costs associated with renewal projects will be considered for funding by the Renewal Team. The congregation will be expected to provide at least 25% of the costs of the proposed program/activity. [Added, March 2025]
10. Grants will not normally be approved for more than five years for ongoing activities/programs. [Revised, March 2025]
11. A grant can be terminated because of failure to implement the project specified in the application. In such a case, the funds are to be returned to the Re-Generation fund.

Distribution of Funds

Once approved by Presbytery, the grant amount will be disbursed upon notice from the applicant that the project is ready to begin.

Expectations after Receiving a Grant

A report including a summary of the project and key insights that could be helpful to other congregations will be submitted to the Renewal Team within two months after the project has been completed. This enables congregations' stories to be shared.

Administration

The grant application process will be administered by the Renewal Team on behalf of the Presbytery of Waterloo Wellington.

All grant requests must have been approved by the Session of a congregation in the Presbytery. The Presbytery has the right to grant or refuse requests based on:

1. Terms of the fund
2. Priorities of the Presbytery of Waterloo Wellington
3. Viability of the congregation
4. Availability of funds

APPENDIX IV

APPENDIX G-3 REV. DIANE BOYD MEMORIAL CAMPUS STUDENT MINISTRY FUND

Approved September 14, 2021, pp. 6277-6278, Renamed May 14, 2024 p. 4671

Preamble:

The Rev. Diane Boyd Memorial Campus Student Ministry Fund provides grants to Campus Ministries within the bounds of the Presbytery of Waterloo-Wellington (including but not limited to University and College Chaplaincies, Christian ministries working with students on University and College campuses, and congregations doing intentional ministry with University and College students.)

Grants to the Ecumenical Guelph Chaplaincy and the Post-Secondary Student grants program will be included in the Rev. Diane Boyd Memorial Campus Student Ministry Fund.

Terms of Reference:

The Presbytery will announce at the March meeting of the Presbytery each year how much grant money will be available for distribution. Applications are to be received by May 15 of a given year. The Leadership Team will bring recommendations to the Presbytery for approval of grants at the June meeting.

Up to 10% of the fund can be spent in a 12-month period of July 1 to June 30.

Congregations wishing to access the fund to do their own intentional ministry with University and College students must contribute at least 25% of the project's budget.

Applications will include:



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6757

1. A two-sentence statement of the purpose of the ministry.
2. A 250-word description of the activities the ministry undertakes to live out that purpose.
3. Two stories of the impact the ministry has had in the community gathered around the ministry or in the lives of individual students.
4. A budget for the ministry, along with the amount being asked for.
5. All applications, including those from Chaplaincies and other non-congregational Campus ministries, require a letter of endorsement from a Session within the Presbytery.

If the Presbytery determines the Rev. Diane Boyd Memorial Campus Ministry Fund is no longer effective the remaining funds will be placed in the Ministry Initiative Fund.

3 General Presbyter Report

[Recommendation 6: That the Report of the General Presbyter be received for information.](#)

Report of the General Presbyter for Waterloo-Wellington

September 9, 2025

wwpresbyter@gmail.com 519.870.6060

General Presbyter Ministry Focus

The following three areas of ministry guide the focus of the General Presbyter:

- *Relationship builder, support, coach and care for clergy and presbyters;*
- *Creator of intentional processes to support the Presbytery in discernment and action;*
- *Connect, resource and support discernment and leadership development in congregations.*

Presbytery 'Why?' & Standing Orders

At the June 2025 Presbytery meeting a larger group was tasked with the work of beginning to implement changes to the way we gather, lead, and resource with the approval of the Why document. Many hours have been spent this summer on a revised version of the Presbytery Standing Orders. Thank you to the Why Team, Funds Team, Treasurer, Clerk, Moderator & Moderator Elect. A draft document, for information only, accompanies this report. The hope is this draft will provide Presbyters, and any sessions, the opportunity to review these changes in detail over the next 9 weeks. These proposed Standing Orders changes, along with the Funds Proposal changes, would all then be placed before the Presbtery at its November meeting.

Therefore, I give the following notion of motion:

I will move, or cause to be moved, that the Standing Orders of the Presbytery be amended at a future meeting.

