

ANNUAL REPORTS 2024



St George's
ANGLICAN CHURCH
CADBORO BAY

**prepared for the
ANNUAL VESTRY MEETING
Sunday, February 23, 2025**

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RECTOR'S REPORT 2024

When I think about St. George's "boat" through 2024, I imagine a ship that arrived in its port of call and tied up at the dock for a rest, a crew change, and to study charts to consider where it's being called next.

2024 was a year of settling into the post-covid patterns we established after my arrival late in 2021, through 2022's "blur of activity and change," as I wrote in my report of that year, continuing into 2023. The physical arrangement with church operations fully in the church building has settled. We are, for instance, much more familiar with welcoming people of all ages into one worship experience. Our co-existence with Arts Calibre Academy, having signed a 2-year lease mid-2023 for much of the hall building, settled such that we barely remember how it was before! The influx of new people, felt so intensely in 2023, has settled such that we are much more familiar with the community as it is now. The ministry of the "community events" team and fund, established in 2023, is now old hat as we've learned how to offer hospitality, even large community meals, out of the modest narthex kitchen!

In 2024 we settled into all the change and transitions of the previous years. During Lent we took 4 weeks to wonder "Where Did All the Young People Go?" with a romp through 6 decades of social, intellectual, and theological change. People from all across the Diocese joined us in-person and on zoom to review the log of where our boat had been over the years.

Of course even while tied up in port, we can never escape the winds of change, or the winds of God (they get mixed up so often)! It turned out that crew changes were in store. Early in the year we heard of Marlon's desire to have more time for his performance career. We waved farewell in August and with a search committee already established, we were so fortunate to welcome Fran into our boat mid-fall, just barely before we set sail into a new church year! Sage too, having taken up the parish administrator role in 2023, set off for different shores, literally "across the pond." We are so blessed to have found Amanda wandering down the dock, ready and willing to jump aboard.

Just as important as paid crew, of course, are key volunteer roles that also saw transition in 2024. Barbara Underhill took up the role as Envelope Secretary from Elaine Walker, who moved on after several years of faithful service. And after years of service measured in decades, Ed Collis passed his quiet ministry as Verger on to Gary Fisher. Barbara Peace completed 2 years as warden and Sheila Hofmeyr "changed seats" on the boat, taking up warden responsibilities.

Boats need constant maintenance. Having accomplished so much in the previous years, 2024 was quieter on the facilities front. Wardens Jennifer, John and Sheila, and Treasurer Lawrence, supported in particular by Amanda and Gary, kept their hands 'on the tiller,' to address items as they arose. Their commitment and diligence in all aspects of parish

life is much appreciated. As we prepare to set sail once more, to explore new and familiar shores, there is renewed interest in how we manage, maintain and otherwise care for our ship.

We began studying maps and checking charts, to plan our next journey late in the spring. David Stuart, Barbara Peace, Jennifer Handley and I became the planning committee tasked with plotting a course. We talked and talked on the dock and finally realized that our next move simply meant "Moving With the Winds of God." It was risky. It would take all of us to motor out of the port before lifting the sail in hopes of catching a divine breeze. Trusting in God's faithfulness, it came on a weekend late in November and off we went.

We don't know all the details of where we might end up, but we are confident in our fellow sailors and look forward to the journey with friends. So many people faithfully serve God in and through St. George's - in worship, in hospitality, in caring for one another, in the mundane needs of buildings and finance, in service with the wider community - the list is long and diverse. It is a joy to be moving with the winds of God alongside all of you.

In anticipation and love for the journey ahead,
The Rev. Christine Conkin

WARDEN'S REPORT

Vestry 2025

The duties of a churchwarden are laid out in the [Diocesan canons](#) (Section 7.7) and in the [Churchwardens' Manual](#); generally speaking, our role is to "look after the 'temporal' affairs of the congregation: money, property and governance". One Warden is appointed by the Incumbent; the other(s) are elected by the congregation at the annual Vestry meeting. Appointments are for a one year term.

And so, in February 2024, Sheila Hofmeyr was appointed by Rev Christine as Incumbent's Warden, Jennifer Handley was re-elected as People's Warden (her third year) and John Oldale was re-elected as Deputy People's Warden (his second year). There is no distinction in the three positions; we work together, carrying out our duties in collaboration with Rev Christine and Treasurer Lawrence Saracuse. As the Leadership team we have met monthly throughout the year to ensure our "temporal affairs" are in order and attended to. Some of those activities in 2024 are highlighted in this report:

Human Resources

From an HR perspective, a lot happened last year.

In March, Elaine Walker stepped down as Envelope Secretary and we were fortunate that Barbara Underhill agreed to take on that role in addition to her responsibilities on the SGHS Board.

In April, Sage Dunn-Krahn left his position as Parish Administrator and we welcomed Amanda Unrau who was hired as his replacement. Amanda tackled the steep learning curve head on and has been a tremendous support to all of us.

In August we bade farewell to Marlon Narciso, who served as our beloved Music Director for 12 years; in October we welcomed Fran Pollet to the position. Fran and her husband, Lanny Pollet, have blessed us with their presence and exceptional musical talents. Thanks to Moira Millar, Signi Murgatroyd, Peter Parker, Bruce Winter and Judy Trueman who served on the Music Director Search Committee chaired by Rev Christine.

And in September we honoured Ed Collis for his many years of volunteer service as our Verger. We were very grateful when Gary Fisher agreed to take on those responsibilities.

Buildings & Grounds

Following the work done by the Asset Review Committee in 2023/2024, we contracted Morrison Hershfield (now Stantec) to undertake a depreciation study of the Church and the Admin Wing/Parish Hall. The [completed report](#) paints a clear picture of our buildings' current state of repair and identifies costs the parish is likely to incur over the coming years to maintain the existing structures. The report will be an invaluable resource both to our Treasurer and to the Buildings & Grounds group that came into being at the *Moving with the Winds of God* retreat in November.

We also updated the "Emergency Use of Facility Agreement" with the Municipality which allows Saanich to use the Church as a secondary site for the delivery of services in the event of a declared catastrophic emergency. Subsequently we gave permission to the Cadboro Bay Emergency Preparedness Task Force convergent volunteers to utilize the Narthex as an incident command center during such an emergency. We also have conditionally agreed that the Task Force can relocate their emergency supplies kiosk to St George's from the former Cadboro Bay United Church property.

Moving with the Winds of God Retreat

Leadership and Parish Council began discussing the possibility of a parish retreat in April and a planning team was formed: Rev Christine, Barbara Colebrook Peace, Jennifer Handley, David Stuart and Judy Trueman. The team met with and contracted The Very Rev. Peter Elliott to facilitate *Moving with the Winds of God* in November. This was a highlight of the year for many of us. The number of people who responded to the [parish survey](#), the even greater number of people who attended the retreat, and the breadth and scope of the conversations engaged in far exceeded what had been

imagined. The [Journal of Proceedings](#) suggest there is plenty to talk about and keep us engaged as parish well into 2025 and beyond.

Concluding Comments

As your Wardens we are grateful for the trust and confidence that you, the people of St George's, have had in us this past year. Thank you for your unwavering support and your commitment to this flourishing Parish community, both financially and in ministry. We have been greatly blessed.

Jennifer Handley

John Oldale

Sheila Hofmeyr

AGM AGENDA

Church of St. George the Martyr

3909 St. George's Lane, Victoria BC V8N 4E3

Annual General Meeting of the Vestry – February 23, 2025

1. Opening prayer & Memorials
2. Call to order (declaration of quorum)
3. Business Matters:
 - Appointment of Recording Secretary and Scrutineers
 - Motion to approve Annual General Meeting Minutes from February 25, 2024
4. Annual Reports 2024:
 - Motion to receive the Annual Reports as circulated
5. Financial Reports:
 - 2024 Year-End Results: Motion to accept the Financial Reports of 2024
 - 2025 Proposed Budget: Presentation, Discussion and Motion to approve
 - Appointment of Financial Examiner
6. Parish Leadership:
 - Appointment of Treasurer
 - Appointment of Incumbent's Warden (and Deputy)
 - Election of People's Warden (and Deputy)
 - Election of Parish Council members
 - Election of Synod Delegates and Alternate
7. Other business:
 - Motions of thanks
 - Next meeting of Parish Council is Tuesday, March 25, 2025, 7:00pm

Closing prayer: **Glory to God, whose power working in us can do infinitely more than we can ask or imagine. Glory to God, from generation to generation, in the church and in Christ Jesus, for ever and ever. Amen.**

NOMINATIONS REPORT

Parish council is composed of the wardens and incumbent, along with anywhere from 3 to 12 additional members of the parish. Lay Synod Delegates also serve as voting, ex-officio, members of parish council.

“The duty of parish council shall be to assist and support the incumbent and the churchwardens in the general business and the programs of the parish.” (Canon 7.8.A) The practice at St. George’s is for 3-year terms of office for Parish Council members, with the opportunity to renew for a second term, after which time the member steps down for at least a year before being eligible again. Parish council members are elected annually.

“In collaboration with the incumbent, the churchwardens are responsible for administering and managing the business (temporal) affairs of the congregation.” (Diocesan ‘Churchwardens’ Manual, Jan 2022) People’s Wardens and People’s Deputy Wardens are elected annually though it is understood that the Deputy will usually step into the Warden role after the first year or two. Likewise, the Incumbent’s Warden is appointed annually, though it is understood that the Deputy will usually step into the Warden role after the first year or two. This system ensures both stability and turn-over in leadership on a regular basis.

Cedric Trueman has completed his term as a Synod delegate; John Sager resigned as Synod delegate; Jennifer Handley has completed her term as warden.

The following people are standing for service in 2025:

	Synod Delegate	Parish Council	Warden
Term 2, Year 3 (Complete!)			
Term 2, Year 2			
Term 2, Year 1	Judy Trueman - alternate	Marilyn Pattison Rosamund Soares	
Term 1, Year 3	Sheila Hofmeyr	Leslie Glazier	John Oldale
Term 1, Year 2			Sheila Hofmeyr
Term 1, Year 1	Steve Koning	Joy Warkentin	David Stuart Martha Stein Marriott

2024 STATISTICAL RETURN

	<u>2023</u>	<u>2024</u>
Average Sunday Attendance	85	87
Number of Households	138	136
Number of Parishioners	215	216
Number of Identifiable Givers	142	106
Baptisms	1	0
Confirmations	0	0
Marriages	0	0
Funerals	3	4

We give thanks to God for the life and witness of:

*Robert Shandley
Iris Chapman Reid
Helen Crisp
Margaret Jean Leitch*

*Rest eternal grant unto them, O Lord,
And let light perpetual shine upon them.*

MINUTES - AGM – Feb. 25, 2024

Church of St. George the Martyr
3909 St. George's Lane, Victoria BC V8N 4E3
Annual General Meeting of the Vestry – February 25th, 2024

1. Opening prayer & Memorials

The Rev. Christine Conkin led the opening prayer from Walter Brueggemann's book of prayers *Awed to Heaven, Rooted in Earth*, p91 "Yes"

Act of Remembrance: We paused to remember those of our community who have died during this past year and are at rest in Christ:

Diana Pasmore

Kenneth Maxwell Warren

Ruth Edna Ashley Brown

Rest eternal grant unto them, O Lord, and may light perpetual shine upon them. Amen.