Fall Learning & Growing

Resources and learning opportunities for you and your congregation this fall:

Ministry Forum: Integrational – Social Media - Transitional

As part of the Lilly Grant Webinars, the 3 upcoming topics and speakers are exciting! September 18 on Intergenerational Ministry with Dave Csinos. October 16 on Social Media with Florence Sevensma. November 19 on Transitional/Interim Ministry with Jan Nolting Carter & Paul Rhebergen. Each webinar begins at 1pm.

<https://ministryforum.ca/posts/webinars-2025>

Book Club - *Poverty in the Promised Land: Neighbourliness, Resistance, and Restoration* by Walter Brueggemann

I was given the book during the summer and read it in 2 days... and then re-read it. In his usual manner Brueggemann invites us to think and feel the biblical story deeply, asking what does the story say to us today. The Book Club begins on Wednesday September 17 from 12 to 1pm on zoom, every other week. Contact Peter Bush to get the zoom link.

Podcast- Spiritual Life and Leadership with Markus Watson and Tod Bolsinger

A conversational model of exploring both the inner and outer life of leading in the church. Episodes are offered both 'quick' 7-minute conversation and 50-minute deeper dives. Happy listening!

4 Business Committee

[Recommendation 7: That the report of the Business Committee be received and considered.](#)

Correspondence:

360	Jun	13	Steven Marsh	Comments re. Funding	Funds
361	Jun	18	Marjorie Copeland	Degree updates	Presbytery
362	Jun	18	Glen Soderholm	Doctor of Divinity Information	Clerk
363	Jun	18	Lisa Dolson	Continuing Education Request	Equipping Lead
364	Jun	18	PA McDonald	Transfer of Michael Neenema to Presbytery	Business
365	Jun	20	Reuben St. Louis	Grant Report from Gale	Renewal
366	Jun	20	Mary Visser Kerr	Web Page Invoice	Treasurer
367	Jun	20	L Pinnington	Central Response re. Funding	Funds
368	Jun	24	Angus Sutherland	Benchmarking Response Crieff	Gen Presbyt
369	Jun	25	Dongwon Jung	Invitation to Presbytery (November)	Business
370	Jun	26	Peter Bush	St. Andrew's Mt. Forest Approval of severance	Business
371	Jul	7	Nancy Nichol	Legal case resolved/dismissed	Information
372	Jul	18	Kathryn Muir	Changes to the Roll	Presbytery
373	Jul	18	Karen Plater	Redevelopment Grant for St. Andrew's Kitchener	Good News!
374	Jul	21	Jim Biggs	Upcoming Synod meeting	Presbytery
375	Jul	22	Sandy Grimwood	Fund plan response	Funds
376	Jul	23	Doug McCaig	Fund plan response	Funds
377	Jul	23	Walter McLean	Response to Why Document	Gen Presbyt
378	Aug	1	Ian Ros-McDonald	Call for nominations: Assoc Sec. Stewardship	Business
379	Aug	4	Ian Gray	Resignation as IM	Cong Resp
380	Aug	5	Jen Sokolowsky	Cont.Ed. Grant Applications	Business
381	Aug	8	Peter Bush	Commission on Assets approval for Mt Forest Plan	Information
382	Aug	11	Ian Ross-McDonald	Equity survey	Presbytery
383	Aug	13	Mark Gedcke	Request to present work of Shalom Counselling	Business
384	Aug	19	Peter Bush	Book Club for Presbytery	Presbytery

385	Aug	20	Katheryn Muir	2025 Remits	Business
386	Aug	25	Katheryn Muir	Deadlines for Overture, petitions etc	Information
387	Aug	25	Katheryn Muir	Referrals to Presbyteries from GA	Business
388	Aug	25	Peter Bush	funds Team Report ready for circulation	Presbytery
389	Aug	31	Konnie Vissers	Application for Supporting Ministries Grant	Business
390	Aug	31	Alex Monsour	Session support for above	Business
391	Sep	2	Glen Soderholm	Motion to sell property	Fin and Prop
392	Sep	3	Peter Bush	Response to Benchmarking Document	Gen Presbyt
393	Sep	3	Jim Biggs	Link for Presbytery Recognition Service`	Presbytery
394	Sep	4	Karen Plater	Redevelopment Grant for St. Andrew's Kitchener	Roy St. Team
395	Sep	4	Mollie Loughran	Renewal Grant Application	Renewal
396	Sep	4	Pablo Kim Sun	Pilot church cohort program	Gen Presbyt
397	Set	5	Jennifer Astop	Information about Grants and deadlines	Presbytery

Recommendation 8: That the actions of the clerk in referring correspondence items #360-397 be homologated.