2. Call to order at 11:40am.

Canon 6.7 states: "In parishes with over 200 electors, the quorum for transacting any business at an annual or special meeting of parishioners shall be: the incumbent... , at least one churchwarden... and not less than ten per cent of the electors of the parish, present in person [or by proxy]."

Quorum was established by Jennifer Handley and Cedric Trueman. Jeanette Muzio holds a proxy for Sue Morrison; Barbara Colebrook Peace for Sheila Hofmeyer; Christine Ward for Mary Clare Carder.

3. Business Matters

Appointment of Recording Secretary and Scrutineers:

MOTION to appoint *Sage Dunn-Krahn* as recording secretary.

Moved by: Joan Collis; Seconded by: Margaret Smart; **CARRIED.**

MOTION to appoint *Jennifer Handley and Cedric Trueman* as scrutineers.

Moved by: Gary Fisher; Seconded by: Sydney Starling; **CARRIED.**

Adoption of Annual General Meeting minutes, Feb 26, 2023: Copies of the Minutes have been circulated in the Annual Reports. Any business arising will be discussed under "other business".

MOTION to adopt the minutes of the Annual Meeting, Feb 26, 2023.

Moved by: Bruce Winter; Seconded by: Jeanette Muzio; **CARRIED.**

Ian Grant asked for an amendment of the agenda. Anything additional will be considered under "other business."

4. Financial Reports: Parish treasurer Lawrence Saracuse presented the **2023 Financial results**, including operating statement, balance sheet and memorial funds report. See detailed narrative report in the annual report.

MOTION to accept the 2023 Financial reports.

Moved by: Lawrence Saracuse; Seconded by: Marion Parker;

Much gratitude expressed for Lawrence's tireless work on behalf of the parish.

CARRIED.

2024 Budget: Parish treasurer Lawrence Saracuse presented the **2024 Budget**. See full report in the annual report package.

MOTION to adopt 2024 Budget.

Moved by: Lawrence Saracuse; Seconded by: Steve Koning

Questions / comments:

- Michael: How much of the surplus can be attributed to ACA? Lawrence: \$40,000 out of \$55,000 of rental income comes from ACA.
- Lawrence: Are the Grant's doing the hanging basket sale again? Grant's: yes.
- Marion: Consideration for music ministry – no new music in the last 12 years because Marlon arranged them. Do we get to keep Marlon's arrangements? Answer unknown, though likely we could use with credit to him. Lawrence: Additional costs for music is more of a 2025 question. Music costs \$600-700. Copyright fees are still being paid through the "OneLicense" we purchase.
- Jeanette: Why is there a large decrease in the music director line? Lawrence: not a big decrease, only \$2000. We don't know yet who will be replacing Marlon, and we still have time.
- Christine: There's a lot of good news in the budget.
- Thanks and applause to Lawrence.

CARRIED.

Appointment of Financial Reviewer.

MOTION to appoint Michael Murgatroyd as Financial Reviewer for 2024.

Moved by: Lawrence Saracuse; Seconded by: Judy Trueman

Thanks to Michael for his work in reviewing our financials. He will accept to continue in that role.

CARRIED.

5. Annual Reports 2023 are printed in the circular and provide an excellent snapshot of the parish. Many thanks to all those who submitted reports and for all the great ministry the reports represent.

MOTION to adopt the 2023 Annual Reports as circulated.

Moved by: David Stuart; Seconded by: Margaret Smart.

Questions arising from these reports:

- Jeanette M: People who used to come but aren't coming, have we contacted them and ask if there's anything we can do for them? Christine: Parish membership is very fluid and it's an ongoing job to track it, with people moving in and out. Nobody has a membership card. We experienced a significant change last year. We have not formally reached out to past parishioners though it has come up in the Leadership Team.
- John S: I gave up paper for lent. No pastoral ministry at our church, can it be rejuvenated? Christine: There is pastoral ministry, there is just no longer a group of lay people on a pastoral care committee. There are a great deal of care happening informally by people who reach out, so that ministry continues in a different way.

CARRIED.

6. Parish Leadership for 2024

Barbara Colebrook Peace has served faithfully for 2 years as Incumbent's Warden, and is now stepping down to pursue other ministry interests. Many thanks for her willingness to take on a challenging role. Her gifts of reflection and quiet support will be greatly missed.

Christine was pleased to announce the appointment of Sheila Hofmeyr as Incumbent's Warden for 2024.

Jennifer Handley has agreed to stand for nomination again as People's Warden, continuing after 2 years of faithful service. John Oldale has likewise agreed to continue as People's Deputy Warden for 2024.

MOTION that nominations close, and in doing so elect *Jennifer and John*
Moved by: Marilyn Pattison; Seconded by: Jeanette Muzio

CARRIED.

Election of Members of the Parish Council

Colin Millar has completed 2 terms on parish council. Many thanks for this great contribution to the leadership of our parish.

Marilyn Pattison, Rosamund Soares, Leslie Glazier, and David Stuart continue as parish council members.

Martha Marriott has agreed to be nominated for serve on parish council.
Thanks to all for their leadership in the parish.

MOTION that nominations close, and in doing so elect *Marilyn Pattison, Rosamund Soares, Leslie Glazier, David Stuart and Martha Stein Marriott* to parish council for 2024.
Moved by: Jayne Postuk; Seconded by: Signi Murgatroyd

CARRIED with applause!

Election of Synod Delegates

Our Diocesan Synod this year will be held November 1 & 2. It's primary focus will be to consider a new set of Canons for the Diocese.

Cedric Trueman and Sheila Hofmeyr have agreed to stay as parish delegate nominees and John Sager has agreed to a new nomination. Judy Trueman has agreed to continue as a nominee for alternate delegate.

MOTION that nominations for lay Synod delegates close, and in doing so elect *Cedric, Sheila and John* as Synod delegates, and *Judy* as an alternate Synod delegate.

Moved by: Gary Fisher; Seconded by: Peter Parker

CARRIED with great thanks for their willingness to serve in the wider church on the parish's behalf!

7. Other business:

Asset Review Committee (ARC): John Oldale introduced the work of the ARC in the past year.

MOTION to approve "Option 3":

WHEREAS the investigation of the Asset Review Committee and the results of the recent parish survey indicate broad support for Option 3 as the choice for exploring the potential use of the assets of St. George's for our future sustainability, and for the common good;

And, WHEREAS "Option 3," as previously presented is: "Our assets and land could be used more effectively to meet future needs. We should work with external partners (community group or developer) to upgrade the church building and construct a new facility. This would generate revenue for long-term church viability and support the broader community."

Moved by: John Oldale; Seconded by: Jennifer Handley

The motion was read twice by John Oldale.

Questions / comments:

- Ian Grant: What's the next step? John O: I can't make that decision. The mandate of ARC is to determine where the parish wants to go. The next step is for the leadership team to get together and decide. Maybe go to the diocese. We might get together a new committee that would take us in the direction of option 3. One of the questions on the survey was: are you interested in being on a group for working towards option 3.
- Barbara CP: Confused about upgrading the church building – I thought it was more about extra buildings. Could you clarify? John O: Each word of this will not be etched in stone. This could happen in a number of ways. There may be opportunities to do improvements. We don't know the future of the hall etc. That's likely where a facility would be built. Doesn't mean we will make massive changes to the church.

- John O: Many people expressed interested in helping with the process. This is a very positive aspect of the survey done as part of the process.
- Sydney Sparling: A response to fear of not enough money and attendance. The word development makes me shake. Sacred space, this is a sacred space. This becomes the sacred center of the community. We lost Cadboro Bay United and Queenswood. I feel the gratitude. Hearts are here and a muscle here. I hope that we move with confidence.
- John O: Yes, our financials look good NOW. But the population is shrinking, the demographics. This is why we want to use the assets to be sustainable.
- Marilyn Pattison: All this motion does is get us to a common starting point. We don't know where or how, but we've agreed to start.
- Cedric: Any direction, we will come back to the parish.
- Signi: Yes we'll move forward, but any development will reflect the core values of the church. That (sacred space) is paramount.

CARRIED with applause!

Ian Grant brought forward a concern about our Music Director:

- We come to hear the word. And listen to the music. We've been here a long time. We have a great sense of community. We enjoy the singing. I am unmusical. I am concerned about the music ministry. It's beautiful and essential. The high standards of singing, choir is most dedicated part. I don't think we should let this go. Marlon will be very sorry to see him go. He's set a high bar. Let's keep up the standards. What are the plans for replacing Marlon?
- Christine responded: We are putting together a group to review how we plan and implement worship. We have some time to look at that, engaging the talent that is already here. What you can expect in the next week or two, is more detail on how that will work.
- Ian: The position of music director should be sustained.

MOTION: Parish council to appoint a search committee to find and select a new Music Director whose contract shall start the day after the completion date of the present Music Director.

Moved by: Ian Grant; Seconded by: Lynn Alexander

Questions / comments:

- Marilyn Pattison: Rare that would disagree with Ian, but are we putting the cart before the horse? When you have someone resign, you take the opportunity to review that position. I am a traditionalist. I would go with appointing a new director. It's an opportunity to review. I cannot vote for it because I think it is premature. The committee will look at that recommendation.
- Signi Murgatroyd: The position is an opportunity to review the music ministry. But also to rewrite the job description. It's a lot of work, he makes it seem easy, it's not. We should take the opportunity to reflect and understand, and maybe rewrite the job description. It might be dreaming that it will be seamless. Let's take the opportunity to rethink. I would support the motion.
- Marion Parker: Amend the motion to "within three months of Marlon's departure."
- Ian Grant: I am happy with that amendment.
- Christine: It is hard to control a job search that tightly.

- John O: I would vote against the motion (even amended). I agree on Marlon's impact, but the assumption is that we find someone who is as good as Marlon. Hard to swallow.
- Signi M: There's a probation period.
- John O: Of course. To vote on this ties our hands completely which may not work with our congregation.
- Bruce Winter: I support the direction. I can't support this motion because the runway is too short. We want to get it right, not fast. It takes time for a job search. I don't think we should tie our hands with a particular timeline. It's too difficult.
- Ian G: You have five months.
- Bruce W: Five months is nothing. Not for this.
- Barbara Underhill: To reflect back. It takes a long time to get someone of quality into a position. Ian is looking for a commitment to getting that process started so there wouldn't be a gap, initiation of the process. Signi said to reflect and review the position, quality over timeline. Ian wants a commitment to quality without an over-reliance on the existing population. People are looking to assurance that the music will get the attention it deserves.
- Christine: Of course there is care and concern for music ministry, including the choir. There has never been any suggestion, by anyone, of anything else.
- Marilyn Pattison: Thank you Ian for bringing the motion forward. A strong signal that music is important.
- Steve Koning: Read a canon relating to the position. It raises a question about the validity of the motion, according to the canons of the Diocese.
- Joan Collis: I ask that Ian withdraw the motion. We need to trust our leadership.
- Peter Parker: Budget has been made so no worries there. Without Marlon we still have wonderful music. There are many ways to skin a cat. I agree with the sentiment but not the process.
- Moira Millar: It's good cause Marlon organized it. What is going to happen in the interim? And what are we going to do if not hire a new director?
- Marion P: Can we hire an Interim music director? My issue is that we're going to be waffling around with nobody to coordinate us.
- Christine: I hear that fear, that is part of a grief process at Marlon's departure. I think it's premature to manage that process in such a way.
- Ian G: Going back to the original motion. No details, they can do it as they wish.
- Marilyn P: called the question.

MOTION amended to: Parish council to appoint a search committee to find and select a new Music Director whose contract shall start within 3 months after the current Director finishes.

Moved by: Ian Grant; Seconded by: Lynn Alexander

In Favour: 38; Opposed: 21; Abstentions: 3

CARRIED with 61% in favour.

Motions of thanks:

- For Barbara Colebrook Peace and her service as warden
- For Elaine Walker and her service in the parish as Envelope Secretary. Also for Barbara Underhill's agreement to take the role of Envelope Secretary.
- For Kathleen von Kanel's many years of hospitality ministry
- For Colin Millar's years of service on parish council

- From Anita: Motion of thanks for Lawrence.
- From Barbara Underhill: Motion of thanks for Margaret Smart, particularly her ministry and leadership of "coffee and conversation."
- From Gillian Hanlon: Motion of thanks to Christine - her heart and work in pastoral care; in prayer (the prayer basket!); in the listening that heals.

Next meeting of the Parish Council: Tuesday, March 19, 2024, 7:00pm
Motion to adjourn - John Oldale

CARRIED.

Closing prayer: Glory to God, **whose power, working in us, can do infinitely more than we can ask or imagine. Glory to God from generation to generation, in the Church, and in Christ Jesus, for ever and ever. Amen.**

Go in peace, to love and serve the Lord!

SUNDAY MINISTRIES

AUDIO/VIDEO SUPPORT

The tech assistant role manages both the zoom and sound systems. Typically, 6-10 people continue to attend services via zoom, some because of limited mobility and others who may be travelling and want to continue to experience Sunday services. The new sound system continues to enhance the worship experience, particularly for those with hearing loss.

With Marlon's departure, a number of changes to the sound system were required, and we now have two 'scenes', one for the normal Sunday morning service and the other for Holden services. All seems to be going well, and I would like to thank all who willingly support this ministry on an ongoing basis.

Michael Marriott

CHANCEL GUILD

We would like to thank Rev. Christine Conkin and the members of the Parish Council for their continued leadership here at St. George's.

We would like to thank all those who donated to the flower fund and helped purchase the flowers and poinsettias used in the church. We realize that flowers are very important to our Congregation, both as part of the services and as a way to celebrate important dates and memorialize significant people. After the services, the flowers are given to members who are unable to come to the church in person or would be happy to enjoy them at home. They remind recipients that their church family is thinking of them. Please let one of our members know if you are aware of someone who would be cheered by receiving flowers!

Thank you to those who joined us in donating and decorating for special celebrations such as Easter and Thanksgiving. We love the fellowship that comes with working together and would be very happy to increase this shared activity.

The duties of the Chancel Guild can take many forms. In addition to taking turns setting up for services, we also have members who beautify our space with draping and flowers. Some help decorate for special days. Others help with occasional sewing, washing linens, polishing silverware, or baking communion bread. All of these are important parts of our services here at St. George's.

If anyone else (all ages and genders welcome!) is interested in joining us in our “quiet ministry behind the scenes”, in any way that works for you, please let us know. We would love to hear from you!

Respectfully submitted,

Darlene Fisher	Pamela Smith
Gillian Hanlon	Sue Vickers
Margaret Smart	Kathleen Von Kanel
Sandra Moore	Joan Collis
Margaret Hood	

MUSIC MINISTRY (CHOIR)

This has been a year of huge change in the music leadership. After 12 years of inspired music-making, Marlon Narciso retired in August after enjoying a fond farewell event. Thank you to Caroline Hoekstra, Signi Murgatroyd, and Deb Koning for keeping the music flowing during the interim.

I was appointed at the end of October 2024 as Music Director, a very busy time for music ministry as it is on the cusp of Advent – Christmas! I arrived at St. George’s along with 6 filing cabinets of music resources from other churches now redundant. Music is currently stored in the lower hall. Thanks to Gary and Bruce for being on top of the moving detail! In October I began rehearsals 14 choir members. That number has grown to 17 with the addition of Deb and Steve Koning, and my husband Lanny. In the transition to a new music person, Brenda Sorely and Marion Parker have retired after many years of dedicated participation. We are grateful for their faithful service to St. George’s.

On Nov 10th we were fortunate to have UVic trumpet player Tark Kim join us for our Act of Remembrance.

Highlights of the Advent season were the Dec 22 Advent Lessons and Carols and the Dec 24th services. The choir pulled out all the stops with the seasonal addition of Joy and Terry Carroll, Sarah Partridge, Signi Murgatroyd, Amanda Millar, and my friends Emily Pollet, Jordan and Gillian Forster Fair, Bob Kowalewski, and Isabelle Leslie. All these additions made the music really soar. Thank you also to Lanny for adding his flute to our presentations.

January 1st was celebrated with a mid-afternoon Celtic Music for Meditation program from Denis Donnelly and Lanny Pollet. The church was packed for this event, and it raised some \$750. for the parish. Signi provided a splendid reception following. Thank

you to Barbara Colebrook Peace for creating a lovely resource of poems and verses to support the moment.

On November 23 we co-hosted a concert given by Coro Con Spirito directed by me. We enjoyed a nice attendance and a very special music moment.

Plans for this year include doing some work on the piano: purchasing a "cradle" so the instrument can be moved easily without damaging floors; getting a proper padded cover to protect the instrument; and doing some much needed maintenance on the instrument itself in adjusting, regulating the touch, and working on the hammers. I would also like to re-convene the November retreat session I led on the Arts at St. George's. Perhaps there are events through which we can support musicians. I am thinking of UVic/Camosun student recitals and the bi-annual Kathaumixw Festival of Choirs. All of this is in response to creating a vibrant, outward-looking community at St. George's.

I wish to thank everyone at St. George's for being so very generous with welcoming a new face and being so supportive of a different music style. I feel well planted in the garden which is St. George's.

Sincerely,
Fran Pollet

SUNDAY COFFEE MINISTRY

8am

Coffee is served in the church most Sundays after the 8 AM service. A number of parishioners sign up to assist with this duty and in addition to making the coffee, generously donate the milk, cream and cookies for those enjoying this time of fellowship following the 8 AM service. A grateful thank you to all those who sign up to assist, including Helen Lindholm, Jennifer Bradbury, Jane Turpie, Leslie Glazier, Marilyn Pattison, Susan McMillan and Helen Malcolm.

Helen Malcolm

10am

We have about 50 people who regularly have refreshments after the 10am church service. It is a great time to catch up with friends and chat to people you don't know so well.

We have a small group of people who offer to prepare the coffee and snacks, but hopefully the team is growing. I have shown the ropes to two people recently. Some

people prefer to work in two's and some alone. If anyone wants to join this ministry, I would be happy to teach them.

Sheila Hofmeyr
236-882-1561

SUNDAY DUTY ROSTER

The Duty Roster assigns readers, administrators, greeters, etc. for our regular 8am and 10am Sunday services, and our special services (Easter and Christmas, for example). The Roster is prepared 4-5 times per year, outlining duties for the various weeks in our Christian year.

It would be helpful to have new people in all roles. You could take on a visible role such as Liturgical Assistant, Intercessor and other roles, or you could take on a support role like Greeter or Offertory Counter or Technical Assistant. Training and instruction is available for all roles. If you are interested in performing any of the service duties, please contact Darlene or Gary Fisher for further information. We can be reached at gcfisher1962@gmail.com, or speak to us at one of the services.

Respectfully submitted,
Darlene & Gary Fisher

PARISH MINISTRIES

CENTERING PRAYER

So often we do not take the time out from our busy, noisy lives to go into deep silence. Centering prayer a form of contemplative meditation allows us to do this. The deep silence and direct inner experience that comes from contemplative prayer can transform our lives and our world in ways we cannot imagine.

We meet every Monday afternoon except for July and August and over the Christmas holidays. Since the pandemic we are a small but dedicated group.

If you are interested in helping with this work of deep spiritual connection and growth please come and be part of this warm and welcoming group on Monday afternoons at 4 pm in the Chapel for twenty minutes of deep silence.

If you have any questions about the group and/or centering prayer as a meditation practice please do not hesitate to ask me.

In Christ's love,

Mary-Clare Carder (250-380-3838) or mccarder59@gmail.com

COFFEE AND CONVERSATION

This group offers a time to explore ideas and foster relationships among women. The group met on a regular basis on the first Saturday of each month in the Narthex. Mary-Clare Carder presented her slides from her trip to Quebec City and Nova Scotia returning by train across Canada. We had a presentation by the Victoria Hand Project about how they make prothesis to fit recipients. We shared books we have been reading. Kathleen and Daniel von Kanel welcomed us to their home and Daniel showed us the intricate train layouts he has built. We had a picnic in August at Mount Douglas Park, Pkols. Jannie Hofmeyr gave a presentation on Confucianism. Christine Ward gave a talk on "How the Second World War Affected Her as a Child." We shared our memories of the effects on uncles or fathers or our memories when we were young. I want to thank everyone who prepared food, participated and helped with the group activities. We welcome newcomers to join us.

Co-ordinator: Margaret Smart

COMMUNITY EVENTS AND HOSPITALITY TEAM

Community Events and Hospitality continues to be an active and growing part of our St. George's community. For those who wish to support this ministry, donations can be made to the designated fund.