Upcoming Presbytery Meetings

- Our November 11 regular meeting will be held at Westside Presbyterian
- Jonathan Tait will be a special guest and speaker at the November meeting
- The January 13 meeting will be held on Zoom
- The clerk is searching for hosts for March, May and June meetings

Roll of Presbytery

Some adjustments to the roll of Presbytery are required.

Rev. Tae Ho Yoo

Thanks to the actions of Assembly, we may now place Rev. Tae Ho Yoo officially on the on the appendix to the roll.

Recommendation 9: That the Rev. Tae Ho Yoo be placed on the Appendix to the Roll of Presbytery while we wait for him to complete the requirements made by General Assembly.

Rev Michael Veenema

Michael Veenema has been transferred to our care by The Presbytery of Halifax and Lunenburg.

Recommendation 10: that the Rev. Michael Veenema be placed on the Appendix to the Roll

Rev. Jen Sokolowsky

Jen Sokolowsky will finish her contract with Doon Presbyterian Church and needs to be moved to the appendix.

Recommendation 11: That the Rev. Jen Sokolowsky be moved to Appendix of the Roll effective November 13, 2025

Request for Nomination:

Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6760

The Life and Mission Agency is seeking nominations from presbyteries to replace the Associate Secretary for Stewardship, who is retiring. Such nominations must be made **by October 10, 2025**. Any nominations must be made at this meeting.

Synod

Synod is planning a Zoom worship service to recognize the ministry of Jonathan Tait on September 10, 2025 at 7:00 PM. All are welcome. Here, again is the link

<https://us02web.zoom.us/j/81695983494?pwd=XxYbDjghyFhRtc9QqNMf6X17Qo2DIE.1>

The annual meeting of the Synod of Central, Northeastern Ontario and Bermuda will be held on Wednesday October 8 at 7 pm by Zoom.

So far we have the following commissioners:

Clergy: Frank Szatmari
Elder: Gibson McIlwrath

The clerk is looking for one more of each. He is approaching clergy in order, but would appreciate on more elder volunteer.

Recommendation 12: That Frank Szatmari and Gibson McIlwrath be commissioned to attend the Synod meeting and that the clerk be empowered to name two additional commissioners.

Remit

One 2025 Remit has been received from General Assembly. As it concerns Interim Moderators, the Remit has been referred to the Congregational Response Team so that they may bring a recommendation to a future meeting.

Deadlines (for Information)

The deadline for receiving Petitions for the 2026 General Assembly is Wednesday, April 1, 2026.

Rooted

Kortright has made an application for New Ministry funding for their “Rooted” project. Their application has been sent as a separate document. The Presbytery needs to support the application in order for it to be considered. The project is an excellent example of a new ministry, and the Business Committee supports it enthusiastically.

The committee did have a few questions about the idea of hiring an ordained minister under the care of the Presbytery for a non-ministry position. We consulted with the Clerks of Assembly who reassured us that such a position is possible. The congregation will be responsible for the support of the employee and for any severance if needed. The Presbytery would be responsible for any matters of discipline, as is always the case for its clergy members.

Recommendation 13: That the Presbytery support the application for New Ministry funding for *Rooted: Centre for Theology and Eco-Justice* by Kortright Presbyterian Church.

Recommendation 14: That the report of the Business Committee be adopted

5 Treasurer’s Report

2025 Financial Activity to August 31st

Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6761

Attached are the unaudited Financial Position (Balance Sheet) and Financial Report (Income Statement) to the end of August 2025. Expenditures in August are tracking to the 2025 General Fund budget.

Presbytery Loan Payment Status

Thank you to the congregations who have made their Presbytery loan payments this year. There are some congregations who have missed their anniversary payment date. Would those congregations please make their loan payment as soon as possible.

2026 Budget Preparation

The preparation of the 2026 budget is underway. Would the committees please provide me with any 2026 budget requests by the end of September.