This year, we hosted a community meal following many of the Holden Evening Prayer services, which were held weekly during Lent. These services culminated in a Maundy Thursday meal for 80 people. Holden Evening Prayer services continued monthly throughout the year, with weekly services during Advent, and attendance consistently ranged between 30 and 40 people. During the summer months, parishioners and UVic students enjoyed a BBQ after Holden Prayer.

Additional events included: weekly coffee and refreshments after church services, Marlon's Retirement Brunch, hospitality for the O'Driscoll/Millar family following Herb O'Driscoll's memorial service at St. George's and Christ Church Cathedral, Parish funeral services, Halloween hot chocolate and treats for neighborhood families, a Parish retreat dinner after Holden Prayer, and hospitality following a New Year's Day musical meditation offering. All events were well attended and fostered a sense of community and connection.

A successful apple pie making event in November was enjoyed by all. Proceeds from the pie sales supported the St. George's Refugee Support initiative.

The addition of a new full-sized fridge and stainless steel counter in the Narthex, along with the reorganization of the small kitchen space, has greatly enhanced the hospitality team's ability to safely store items and prepare refreshments for these events. The Lower Hall kitchen appliances were also instrumental in the preparation and storage of food, and the dishwasher was put to frequent use.

Thank you for your continued support of this important ministry.

Sincerely,

Signi Murgatroyd, Sheila Hofmeyr, Marilyn Isaak, Joy Warkentin, Lynn Alexander, Joan Collis, Joy Carroll.

ELECTRONIC PRAYER CHAIN

One lovely feature of being in a Christian community is the support and care the members show for one another. About 17 people in St. George's have agreed to pray for people in need. When someone in our community is ill or is concerned about a family member or friend, the person's name (with their permission) can be given to anyone on the electronic prayer chain. The name will be e-mailed to the rest of the

chain who will offer prayer for as long as it is needed. Sometimes answers to prayer are shared and give the people on the chain great encouragement. Please feel free to reach out and request prayer when it is needed.

St. George's electronic prayer chain: Lynn Alexander, Andrew Armitage, Ed and Joan Collis, Gillian Hanlon, Kathleen McCutcheon, Jeanette Muzio, Barbara Colebrook Peace, Marjorie Sager, Lawrence Saracuse, Margaret Smart, Cedric and Judy Trueman, Daniel and Kathleen von Kanel, Don Walls, Christine Conkin.

ENVELOPE SECRETARY

Summary of Activities

- The reigns of Envelope Secretary were passed to me about a year ago, from Elaine Walker. Thankfully, she had already completed all the 2023 donation tax receipts before I started!
- I very much enjoy this work. It involves reviewing all the Sunday collections, entering all donation data into our Donations database and keeping the bookkeeper informed on total donations and what they were for such as community events, monthly outreach, and ongoing operations.
- I am also responsible for issuing tax receipts to donors and summarizing key data for our Treasurer.

Interesting Facts

- We received just over \$246,000 in donations in 2024 (99% of what was received in 2023)
- This was due to 106 identifiable donors, down from 2023.
- For 2025, we received pledges or PAR confirmed amounts from 62 donors/donor couples for a total of over \$209,000.
- Based on 2024 donations received through envelopes alone, 2025 donations are forecast to be around \$245,000 in total.
- So, in summary, although our identifiable donors have gone down, our total envelope and PAR donations appear stable.

Report respectfully submitted,
Barbara Underhill

GROUNDS TEAM

A team of 8 to 10 people maintain & enhance the appearance of the church grounds. A peaceful active outdoor endeavour in community & dialogue with passersby sharing their appreciation & congratulations for the Grounds appearance.

Further to the review and recommendations from Arborists with 'Talmack Forestry Consultants' concerning our Fir grove on the West side of the church, we are regularly monitoring certain trees which have been identified by the Consultants as showing symptoms of disease and early decay and although not currently at risk we will continue our surveillance.

Congratulations! to the team for an excellent job in 2024 & we will continue to schedule Saturdays @ 10:00 am for our regular time slot although, some of the team prefer a weekday. Unfortunately, we have lost some members of our group through ill health and other priorities so, if you would like to join us please give me a call 250 477 9870!

Many thanks!
Terry Carroll

HOLDEN EVENING PRAYER

Barbara Colebrook Peace and I have had the great privilege of organizing the Holden Evening Prayer services during 2024. We are pleased to offer the following report.

What is Holden:

Holden Evening Prayer is a short but beautiful and meditative sung vespers service, written by Marty Haugen during the winter of 1986 while he was at Holden Village retreat centre in the North Cascade Mountains of Washington State.

What we do:

We gather around the piano in a semi-circle, typically on the third Wednesday of each month at 5:00 and sing evening prayers together. During Advent we offered weekly services which followed a theme of Celtic Advent - which was: Christ coming into the world, Christ coming into each of our lives and Christ coming again.

We usually have about 25 participants on a Wednesday evening and on occasion have had up to 50 of us gathered around the piano!

As Holden is a sung service requiring musical leadership, we appoint a cantor for each service, but we also appoint a congregational leader to lead the congregational responses in order that no one gets lost.

There is a place in the service for readings and reflection and Barbara and I, in consultation with Christine, choose a scripture and either a prose or poetry reading for each service. The readings are followed by a 4-minute silent meditation. The readings are chosen with attention to the liturgical calendar.

Music, Prayer, and Hospitality:

We have been blessed with a connection to the Hospitality Team which has, on many occasions, prepared a meal to follow the services. This hospitality provides a valuable opportunity for our community to combine worship and fellowship.

Reflections:

As we reflected on the last year, Barbara commented that what stands out for her is how much Holden has come to be core to our community at St. George's. She appreciates how we worship in such a collaborative and meditative way, and how we come together afterwards. She said her appreciation of this kind of collaborative worship has also been expressed by others - in the responses to the Retreat Survey, comments heard after the Parish Retreat and ongoing comments each time we hold the service, such as "the service always leaves me feeling more serene."

Opportunities:

We have a great community of people who have generously offered their voices to be cantors, congregational leaders and readers, but there is always room for more if anyone would like to join us! Thank you so much to everyone who sang and read for the services. A wide range of participants really enriches our collective worship experience.

Respectfully submitted,
Jayne Postuk and Barbara Colebrook Peace

MEN'S BREAKFAST

A new format for Men's breakfast started in 2023. The new format does not include a full breakfast and asks members to participate by volunteering to speak on a topic or finding a speaker for our event. This has been well received. Over the new year, we have had several interesting presentations, including Gerry Underhill's talk about his trip to Scotland.

There has been an unexpected response and wonderful turnout that has surpassed our numbers from previous years. Several new men to the parish have joined the group.

On behalf of everyone, I want to express my heartfelt thanks to Kathleen for providing us with such wonderful fare. I speak for those who attend how much we appreciate her generosity.

A special thanks to everyone who has participated in the setting up and clean up at our get-togethers, especially our faithful servant John Oldale. Thank you to our speakers. I look forward with anticipation to our upcoming presentations.

If you haven't had a chance to join, please consider coming out. We meet on the third Saturday of each month at 8:30 a.m.

If you have any questions, please contact Bruce Winter – labs4ever@gmail.com.

Respectfully,

Bruce Winter

PARISH ADMINISTRATOR

In April 2024, I took over from Sage as part-time Parish Administrator.

There was a bit of a learning curve when I started, a lot of information to grasp, and some things that had been put on the back burner for a while that I needed to help catch up. I feel I handled everything as best I could, and that we now have a well-oiled machine in the office! I appreciate the guidance I've received from the Wardens Sheila, John, and Jennifer, Treasurer Lawrence, our Verger Gary, and all the support from Christine. It really has been a pleasure working alongside Christine; she has made me feel quiet welcome in a type of environment that I have not faced in my 18 years of office experience.

My regular duties include formatting and printing the Sunday bulletin and announcement sheets, preparing and sending Setting Sail, updating the website and social medias, managing the church calendar and events, managing office supplies, making monthly bank deposits, checking the mail, answering the phone, and manning the office in general.

I also oversee the rentals, creating and sending leases and collecting payments, and I work with the Wardens and Verger on upkeep of the church buildings. In my secretarial role, I take minutes for the Parish Council and for the St. George's Housing Society meetings.

I've really enjoyed my time here and look forward to what the future holds!

Amanda Unrau

PRAYER SHAWLS

St. George's prayer shawl ministry is a pastoral ministry that reaches out to those in need of comfort and solace. We knit each shawl with love and prayer knowing that one day someone who is suffering will be enfolded in its healing warmth.

We meet in the narthex at 10:00 am on the first and third Thursdays of each month and new members are always welcome to join us.

Marjorie Sager

REFUGEE SPONSORSHIP TEAM

This has been a busy year for St George's Refugee and Sponsorship Team. After a frustrating wait of nearly five years since Ruth Afeworki's application was approved by Immigration, Refugees and Citizenship Canada (IRCC) back in August 2019, things finally started to happen.

In January, we received notification from IRCC that Ruth's visa and that of her husband, Tesfalem Asefa, had finally been approved, and that they would arrive in seven to twelve weeks. On the strength of that information, we secured a two bedroom suite near the University of Victoria in March. There was a major effort to prepare the apartment so it was ready for their anticipated arrival. The accommodation was provided by a parishioner who spent considerable funds painting and undertaking other upgrades to the suite. The St George's team, Ros Soares, John Sager, Jennifer Handley, Peter Rowand, David Stuart, and co-sponsor Ermias Afeworki (Ruth's brother) worked hard to furnish and set up the suite with assistance and donations from St George's parishioners.

It was anticipated that Ruth and her husband would arrive in early April. The date came, and went, without any communications from IRCC. IRCC in Kenya were also unresponsive to emails from us. Ultimately, we were helped by staff in MP Laurel Collins' office (St George's being within her constituency) who were told that Ruth required some additional health assessments before the travel arrangements were approved.

It took five more months before Ruth & Tesfalem finally arrived in Victoria on September 20, 2024. During this long wait we were fortunate that Ermias was in regular contact and was able to continue supporting them financially. Needless to say, we believe the delay was largely due to poor administrative capability on the part of IRCC.

Since their arrival, Ruth & Tesfalem have settled into their life in Victoria. We have signed a Settlement Plan with them, the Diocesan Agreement with the Diocese, and started all the tasks required by the Settlement Plan including getting their Permanent Resident card, medical, dental and eye care, banking, and language training. We are grateful that Ermias as our co-sponsor has taken the lead on many of these requirements with our assistance as needed.

In October, we realized that, thanks to the IRCC delay, we did not have enough funds to meet our 12-month sponsorship commitment: we had been paying rent for the suite since spring and of course there have been cost of living increases since our sponsorship budget was set in 2019.

With the support of the Social Justice Outreach Team and Rev Christine, the November Outreach focused on this \$10,000 shortfall. Thanks to the generosity of the parish, a total of \$13,420 was raised which included \$1835 from apple pie sales. This far exceeded the original ask and ensures we have funds to support them until September 2025.

In December, we learned that Ruth is expecting their first child. The team looks forward to a busy and exciting 2025 with this news, continued language training and potential work opportunities for Tesfalem.

Thanks to everyone for your continued support and prayers in the months ahead.

David Stuart & Jennifer Handley

SOCIAL JUSTICE AND OUTREACH

St Georges continues to be a generous community supporting a variety of organizations and needs, both in the local and the wider communities. Unfortunately, housing and food security continue to factor strongly in the greater Victoria region. As we consider organizations to support we attempt to respond to the needs we see around us, while also responding to needs identified by members of the St George's community. There are always more valuable organizations to support than we have resources to do so. The Shelbourne Community Kitchen works to address food security in our region and is the recipient of the food generously brought weekly to St Georges. In 2024, 985 lbs of food was donated by St Georges. Yes, they weigh all the food we donate and Rosamund Soares sees that it gets there! Rosamund also ensured your clothing donations for Cool Aid in December were received by Cool Aid.

The SJOT in 2024 was made up of Margaret Smart, Rosamund Soares and Rev Christine with new members arriving in 2025. We always welcome more members as we look to further our engagement with the St Georges community. In addition to getting the weekly food donations to the Shelbourne Community Kitchen, Rosamund takes the notes of our meetings and ensures the information on the monthly organizations is put together for Setting Sail and the website. Please check out the Outreach tab on the website for more information about the SJOT.

Thank you to Joan Collis who organized the Purdy's fundraiser on behalf of Backpack Buddies.

This year the following organizations were supported by St Georges. The funds received here only represent what was donated through St Georges and does not include funds that were donated directly to these organizations by parishioners.

St John the Divine Food Bank: \$590
South Island Counselling: \$620
Women's Transition House: \$545
Victoria Native Friendship: \$320
PWRDF Gaza and West Bank Emergency Appeal: \$670
Shekinah Homes: \$370
Red Cross Wildfire Fund: \$2690
Anglican Healing Fund: \$325
Anglican Awareness: \$190
St Georges Refugee Fund: \$14,783.67
Cool Aid: \$680
Shelbourne Community Kitchen: \$440
Backpack Buddies: \$790.45
Council of the North: \$100
The Anglican Journal: \$100

Thank you for your continued support.

Respectfully,
Colin Millar

ST. GEORGE'S COMMUNITY GARDEN

The St. George Community Garden marked its eighth year in 2024, providing members with a sunny outdoor space to commune with nature and to get their hands gloriously dirty. We have 23 garden plots, 21 of which are available for annual rental by parishioners and community members for production of fruits, vegetables and flowers.

The Garden aims to be financially self-sustaining by annual fees from plot renters. Any individual is welcome to become a Community Garden member by paying the \$10 membership fee. All plots are in use, and we have a waiting list in place. Shared community plots include two for Chancel Guild and flora for the Church, and two plots for shared strawberries, raspberries and rhubarb to be enjoyed by all members of the Community Garden. Please contact Peter Rowand at 250-686-6312 or at garden@stgeorgecadborobay.ca for more information, or take a look at the Church website for more detail (shortcut via bit.ly/stgeorgegarden).

Peter Rowand

ST. GEORGE'S HOUSING SOCIETY

The St. George's Housing Society (SGHS) is a non-profit organization with its Constitution and Bylaws incorporated under the Societies Act of British Columbia. SGHS owns and operates the Orchard Seniors residence, a 20-unit housing facility for seniors 65 years and older who are capable of independent living. The Orchard opened in 1993. A key mandate of the Society is to foster the creation of a strong sense of community among the residents of the Orchard. Several current Orchard residents are St. George's Church parishioners.

SGHS is a ministry of St. George's Church in that all of the individuals on its Board of Directors are members of our parish. In addition, all members of St. George's Church are automatically members of the St. George's Housing Society.

The Society holds its Annual General Meeting (AGM) in June each year (date to be announced), and all St. George's Church members in good standing, as well as all Orchard residents, are eligible and welcome to attend. Full reports of the operations of the Society will be presented at that AGM.

Respectfully submitted by John Oldale, President
On behalf of the SGHS Board of Directors

ST. GEORGE'S LIBRARY

The library had a good year in 2024 with an increased interest in the library. For 10 months of the year we manned a display table in the narthex most Sundays. During the summer our schedule was more relaxed when we had holidays.

We had many theme weeks where we concentrated on certain topics, often according to the liturgical season, a current concern, or a general category as biography, fiction, etc. A total of 81 items were borrowed over the year and there were about a dozen acquisitions, many of them donations.

Our small team consists of Margaret Smart, Deb Koning and Beth Gvora. We would be delighted to have some new members join us in this worthwhile ministry so we could have the library open on a more regular schedule.

Respectfully submitted,
your Library Team

VERGER

The function of a Verger is to aid in the efficient conduct of Parish services by ensuring that necessary physical assets are in place and operational. This includes moving tables and chairs as necessary to support particular service types, readying the memorial walkway for placement of new bricks, meeting with families to help display flowers and memorabilia for memorial services or weddings, and the like.

For many years the Verger role at St. Georges was ably filled by Ed Collis. Ed retired during the past year. We all owe him many thanks for his faithful and capable service. He leaves big shoes to fill.

Respectfully submitted,
Gary Fisher

WONDERFUL WEDNESDAYS

“Wonderful Wednesday” is the moniker for our adult Christian education and formation events.

In 2024, we held programming in the spring and fall exploring a variety of aspects of our faith and church.

During Lent, we invited people from across the diocese to join us in reflecting on “Where did all the young people go?” Bishop Anna and I led roughly 50 people in person and 25 on zoom, with the facilitation and technical help of The Rev. Juli Mallett and Michael Marriott, in a romp through 60-odd years of church experience. We delved into the social, intellectual and theological worlds of the 1960’s, the 1990’s, and the 2020’s in an effort to understand the decline of church participation amongst younger generations.

In the fall, a smaller group engaged in a “Bible Book Club” that had us read through all 4 biblical Gospels and the Acts of the Apostles. The “book club” format was strictly discussion based as participants brought their observations, questions and reactions to the table for us to consider together.

Finally, during Advent, another small group came together to engage with one another and the material from Homebrewed Christianity’s Advent class “Breaking into the Broken World: Advent and Christmas in Crisis Theology.” We watched short video lectures from current scholars about 3 (of 4) noted 20th century theologians: Karl Barth, Dietrich Bonhoeffer and Paul Tillich, followed by group discussion. Learning about the groundbreaking work of these theologians in light of the experience of their lives was inspiring!

All in all, it was a year of diverse learning and growing together in faith through study and prayer. We look forward to leaning further into our faith in the challenging times of the turbulent 2020's! Please feel free to contact Christine with your suggestions, comments or questions about faith development programming.

In the love of Christ, The Rev. Christine Conkin

WORD OF LIFE GROUP

This small group meets in the homes of its members. Our meetings are based on the Word of Life for the month, a commentary that examines in depth a sentence taken from the Sunday readings for that month with the goal of inspiring us to base our daily life on the gospel.

The January commentary always highlights the theme for the Week of Prayer for Christian Unity. In Jan 2024, it was: "Love the Lord your God... and your neighbour as yourself." Lk 10:27. The themes in 2024 encouraged us to open our hearts to the love of God to be refreshed & renewed then reach out to others with the same tender love that God has for us. Feb & March challenged us: "Let all that you do be done in love." & "Create in me a pure heart, oh God, and renew a steadfast spirit within me." 2024 gave us many opportunities to help each other, our families & friends, people around us & far away. Gifts of listening & lots of time were often needed. Each month, the Word of Life provided just what was needed for many unexpected situations. We look forward to continuing on the journey in 2025! You are invited to join us! Questions? Speak to me at coffee after the 10am service or leave your contact info with the office.

Gillian Hanlon 778-679-9344

**FINANCE REPORT 2024 YEAR-END & 2025 BUDGET
(Presenting at Vestry Meeting held on February 23, 2025)**

**Treasurer's Report to the Annual Vestry Meeting for 2024
(Presented at Vestry Meeting held on Feb. 23, 2025)**

To the members of the Parish of St. George the Martyr

These Financial Statements of St. George the Martyr for the year ended December 31, 2024, have been prepared by the management of the Parish and approved by the Parish Council. They have not been audited or reviewed by any independent firm of professional accountants.

In my capacity as a volunteer and a member of the Parish, I have reviewed these financial statements, carried out tests for accuracy and reviewed the internal controls of the Parish. I find these statements to be free of any material misstatement.

These statements have been prepared essentially in accordance with the Canadian standards for not-for-profit organizations.

Date: 2/13/2025
Victoria, BC


Michael R Murgatroyd

Dear Friends in Christ:

This narrative report is intended to help you navigate the following financial documents:

- **2024 Year End Balance Sheet, with comparison to 2023 Year End standing.**
- **2024 Year-to-Date Operating Statement – Jan. 01 through Dec. 31, 2024.**
- **2025 Operating Budget, with comparison to 2024 Operating results.**

In the past several years the three documents/spreadsheets were accompanied by detailed, line-by-line narrative to help the readers better understand each document.

This year's Treasurer's Report is much shorter, with #2 and #3 (above) combined on one document, even though separated narratives are provided.

There is also the **2024 Memorial Funds Report** provided .

2024 Year End Balance Sheet

Please refer to the 2024 Year End Balance Sheet and its' side-by-side comparison to Year End 2023. For those who are unfamiliar with a Balance Sheet, please note that Current Assets plus Non-Current Assets combine to make **Total Assets**. Their total **equals, or balances with** the Liabilities plus the Equity accounts, that combine to be **Total Liabilities & Equity**.

Hence, a "**Balance Sheet**", or some may think of it as a "snap shoot" of our overall financial standing at each Year End.

ASSETS

Current Assets (Cash + Accounts Receivable + Prepaid Expenses) + Non-Current Assets (Capital Assets + Other {Investments} Assets at Cost):

Total #1000 Cash position has increased by \$18,950.81 from \$105,328.20 to \$124,279.01 year over year, with our #1040 TD Canada Trust Operating Account being \$64,079.01 along with a new account line #1060 TD GIC carrying a \$60,000.00 GIC that was established to earn some Interest Income rather than having unused Cash parked in the Operating Account.

Total Cash and Cash Equivalent = \$124,279.01

Accounts Receivable (A/R)

#1300 – Account Receivable

#1320 GST Rebate of \$1,442.41 represents Goods & Services Tax Rebate due for 2024.