Housing/Manse Grants

For congregations with a manse or the minister is renting their accommodation, the housing/manse annual taxable grant paid by the congregation for 2025 is \$4,120.64. Based on the Consumer Price Index (CPI) Shelter index value, the revised base amount for 2025 increased 3.0% (2023 increase was 5.7% and 2024 increase was 5.1%). When calculating future Manse/Housing amounts for your minister, use the following link to obtain the applicable CPI shelter index values: [Consumer Price Index, monthly, percentage change, not seasonally adjusted, Canada, provinces, Whitehorse and Yellowknife — Shelter \(statcan.gc.ca\)](https://www150.statcan.gc.ca/n1/pub/24-62-x/2024001/article/00001-eng.htm).

2026 Presbytery Stipend Grid

Please find attached the revised Presbytery minimum stipend grid for 2026 that has increased by 2.1%.

[Recommendation #15 Receive the Treasurer's Reports.](#)

[Recommendation #16 Accept the unaudited Financial Statements to August 31, 2025.](#)

[Recommendation #17 Approve the report as a whole.](#)

Respectfully submitted,

David Church, Treasurer

6762

PRESBYTERY OF WATERLOO-WELLINGTON
DRAFT STATEMENT OF FINANCIAL POSITION
 as of August 31, 2025

	GENERAL FUND	RESERVE FUND	TRUST FUND	REDEVELOPMENT FUND	DIANE BOYD CAMPUS FUND	REMERGENCY FUND	REGENERATION FUND	ALL FUNDS Aug-25	ALL FUNDS Aug-24
CASH	7,392	30,513	18,131	84,854	3,738	66,217	9,953	220,798	206,229
ACCOUNTS RECEIVABLE	3,628							3,628	2,141
ACCRUED INTEREST				180,332				235,665	225,000
G.I.C.'S								28,043	42,586
DUE FROM OTHER FUNDS	28,043							28,043	471,673
LONG-TERM ASSETS									
NOTES RECEIVABLE(CHURCHES)				813,378				813,378	917,093
PCC CONSOLIDATED FUND			2,124	44,109	125,252	202,262	829,875	1,321,387	1,243,843
CORPORATE&GOV.BONDS etc.	35			72,065				72,100	72,199
ADJUST TO MARKET VALUE				4,384				4,384	2,975
FIXED ASSETS									
COMPUTER EQUIPMENT	2,486							2,486	2,486
LESS DEPRECIATION	2,486							2,486	2,486
TOTAL ASSETS	31,841	148,278	20,255	1,199,123	128,990	323,811	839,829	2,692,127	2,707,783
LIABILITIES									
ACCOUNTS PAYABLE	1,694							1,694	13,880
OWED TO OTHER FUNDS	20	28,043						28,063	42,586
LONG TERM DEBT				33,255				33,255	35,643
	1,714	28,043		33,255				63,011	92,109
FUND BALANCES									
OPENING BALANCES	18,297	115,826	20,000	1,202,069	137,588	354,232	823,017	2,671,029	2,588,849
CURRENT SURPLUS(DEFICIT)	11,831	4,410	255	36,201	8,598	30,422	16,811	41,913	26,825
PRIOR UNDISTRIBUTED									
	30,127	120,235	20,255	1,165,868	128,990	323,811	839,829	2,629,115	2,615,674
TOTAL LIABILITY/FUND BALANCES	31,841	148,278	20,255	1,199,123	128,990	323,811	839,829	2,692,127	2,707,783