#1340 Interest Receivable is \$0.00 compared to last year's \$5,321.49 because our Quarter 4 Interest Income earned from our three Investments held in the Consolidated Trust Fund was paid within our 2024 banking year.

Total 1300 Account Receivable = \$1,442.41

#1350 – Prepaid Expense

#1350 Prepaid Expense of -(\$588.84) and #1354 Prepaid Expense of \$1,060.72 combine to be \$471.88 which is our purchase of boxes of Offerings Envelopes for 2025, which are pre-paid and later expensed over the 12 months of 2025.

#1365 Prepaid Vac Pay of \$4,325.40 represents Vacation Pay Accruals held by the Diocese for our three salaried Staff...Christine, Amanda and Fran.

Total 1350 Prepaid Expense = \$4,797.28

Total Current Assets 2024 = \$130,518.70 versus previous year 2023 = \$120,267.32

Non-Current Assets (cover Property, Plant and Equipment)

#1600 - Capital Assets including #1620 Furniture & Equipment increased by \$1,262.79 for addition of a refrigerator and steel table for the Narthex kitchenette, with #1640 Capital Improvements and #1645 Capital Improvements Narthex having no change.

Total Property, Plant & Equipment = \$2,043,536.23

#1800 - **Other Assets at Cost** show the current "Market Values" of the #1820 Endowment Fund at \$166,450.09 and #1830 CTF Investment (12-21) at \$83,208.01 and #1860 CTF (Rectory Trust) at \$398,028.95 currently held in the Consolidate Trust Fund.

These three combine as:

Total 1800 Other Assets at Cost of \$647,687.05 with these Funds showing an Unrealized Gain on Investments of +\$90,595.98. Stock Market performance in 2024 was favourable!

Total Non-Current Assets 2024 of \$2,691,223.28 versus 2023's \$2,599,364.51 for a positive change of +\$91,858.77.

TOTAL ASSETS 2024 = \$2,821,741.98 versus 2023's \$2,719,631.83 for a positive change of +\$102,110.15.

LIABILITIES & EQUITY

LIABILITIES (Accounts Payable + Current Liabilities + Non-current Liabilities):

#2000 - Accounts Payable of \$432.13 is cheques written but not cashed.

Total Accounts Payable = \$432.13

#2421 **TD VISA Credit Card** of \$283.62 is VISA charges on account as at December 31, 2024 that will be paid automatically near the end of January 2025.

Total Current Liabilities = \$715.75

Non-Current Liabilities (Rental Deposits and Parish Funds):

#1900 Rental Deposits of \$8,090.00 represents two months of ACA monthly rental fee, plus safety deposit on keys used by ACA.

#2800 - Parish Funds held #2850 Mission Fund \$2,520.00 that is monies returned to us by the Diocese from "Transforming Our Futures" (a Diocesan program that we had contributed to a few years ago, that had left over funds).

#2860 - Rector's Discretionary Fund of \$2,272.64.

Total Non-Current Liabilities = \$12,882.64

TOTAL LIABILITIES = \$13,598.39

EQUITY (Building Funds, Parish Funds, Investments in Funds and Assets, Retained Earnings, and Net Income or Surplus/Deficit):

#3610 - Building Fund is \$19,823.21 which is up from 2023's \$4,109.71. That increase includes transfer of \$15,000.00 from our original Year End Surplus, which was an incentive recommended by the Diocese in order to simultaneously bolster our Building Fund for future uses and to reduce our Diocesan Assessment two years hence, as well as monies from ongoing customer reward program proceeds of Peppers Foods and Fairway Markets (\$713.50 this year). Note: For anyone still using Thrifty Foods cards, please note that reward program has been cancelled.

#3620 - Building Maintenance Reserve Fund is \$16,751.12 reduced from 2023's \$23,311.12 through \$6,560.00 paid to Stantec Engineering for the Depreciation Report.

#3622 - Garden Fund is \$2,714.39 which is up from 2023's \$1,550.39 by transferring most Garden Bed Fees of \$1,200.00 for future Capital uses, minus garden purchase of \$36.00.

#3812 - Bequest by Veronica Druce is \$3,595.30 which is down from 2023's \$4,829.90 after using \$1,234.60 for Narthex Kitchenette equipment purchases.

#3819 - Memorial Art Fund Barbara Burns is unchanged at \$2,970.50.

#3830 - Memorials is unchanged at \$9,364.73.

#3835 - Memorial Walkway is \$4,362.19 which is up from 2023's \$4,289.74 for a change of \$72.45 being the net amount of income and expense for the year.

#3838 - Aboriginal Ministry Fund is unchanged at \$1,455.30.

#3850 - Mission Fund is unchanged at \$4,550.15.

#3855 - Parish Special Reserve Fund and #3862 - Personnel Reserve Fund and #3880 Seniors Lunch Program Fund all remain at \$1 each, just to leave these accounts open for possible future uses.

#3870 - SJOT Reserve Fund is \$1,095.67 which is up from 2023's \$55.67 for a net change of \$1,040.00 from a \$2,000.00 transfer from our original Surplus and from posting \$940.00 in overpayments to three Onward Givings (in error; not proper to ask for return of donation).

#3872 - Youth Fund is unchanged at \$2,036.50.

#3873 - Children's Fund is unchanged at \$725.33.

Total #3800 Parish Funds is at \$49,624.18 which is down from 2023's \$55,142.33 for a net change of -\$5,518.15 after both transfers into Funds from Surplus and various payouts.

#3885 - Endowment & Rectory Funds in CTF (includes #3886 CTF Investment 12-21): These three Funds have combined increase of \$90,595.98 representing an Unrealized Gain in our CTF Investments, due to favourable investment market conditions in 2024.

#3890 - Investment in Capital Assets at \$849,677.21 is increased by \$1,262.79 represents the investments in Capital Improvements made in 2024.

#3892- Investment in Narthex Project is unchanged at \$1,193,859.02.

Retained Earnings at \$45,648.05 represents an accumulation of all past Year Ends' Operating Statements' Surpluses and Deficits.

Profit for the Year is the Net Operating Surplus of +\$1,824.87.

Total Equity 2024 is \$2,808,143.59 versus 2023's \$2,704,393.83 for a positive change of +\$103,749.76.

TOTAL LIABILITIES & EQUITY = \$2,821,741.98 versus 2023's \$2,719,631.83 for a positive change of +\$102,110.15.

Here ends the narrative report of the 2024 Balance Sheet.

This Annual Vestry Report, in addition to the 2024 financial statements, has traditionally included the following Memorial Funds Report to group these honoured Equity accounts.

2024 Memorial Funds Report

Planned Giving bequests and donations made in memory of loved ones are placed in Bequest or Memorial Funds that are either designated or undesignated.

Designated bequests and donations are specified for particular Capital purchases or projects, or to be used by a particular Fund, such as to the Building Fund, or perhaps to a specific ministry area, such as to the Mission Fund. Some may be fully expended within the calendar year received for their designated purpose, or expended later at the discretion of the Parish for amounts of \$25,000 or more, and at the discretion of Parish Council for amounts of less than \$25,000. Refer to our current list of Funds on Pages 2 & 3 of the 2024 Year End Balance Sheet.

Undesignated bequests and donations may be named, such as #3812 Veronica Druce Bequest, or at Year End some smaller donations may simply be grouped together under the generic name #3830 Memorials. At the discretion of Parish Council, all or some of this Memorials Fund may be "retired" to bolster another (designated) Fund, or may be used for Capital Improvements. None of #3830 Memorials Fund was retired or expended in 2024.

For 2024 Memorial, no bequests or donations were received, and we note the following:

#3812 - Bequest by Veronica Druce is \$3,595.30 which is down from 2023's \$4,829.90 after using \$1,234.60 for Narthex Kitchenette equipment purchases.

#3819 - Memorial Art Fund Barbara Burns is unchanged at \$2,970.50.

#3830 - Memorials is unchanged at \$9,364.73.

#3835 - Memorial Walkway is \$4,362.19 which is up from 2023's \$4,289.74 for a change of \$72.45 being the net amount of income and expense for the year.

NOTE: Our three CTF Investments include #1830 CTF Investment (12-31) which was initiated with \$80,000 loaned for Investment purposes in December 2021 by three separate Bequest Funds, namely:

<u>#3814 - Barbara Longworth Bequest</u>	\$30,000
<u>#3817 - Bunny Cowan Bequest</u>	\$40,000
<u>#3819 - Barbara Burns Memorial Art Fund</u>	\$10,000
We can redeem all or parts of the	\$80,000 when needed.

Please consider Planned Giving and/or Living Memorials. There are informational brochures available through the Church Office or through the Diocesan Office to show you the various options and benefits available to you and your family, your income tax position, and your estate, and to the Glory of God.

Respectfully submitted, Lawrence Saracuse, Treasurer

MOTION:

As Treasurer, I will move acceptance of:

2024 Year End Balance Sheet
2024 Memorial Funds Report and
the Treasurer's Report to the Annual Vestry Meeting, as published above.

2025 Operating Budget, with comparison to 2024 Operating results

As noted on the opening page of this Treasurer's Report above, in the past several years the three annual documents/spreadsheets were accompanied by detailed, line-by-line narrative to help the readers better understand each document. In an effort to shorten the reporting, this year's Treasurer's Report combines the following two documents into one, which provides a side-by-side visual comparison, with separated narratives provided:

2024 Operating Statement - Jan. 01 through Dec. 31, 2024
2025 Operating Budget, with comparison to 2024 Operating results
SUMMARY NOTES to the 2024 Operating Statement results:

INCOME at \$345,584 is short by 0.26% or (-\$916) against Budget of \$346,500.

EXPENSE at \$328,759 is under spent by 0.68% or (-\$2,241) against Budget of \$331,000.

NET OPERATING INCOME or SURPLUS/DEFICIT result is Surplus of \$16,825 against Budget of \$15,500 which has been adjusted to Surplus of \$1,825 against same Budget of

\$15,500 through the transfer of \$15,000 to our Building Fund Capital Account on the advice of the Diocese, in order to reduce future Diocesan Assessment charges in 2026.

There are a few INCOME comments worthy items to report; here are some:

#4000 Offerings at \$244,470 are short by (-\$5,530) or 2.21% against Budget of \$250,000.

#4100 Interest Income at \$27,726 are over by +\$1,426 against Budget of \$26,300.

#4300 Community Events and Other Parish Fundraising combine at \$11,637 to be short by (-\$3,363) against Budget of \$15,000.

#4600 Hall Rental at \$61,751 is over by +\$6,551 against Budget of \$55,200.

#4800 Outreach shows as \$22,424 and although not shown here, we can add \$789 from Purdy's fund raiser too.

#4900 Fund Donations shows as \$837 and although not shown here, we can add more monies transferred to Funds (because we could), such as \$600 to Rector's Discretionary Fund, \$1,200 to Garden Fund (from Garden Plot Fees), \$2,000 to SJOT Fund, and \$15,000 to Building Fund.

There are a few EXPENSE comments worthy items to report; here are some:

#6700 Clergy Expenses at \$113,108 is overspent by \$608 or 0.54% against Budget of \$112,500. Note this includes the \$600 transferred into Rector's Discretionary Fund.

#7000 Our Wider Community at \$54,581 is underspent by a mere \$19 because the seldom used #7050 Parish's Outreach Contributions \$2,019 Budget included the transfer of \$2,000 into the Social Justice Outreach Team (SJOT) Reserve Fund.

#7200 Worship & Celebration at \$47,990 is underspent by \$5,210 against Budget of \$53,200 due mainly to underspending in Music Director by \$1,750 and Community Event & Hospitality by \$2,802.

#7400 Growing in Faith at \$2,015 is underspent by \$2,573 against a Budget of \$4,600 as well as noting \$1,200 transferred into Garden Fund. A few #7400 account lines will be eliminated for 2025 and beyond by amalgamating the Cost Recovery aspects of Wonderful Wednesdays, Prayer Shaw Ministry and Parish Garden program.

#7600 Buildings for Ministries at \$55,710 is underspent by \$9,590 against Budget of \$65,300 spread over all account lines except for Hydro and Waste (two Utilities) that went over Budget.

#7800 Administrative Support at \$55,354 is overspent by \$14,554 against a Budget of \$40,800 which swings back to the combination of #7810 Parish Administrator being under

budgeted by \$15,000 (my bad, during my 2024 Budget building) and #7890 Other Admin Support (new in 2024) Budget of \$12,000 not being fully utilized.

NET OPERATING INCOME or SURPLUS/DEFICIT result is Surplus of \$16,825 against Budget of \$15,500 which has been adjusted to Surplus of \$1,825 against same Budget of \$15,500 through the transfer of \$15,000 to our Building Fund Capital Account on the advice of the Diocese, in order to reduce future Diocesan Assessment charges in 2026.

Here ends the narrative report of the 2024 Operating Statement.

NOTES to the 2025 Operating Budget:

INCOME at \$359,000 is higher target than 2024 results by \$13,416 or +3.9%.

EXPENSE at \$359,000 is higher target than 2024 results by \$30,241 or +9.2%.

NET INCOME or SURPLUS/DEFICIT at results in a **BREAK EVEN** Budget.

There are few INCOME comment worthy items to report; here are some:

#4000 Offerings target is same as 2024 Budget at \$250,000 based on results of Stewardship Campaign PLEDGE requests and lots of historical data.

#4100 Interest Income target of \$30,800 exceeds 2024 Actual of \$27,726. CTF Income will increase due to higher values; pays 4.0%. Add \$2,000 in new GIC Interest Income and assumes the St. George's Housing Society donation maintains 2024 level of \$5,000.

#4300 Community Events at \$12,000 assumes higher Hospitality costs and assumes \$1,000 in Other Parish Fundraising (perhaps another Hanging Basket fund raiser?).

#4600 Hall Rental at \$65,000 is more than 2024 results, assuming continued occupancy by our current renters, who increased during 2024.

#4800 Outreach and #4900 Fund Donations are usual \$10,000 IN and \$10,000 OUT; numbers plugged in for presentation purposes.

Total INCOME = \$359,000

There are a few EXPENSE comments worthy items to report; here are some:

#6700 Clergy Expenses at \$117,000 is adjusted for Diocesan Stipend and Relief Clergy increases.

#7000 Our Wider Community at \$55,000 is the prescribed assessment of \$54,000 based on our Parish Financial Results of two years ago, plus a token amount of \$1,000 is plugged in for #7050 Parish's Outreach Contributions.

#7200 Worship & Celebration at \$49,000 includes extra funds for improvements to our piano. Community Event & Hospitality expense matched the #4300 donations expected.

#7400 Growing in Faith at \$8,000 includes an extra \$3,000 In #7475 Retreats for more "Winds of Change" type of events. We hope to again bolster the Garden Fund by Fees. #7400 series indicated some Account Deleted lines through amalgamating the Cost Recovery aspects of Wonderful Wednesdays, Prayer Shaw Ministry, Parish Garden Fees.

#7600 Buildings for Ministries at \$74,000 is substantially higher than 2024 due to expected 15% increase in Insurance and 41% increase in Waste Fees, as well as maintaining expectations of Repair & Maintenance costs for both Buildings and Grounds.

#7800 Administrative Support at \$56,000 reflects the more accurate Budget amounts for our Parish Administrator and #7890 Other Admin Support not having extra funding built in for consultants or the like.

Total EXPENSE = \$359,000

NET OPERATING INCOME or SURPLUS/DEFICIT = \$NIL or BREAK EVEN

In closing, I will simply say a big "**THANK YOU**" to all our entire St. George's community, with special mention to our Incumbent Christine, to our staff Amanda and Fran, to our Wardens and Parish Council, to our Envelope Secretary Barbara, to our Bookkeeper Meghan, and to Michael Murgatroyd for his annual "Review" of our financial statements.

MOTION: As Treasurer, I will move acceptance of:

2024 Operating Statement – Jan. 01 through Dec. 31, 2024
2025 Operating Budget, with comparison to 2024 Operating results and
the Treasurer's Report to the Annual Vestry Meeting, as published above.

2025 will be my final year serving as your Treasurer, having served from 2005 to 2008 on Parish Council and since 2008 as Treasurer. I feel my "Best Before Date" has arrived. It has been my honour to serve the Parish of St. George's.

Yours in Christ,
Lawrence Saracuse

St. George the Martyr, Cadboro Bay 2025 Operating Budget & Comparison to 2024 Operating Statement

	2025 Budget	2024 Actual	2024 \$	2024 %
			2024 Budget	Over/Under
INCOME				
4000 Offerings				
4020 Offerings by Envelopes	66,000.00	73,293.00	77,000.00	-3,707.00 95.19%
4030 Offerings by Auto Deposit	180,000.00	168,302.67	168,000.00	302.67 100.18%
4040 Open Offerings	4,000.00	2,873.95	5,000.00	-2,126.05 57.48%
TOTAL 4000 Offerings	\$ 250,000.00	\$ 244,469.62	\$ 250,000.00	\$ -5,530.38 97.79%
4100 Interest & Investment Income				
4120 Bank & GIC Interest	2,000.00			
4140 CTF (\$80,000 loan from 3 Funds)	3,100.00	2,919.64	2,750.00	169.64 106.17%
4160 CTF Rectory Trust	14,600.00	13,966.28	13,080.00	886.28 106.78%
4180 CTF Endowment	6,100.00	5,840.52	5,470.00	370.52 106.77%
4181 St. George's Housing Society Don.	5,000.00	5,000.00	5,000.00	0.00 100.00%
TOTAL 4100 Interest & Investment Income	\$ 30,800.00	\$ 27,726.44	\$ 26,300.00	\$ 1,426.44 105.42%
4200 Gain/Loss on Investments		90,595.98		50,138.20
4220 Unrealized Gain/Loss on Investment		- 90,595.98		- 50,138.20
TOTAL 4200 Gain/Loss on Investments	\$ -	\$ -		\$ -
4300 Community Events & Hospitality				
4310 Community Events & Hospitality Don.	12,000.00	10,654.00	12,500.00	-1,846.00 85.23%
4390 Other Parish Fundraising	1,000.00	983.04	2,500.00	-1,516.96 39.32%
TOTAL 4300 Community Events & Hospitality	\$ 13,000.00	\$ 11,637.04	\$ 15,000.00	\$ -3,362.96 77.58%
4600 Other Income				0.00
4610 Hall Rentals	65,000.00	61,750.75	55,000.00	6,750.75 112.27%
4620 Miscellaneous Income	200		200.00	-200.00 0.00%
TOTAL 4600 Other Income	\$ 65,200.00	\$ 61,750.75	\$ 55,200.00	\$ 6,550.75 111.87%
4800 Onward Giving Donations			10,000.00	-10,000.00 0.00%
4830 Outreach within the Diocese				
4833 St John the Divine - Food Bank		590.00		590.00
4834 Shelbourne Community Kitchen		440.00		440.00
4835 Shekinah Homes Society		370.00		370.00
4840 South Island Counselling		620.00		620.00
4844 Women's Transition House		545.00		545.00
4845 Victoria Native Friendship Centre		320.00		320.00
4848 Cool Aid Society		680.00		680.00
4847 St George's Refugee Fund		14,783.67		14,783.67
4849 Other Outreach within Diocese		150.00		150.00
TOTAL 4830 Outreach within the Diocese	\$ -	\$ 18,498.67	\$ 0.00	\$ 18,498.67
4850 Outreach within Canada				
4853 Anglican Awareness		190.00		190.00
4857 Anglican Indigenous Healing Fund		325.00		325.00
4860 Other - Red Cross - 2024 Wildfire		2,740.00		2,740.00
TOTAL 4850 Outreach within Canada	\$ -	\$ 3,255.00	\$ 0.00	\$ 3,255.00