PRESBYTERY OF WATERLOO-WELLINGTON
PRESBYTERIAN CHURCH IN CANADA

Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6763

FINANCIAL REPORT TO PRESBYTERY of WATERLOO-WELLINGTON as at August 31, 2025

	GENERAL FUND			RESERVE FUND	TRUST FUND	ReDEVELOPMENT FUND	DIANE BOYD CAMPUS FUND	REMERGENCY FUND	REGENERATION FUND	TOTAL Aug-25	TOTAL Aug-24
	Aug-25	Budget	Variance								
INCOME											
Assessment Income	69,780	93,040	23,260							69,780	76,226
Income from induction services			-							-	-
Interest Earned	126	250	124	68	177	2,512	37	2,545	81	5,546	7,355
PCC Fund Income				4,342	78	1,626	5,125	7,457	30,889	49,517	103,986
Capital Gain(loss)			-			16				16	2,594
Proceeds of Dispositions, Grants & Bequests			-								58,116
Total Income	69,906	93,290	23,384	4,410	255	4,155	5,162	10,001	30,970	124,859	243,090
EXPENSES											
Synod Assessment	27,146	36,195	9,049							27,146	31,787
Assessments - Total	27,146	36,195	9,049							27,146	31,787
Counselling Fees			-								1,845
Grants to Congregations			-			3,000			14,158	17,158	36,475
Grants-Renewal Projects			-								-
Grants - Post Secondary Students			-				13,760			13,760	12,900
Grants - U of G chaplaincy	9,000	9,000	-							9,000	19,000
Grants - Students for Ministry		1,200	1,200								-
Grants - Manse_Rental Subsidy			-								8,501
Grants - Canadian Food Grains		25	25								-
Grants - Other			-								-
Grants - Total	9,000	10,225	1,225			3,000	13,760		14,158	39,918	78,721
Clerk's honorarium	10,080	15,120	5,040							10,080	10,080
Treasurer's honorarium	8,000	12,000	4,000							8,000	8,000
General Presbyter salary			-			29,693		30,811		60,504	62,555
General Presbyter pension & benefits			-			4,490		5,930		10,420	9,842
CPP/EI	876	1,500	624			1,936		2,124		4,937	5,198
Liability Insurance		3,750	3,750								-
General and office supplies	1,209	2,000	791			86				1,295	1,678
Depreciation			-								-
Telecommunications	100	3,250	3,150							100	424
Audit and legal fees		2,500	2,500								-
Bank interest/charges	17	100	83			135				152	119
Administration Expenses-Total	20,282	40,220	19,938			36,341		38,866		95,488	97,896
Travel and mileage	248	750	502			1,015				1,263	1,191
Meals and hospitality	300	1,750	1,450							300	2,968
Travel - total	548	2,500	1,952			1,015				1,563	4,160
Commissioner's Expenses GA		2,000	2,000								-
Conference Funds	800	500	300					1,557		2,357	700
Student Psych. assessments/counselling			-								-
Visitors and Gifts	300	250	50							300	-
Christian education		750	750								-
Carbon Offset		350	350								-
Bunum			-								-
Canada Youth/Lift			-								3,000
Student certification		300	300								-
2023 deficit recovery			-								-
General expense - Total	1,100	4,150	3,050					1,557		2,657	3,700
Total All Expenses	58,076	93,290	35,214	-	-	40,356	13,760	40,423	14,158	166,773	216,265
Surplus/(Deficit)	11,831	-	11,831	4,410	255	36,201	8,598	30,422	16,811	41,913	26,825

2026 MINIMUM STIPEND SCHEDULE

In 2025 the following was the Base figures for the Presbytery for full-time employment Waterloo-Wellington Basic Stipend 2025: \$47,430

Waterloo-Wellington Increment 2025: \$ 1,085

For 2026, the stipend and increment have been adjusted by a Cost of Living Adjustment of 2.1%, and this has been applied to the minimum stipend and to the increments. (The 2.1% COLA comes from the General Assembly Office).

The increments are for total years of service in The Presbyterian Church in Canada following ordination or designation, covering all the congregations the minister has served.

Basic Stipend 2026: \$48,426

Increment: \$ 1,108

Starting Stipend 48,426

After 1st increment 49,534
After 2nd increment 50,641
After 3rd increment 51,748
After 4th increment 52,856
After 5th increment 53,963
After 6th increment 55,071
After 7th increment 56,177
After 8th increment 57,285
After 9th increment 58,393
After 10th increment 59,500
After 11th increment 60,608
After 12th increment 61,714
After 13th increment 62,822
After 14th increment 63,930
After 15th increment 65,037

6 Congregational Response Report

Recommendation 18 Moved and seconded that the report be received and considered.

Doon, Kitchener

The last report of the Congregational Response Team reported that Doon and Duff's were exploring a potential partnership. Having been through the New Beginnings program and receiving direction from a congregational round table, the Session of Doon presented a motion at a congregational meeting to engage in a partnership with Duff's and explore what ministry together would look like. The congregation defeated the motion and opted to go in the direction of renewing the ministry of the congregation in its current location. Originally, this option was deemed unviable by the New Beginnings program due to the lack of financial and people resources. As a result of the congregation's decision to follow a different direction than what was presented by the Session, the Session as a whole has felt it necessary to resign from their positions of leadership. The date of their resignations corresponds with the last Sunday of their state-supply contract, October 13th. This will leave a large leadership gap in the congregation. Rather than rushing to fill this leadership gap, CRT feels that appointing assessor elders to be the best course of action as well as a new IM with the goal of helping the congregation recognize their current reality so that they can make an appropriate decision for their future.

19 Moved and seconded that Jay Brennan and Bonnie Street be appointed as assessor elders at Doon Presbyterian and that the Congregational Response Team be given power to issue to appoint another as needed.

20 Moved and seconded that Jen Sokolowsky, with the thanks of the court, be relieved from her IM responsibilities at Doon effective immediately.

21 Moved and seconded that Don McCallum be appointed as IM for Doon Presbyterian effective immediately.

St. Andrew's, Kitchener

The Congregational Response Team received Ian Grey's resignation as IM for St. Andrew's Kitchener. Accompanying the letter was a final report outlining the celebrations and challenges that St. Andrew's had experienced over the last year. One particular area of concern was the following of proper Presbyterian polity when it comes to decision making and the solicitation of resources from the Presbytery and national grant programs. Given that St. Andrew's has embarked on a sizable endeavour (the Roy Street Project), the CRT is

recommending that a committee be struck to support the congregation ensuring that proper procedures are followed and proper approvals obtained.

- 22 Moved and seconded that Ian Grey's resignation as IM of St. Andrew's, Kitchener be accepted with the thanks of the Presbytery for his faithful service.
- 23 Moved and seconded that Jeff Crawford, who is currently the co-IM for St. Andrew's, Kitchener be reappointed as sole IM of the congregation.
- 24 Moved and seconded that the Presbytery appoint an ad hoc committee for a period of four months consisting of Peter Bush, Darrel Clark and the Interim Moderator Jeff Crawford (ex-officio) to provide Presbytery's guidance to the Roy Street Project, the St. Andrew's KW Housing Corporation Initiative and St. Andrew's Board of Trustees using the following terms of reference:

Ad Hoc Committee re: St. Andrew's Kitchener - Terms of Reference:

Purpose: The committee will make inquiry into matters regarding clarification of communication and governance of the Roy Street Project, the St. Andrew's KW Housing Corporation Initiative and St. Andrew's Board of Trustees with the goal to clarify and future build upon the positive ministry and projects of the congregation.

Key Areas of Focus:

- **Governance Alignment:** Review current practices and facilitate understanding of appropriate boundaries, identifying areas that may benefit from alignment with written policies
- **Communication:** Examine current processes and identify opportunities for improved dialogue, recommending protocols for effective ongoing communication
- **Trust Administration:** Review practices for consistency and assess current oversight mechanisms
- **Roy Street Project:** Review communication governance relationships and determine how Presbytery may best support the project's success

Approach: Collaborative inquiry focused on clarification and improvement, seeking to understand current practices while facilitating constructive dialogue between governance bodies.

Timeline:

- Interim update: November 2025 (summary of initial meetings and preliminary observations)
- Final report: January 2026 (findings and recommendations for enhancement)
- Ongoing project updates quarterly thereafter

Expected Outcomes: Enhanced communication, clarification of roles and authorities, and recommendations aimed at strengthening collaborative working relationships while supporting the congregation's ministry initiatives. The committee operates with principles of respect, constructive dialogue, and focus on future improvements.

Accountability: The Ad Hoc Committee will be accountable to the Presbytery through the Congregational Response Committee.

For information...

Presbytery Visitation Teams

Presbytery visitation teams have been in contact with the congregations that they have been assigned to visit. Calvin, Kitchener's will take place on October 19th, Central, Cambridge will take place on September 28th and Kitchener East is still to be determined.

Knox, Palmerston

A Presbytery team consisting of Reuben St. Louis, Peter Bush and Scott McAndless will be making its scheduled follow-up visit with Knox, Palmerston to review the progress they have made since last year's visit prompted by a request to sever and sell a parcel of land.

25 Moved and seconded that the report be adopted as a whole.

Respectfully submitted,

Rev. Reuben St. Louis

7 Renewal and Equipping Leadership

Recommendation 26: That the report of the Renewal and Equipping Leadership Team be received and considered.

1. **From Gale Presbyterian Church, Elmira:** The Life and Mission Committee of Gale Church has provided a report on their work to help support Ukrainians who lived at the St. Jacob's Guest House, along with thanks for the financial assistance from the ReGeneration Fund.

Rec. 27. That the report from Gale Presbyterian Church, Elmira be received for information.

2. Request for Study Leave from Rev. Lisa Dolson

Rev Lisa Dolson requests two-weeks of study leave to attend Week 1: Introduction to Transitional Ministry. The training will focus on consciously leading congregations through changes in context, identity, and leadership. It is an introduction to working with a congregation in a changing culture. Materials presented will include the basics of transitional ministry and will be of value to all congregational pastors regardless of ministry setting.

The course will introduce best practices in transitional ministry including ways to enter the congregation and community, to analyze the congregations strength and growing edges, to connect well, to assume responsibility for assisting the congregation in moving toward a vibrant future, and to leave the congregation in a healthy and appropriate way.

The 30-hour training, held at Zephyr Point July 13-18, also requires advance preparation time for required reading and travel arrangements. The preparation materials include two books by Norman B. Bendroth - Interim Ministry in Action and Transitional Ministry Today: Successful Strategies for Churches and Pastors; plus, How to Lead When You Don't Know Where You're Going by Susan Beaumont.

Recommendation 28: That the Rev. Lisa Dolson's request for study leave be approved retroactively

3. Rev. Jen Sokolowsky is returning to Knox College a Master of Psychospiritual Studies (MPS), formerly known as the Master of Pastoral Studies degree. Her application for funding from the national Church requires the support of her Presbytery.

Recommendation 29: That the Presbytery support Rev. Sokolowsky's application for funding from the P.C.C. to pursue a Master of Psychospiritual Studies degree.

reGeneration Grant Report



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6768

Gale Presbyterian Church – June 2025

A Thank You to Presbytery:

The Life & Mission Committee of Gale Presbyterian Church would like to extend its sincere gratitude and appreciation to Presbytery for providing the generous reGeneration funding for our cause to help support the newly arrived Ukrainians who lived at the St. Jacobs Guest House in St. Jacobs, Ontario.

Our support began in November of 2023 and will conclude July 1, 2025 due to the fact the St. Jacobs Guest House will be closing their operation.

A Spiritual Journey:

Our Life & Mission committee firmly believes God led us to this project and inspired us to take up this worthy cause to help Ukrainians who came to Canada with nothing as they fled from their war-torn country.

Aided by the Presbytery reGeneration grant, the result of this effort was an outpouring of caring and support through Gale Presbyterian Church and other community members to the Ukrainian residents at St. Jacobs Guest House.

An emotional and human learning experience:

The Gale people involved in helping the Ukrainian individuals and families observed first-hand a “wide range of emotion” including happiness and sadness, hope and fear, the joy of success in a new beginning here in Canada but also the pain and the challenge of failure and lack of opportunity.

We too “felt” these emotions with Ukrainians at times.

The positives impacts:

Overall, our church and community efforts could be summed up as a “humanitarian effort” to support the Ukrainian families through acts of care, kindness, respect, listening, lending a helping hand, offering prayers, providing rides, finding job opportunities, finding rental housing, and providing basic necessities, wholesome foods, and medicine. To many of us, this was a stark contrast to the blessings we enjoy and perhaps take for granted in our daily lives

Providing gift cards (Costco and Walmart) for the purpose of buying wholesome foods and some basic necessities was one of the best ways to support the Ukrainians living at the St. Jacobs Guest House. Gift cards were given monthly to the House Manager, Jennifer Brown, who was responsible for purchasing food and other necessities.

Providing rides to go to doctor appointments, job interviews, places of employment, bus stations made life easier for the Ukrainians. Rides to the church were also made available so

that Ukrainians could attend fun social activities and worship services. Many accepted these invitations.

In working with the Ukrainians and the Guest House Manager, we were all able to know one another better. Several of our people personally spent many hours every week giving their time and support. This resulted in a positive and professional working relationship. In time, this provided Gale Church valuable information as to how we could effectively support the Ukrainians in various spiritual, monetary and non- monetary ways. Gale Church referred to the Ukrainians as “our Ukrainian friends.”

Having a “traditional Ukrainian Christmas dinner” as a social and fundraising event in December 2024 was a great success. The event was sold out and our local MP Tim Louis was in attendance to commend the work of Gale and



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6769

St. Jacob's Guest House. The highlight of the evening were the traditional Ukrainian dancers. Overall, it was a joyful and inspiring event.

The Ukrainian families regularly attended Gale's monthly "Messy Church" program. It a fun experience for the kids and a delight for all involved. While the primary goal of our church was to "support" the Ukrainians, one of the unforeseen blessings of this project was having our Ukrainians friends come to Gale Church events and worship services.

One of the highlights of the year was helping to move a mother and daughter out of St. Jacob's Guest House and into their own apartment. Various household items and furniture were collected within the congregation to help them create a place they could call home. This family continues to attend Gale through the generosity of those who take turns providing transportation to Sunday services.

Of course, it wasn't just the Ukrainians who benefitted from this project. The whole Life & Mission Committee and the wider congregation at Gale was positively impact by the relationships that formed over the last year. While we were helping them, the Ukrainians were helping us open our hearts wider with compassion and see our own community through the eyes of immigrants and the challenges they face. Even the communities view of Gale Presbyterian has been positively impacted with community members, who have been vocally critical of the church in general, commending Gale for "showing love instead of just talking about it."

The challenges:

Many of the middle age to senior Ukrainians were not fluent in the English language. This was a major problem for us to communicate and a big hinderance in getting jobs for the Ukrainians.

Our committee planned to use reGeneration money to pay a teacher to teach English, but the teacher generously donated her services for free. Unfortunately, the Ukrainians in the course gradually dropped out.

Documentation was also a challenge. Many had to wait a long time to receive the proper documentation and this caused a lot of anxiety. This issue was brought to the attention of MP Tim Louis during a meeting with the local ministerial.

Many of the Ukrainians were well qualified in the skilled trades. However, finding employment was a challenge and the employment that was obtained often paid poorly. Some found work but it did not pay enough to cover housing costs let alone buy a used vehicle for transportation. Banks would not extend credit either.

Mental health issues were also apparent in some cases. Some of the Ukrainians had been through great stress before arriving here and were now dealing with the added stress of starting over. Funding was offered to assist with the cost of counselling but none took advantage of this offer.

All these hardships caused some Ukrainian families to return home. Sadly, we saw their hopes for a new life in Canada disappear. Yet, despite these challenges, many of the Ukrainians were willing to share what little they had, inviting committee members over to St. Jacob's guest house for lunch and cooking an amazing Christmas dinner for the community. This is a testament to their resilience and grace.

Gale Church fundraising efforts:

Individuals in our church generously donated food gift cards and various fundraising events provided further funds to purchase food gift cards to support the Ukrainians. The amount of funds raised through these efforts totaled \$3,570.



Tuesday, September 9, 2025 – 7:00 pm
Crieff Hills Community

6770

In addition, the Ukrainian Christmas dinner raised a total of \$2,644 and \$1,907 was raised through the sale of Gale's soup and preserve program. The total raised from all of these Gale fundraising efforts totaled \$8,082.

How the reGeneration funds were spent:

Garden seeds for SJGH garden \$33.54

Repairs to SJGH vacuum \$103.62

Medication for SJGH residents \$232.08

Mileage payment for volunteer drivers \$163.80

Donation to Camp Kintail for dinner \$300.00

Ukrainian Christmas Dinner expenses \$337.67

A total of \$1,170.71 was spent from the re Generation Fund of \$5,000.

The balance of \$3,829.29 is being repaid back to the Presbytery in June of 2025.

Although we did not use all the financial support that was provided by the Presbytery, it allowed the Life & Mission committee to make plans without being concerned about funding. Gale Church and the Life & Mission committee extends our sincere thank you and appreciation to Presbytery for the use of this generous funding.

Recommendation 30: That the report of the Renewal and Equipping Leadership Team be adopted.