4880 Outreach Overseas				0.00	
4883 Alongside Hope (formerly PWRDF)		670.00		670.00	
TOTAL 4880 Outreach Overseas	\$ -	\$ 670.00	\$ 0.00	\$ 670.00	
TOTAL 4800 Onward Giving Donations	\$ 10,000.00	\$ 22,423.67	\$ 10,000.00	\$ 12,423.67	224.24%
4899 Contra Acc. Onward Givings Forwarded	-10,000.00	-22,423.67	-10,000.00	-12,423.67	224.24%
4900 Fund Donations					
4912 Capital Imp. from Loyalty Cards		713.50		713.50	
4914 Memorial Walk Way		123.70		123.70	
TOTAL 4900 Fund Donations	\$ 10,000.00	\$ 837.20	\$ 0.00	\$ 837.20	
4999 Contra Acc. Fund Don. Forwarded	-10,000.00	-837.20		-837.20	
TOTAL INCOME	\$ 359,000.00	\$ 345,583.85	\$ 346,500.00	\$ -916.15	99.74%
Gross Profit	\$ 359,000.00	\$ 345,583.85	\$ 346,500.00	\$ -916.15	99.74%
EXPENSES					
6700 Clergy Expenses					
6710 Clergy Salaries	113,300.00	110,058.42	109,400.00	658.42	100.60%
6720 Rector's Discretionary Fund	500	600.00	600.00	0.00	100.00%
6750 Clergy Relief / Guest Clergy	3,200.00	2,450.00	2,500.00	-50.00	98.00%
TOTAL 6700 Clergy Expenses	\$ 117,000.00	\$ 113,108.42	\$ 112,500.00	\$ 608.42	100.54%
7000 Our Wider Community					
7010 Diocesan Assessment	54,000.00	52,581.00	52,581.00	0.00	100.00%
7050 Parish's Outreach Contributions	1,000.00	2,000.00	2,019.00	-19.00	99.06%
TOTAL 7000 Our Wider Community	\$ 55,000.00	\$ 54,581.00	\$ 54,600.00	\$ -19.00	99.97%
7200 Worship & Celebration				0.00	
7210 Music Director	30,000.00	34,249.62	36,000.00	-1,750.38	95.14%
7220 Music, Equipment & Supplies	4,000.00	1,057.00	1,800.00	-743.00	58.72%
7230 Relief & Guest Musicians	1,500.00	1,684.04	1,200.00	484.04	140.34%
7260 Worship Supplies & Chancel Guild	1,200.00	1,157.66	1,200.00	-42.34	96.47%
7280 Pastoral Care	300	144.30	500.00	-355.70	28.86%
7290 Community Events & Hospitality	12,000.00	9,697.59	12,500.00	-2,802.41	77.58%
TOTAL 7200 Worship & Celebration	\$ 49,000.00	\$ 47,990.21	\$ 53,200.00	\$ -5,209.79	90.21%
7400 Growing in Faith					
7420 Children, Youth & Families	1,200.00	77.27	1,200.00	-1,122.73	6.44%
7440 Communications	300		600.00	-600.00	0.00%
74611 Wonderful Wednesdays (Recover)	Acc Deleted		-200.00	200.00	0.00%
74621 Prayer Shawl Ministry (Recover)	Acc Deleted	0.00	-100.00	100.00	0.00%
74661 Parish Garden (Recover)	Acc Deleted	0.00	-600.00	600.00	0.00%
7461 Wonderful Wednesdays	1,200.00	1,030.56	1,200.00	-169.44	85.88%
7462 Prayer Shawl Ministry	300	62.09	400.00	-337.91	15.52%
7464 Library	200	43.55	300.00	-256.45	14.52%
7466 Parish Garden	300	38.60	300.00	-261.40	12.87%
7470 Staff Development & Conferences	1,500.00	763.21	1,500.00	-736.79	50.88%
7475 Retreats	3,000.00				
TOTAL 7400 Growing in Faith	\$ 8,000.00	\$ 2,015.28	\$ 4,600.00	\$ -2,584.72	43.81%

7600 Buildings for Ministry					
7610 Custodian	7,800.00	7,260.00	7,800.00	-540.00	93.08%
7630 Equipment & Supplies	3,600.00	2,264.00	4,800.00	-2,536.00	47.17%
7640 Insurance	16,100.00	13,791.00	14,800.00	-1,009.00	93.18%
7650 Repairs & Maintenance	8,400.00	2,975.64	8,400.00	-5,424.36	35.42%
7655 Grounds Maintenance	8,400.00	4,614.62	8,400.00	-3,785.38	54.94%
7660 Utilities - Electricity	10,800.00	9,951.96	7,200.00	2,751.96	138.22%
7670 Utilities - Natural Gas	4,200.00	3,727.70	4,800.00	-1,072.30	77.66%
7680 Utilities - Water & Sewer	700	637.88	700.00	-62.12	91.13%
7690 Utilities - Waste	14,000.00	10,487.37	8,400.00	2,087.37	124.85%
TOTAL 7600 Buildings for Ministry	\$ 74,000.00	\$ 55,710.17	\$ 65,300.00	\$ -9,589.83	85.31%
7800 Administrative Support					
7810 Parish Administrator & Sub-Contract Deductions	38,400.00	34,794.88	15,000.00	19,794.88	231.97%
7812 Sub-Contracting Deductions	Acc Deleted		-1,300.00	1,300.00	0.00%
7820 Bookkeeping & Temp Staff	3,800.00	3,150.00	3,300.00	-150.00	95.45%
7825 IT Support	3,000.00	2,577.86	3,000.00	-422.14	85.93%
7840 Office Equipment & Supplies	1,500.00	1,803.52	1,200.00	603.52	150.29%
7850 Printing & Photocopying	3,600.00	3,950.16	3,000.00	950.16	131.67%
7860 Shipping & Postage	300	198.08	200.00	-1.92	99.04%
7870 Telephone & Internet	4,800.00	4,522.29	4,400.00	122.29	102.78%
7890 Other Administrative Expenses	600	4,357.11	12,000.00	-7,642.89	36.31%
TOTAL 7800 Administrative Support	\$ 56,000.00	\$ 55,353.90	\$ 40,800.00	\$ 14,553.90	135.67%
TOTAL EXPENSES	\$ 359,000.00	\$ 328,758.98	\$ 331,000.00	\$ -2,241.02	99.32%
NET OPERATING INCOME	\$ -	\$ 16,824.87	\$ 15,500.00	\$ 1,324.87	108.55%
9300 Transfer to Building Fund		15,000.00		15,000.00	
TOTAL Other Expenses	\$ -	\$ 15,000.00		\$ 15,000.00	
Net Other Income	\$ -	-\$ 15,000.00		-\$ 15,000.00	
NET OPERATING INCOME or SURPLUS/DEFICIT	\$ -	\$ 1,824.87	\$ 15,500.00	-\$ 13,675.13	11.77%

St. George The Martyr Balance Sheet as at December 31, 2024

	As of Dec. 31, 2024	As of Dec. 31, 2023 (PY)	\$ Change
Assets			
Current Assets			
Cash and Cash Equivalent			
1000 Cash			
1020 Petty Cash	200.00	200.00	0.00
1040 TD Canada Trust Operating Account	64,079.01	105,128.20	-41,049.19
1060 TD GIC - 8015637-02	60,000.00	0.00	60,000.00
Total 1000 Cash	\$ 124,279.01	\$ 105,328.20	\$ 18,950.81
Total Cash and Cash Equivalent	\$ 124,279.01	\$ 105,328.20	\$ 18,950.81
Accounts Receivable (A/R)			
11000 Accounts Receivable			
	0.00	0.00	0.00
Total Accounts Receivable (A/R)	\$ 0.00	\$ 0.00	\$ 0.00
1320 GST Rebate			
	1,442.41	1,757.15	-314.74
1340 Interest Receivable			
	0.00	5,321.49	-5,321.49
Total 1300 Account Receivable	\$ 1,442.41	\$ 7,078.64	\$ -5,636.23
1350 Prepaid Expense			
	-588.84	0.00	-588.84
1354 Prepaid Expense			
	1,060.72	574.88	485.84
1365 Prepaid Vacation Pay Accruals			
	4,325.40	7,285.60	-2,960.20
Total 1350 Prepaid Expense	\$ 4,797.28	\$ 7,860.48	\$ -3,063.20
Total Current Assets	\$ 130,518.70	\$ 120,267.32	\$ 10,251.38
Non-current Assets			
Property, plant and equipment			
1600 Capital Assets			
1620 Furniture & Equipment			
	258,996.51	257,733.72	1,262.79
1640 Capital Improvements			
	590,680.70	590,680.70	0.00
1645 Capital Improvements Narthex			
	1,193,859.02	1,193,859.02	0.00
Total 1600 Capital Assets	\$ 2,043,536.23	\$ 2,042,273.44	\$ 1,262.79
1685 Fixed Assets Narthex curr. F/Y			
	0.00	0.00	0.00
1690 Fixed Assets current F/Y			
	0.00	0.00	0.00
Total Property, plant and equipment	\$ 2,043,536.23	\$ 2,042,273.44	\$ 1,262.79
1800 Other Assets at Cost			
1820 CTF (Endowment Fund)			
	166,450.09	143,167.69	23,282.40
1830 CTF Investment (12-21)			
	83,208.01	71,569.19	11,638.82
1860 Consolidated Trust Fund (Rec)			
	398,028.95	342,354.19	55,674.76
Total 1800 Other Assets at Cost	\$ 647,687.05	\$ 557,091.07	\$ 90,595.98
Total Non Current Assets	\$ 2,691,223.28	\$ 2,599,364.51	\$ 91,858.77
Total Assets	\$ 2,821,741.98	\$ 2,719,631.83	\$ 102,110.15

Liabilities and Equity

Liabilities

Current Liabilities

Accounts Payable (A/P)

2000 Accounts Payable	432.13	4,318.69	-3,886.56
2005 Accrued Accounts Payable	0.00	0.00	0.00

Total 2000 Accounts Payable	\$ 432.13	\$ 4,318.69	\$ -3,886.56
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Total Accounts Payable (A/P)	\$ 432.13	\$ 4,318.69	\$ -3,886.56
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Credit Card

2421 TD Credit Card -Conkin	283.62	156.67	126.95
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Total Credit Card	\$ 283.62	\$ 156.67	\$ 126.95
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Total Current Liabilities	\$ 715.75	\$ 4,475.36	\$ -3,759.61
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Non-current Liabilities

1900 Rental Deposits	8,090.00	8,090.00	0.00
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2800 Parish Funds

2850 Mission Fund	2,520.00	0.00	2,520.00
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2860 Rector's Discretionary Fund	2,272.64	2,672.64	-400.00
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Total 2800 Parish Funds	\$ 4,792.64	\$ 2,672.64	\$ 2,120.00
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Total Non-current Liabilities	\$ 12,882.64	\$ 10,762.64	\$ 2,120.00
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Total Liabilities	\$ 13,598.39	\$ 15,238.00	\$ -1,639.61
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Equity

3600 Building Funds

3610 Building Fund	19,823.21	4,109.71	15,713.50
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Total 3600 Building Funds	\$ 19,823.21	\$ 4,109.71	\$ 15,713.50
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3800 Parish Funds

3620 Building Maintenance Reserve Fd	16,751.12	23,311.12	-6,560.00
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3622 Garden Fund	2,714.39	1,550.39	1,164.00
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3630 Accrual Cap. Improv./Rebuilds	0.00	0.00	0.00
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3812 Bequest by V. Druce	3,595.30	4,829.90	-1,234.60
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3819 Memorial Art Fund Barb. Burns	2,970.50	2,970.50	0.00
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3830 Memorials	9,364.73	9,364.73	0.00
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3835 Memorial Walk Way	4,362.19	4,289.74	72.45
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3838 Aboriginal Ministry Fund	1,455.30	1,455.30	0.00
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3850 Mission Fund	4,550.15	4,550.15	0.00
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3855 Parish Special Reserve Fund	1.00	1.00	0.00
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3862 Personnel Reserve Fund	1.00	1.00	0.00
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3870 SJOT Reserve Fund	1,095.67	55.67	1,040.00
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3872 Youth Fund	2,036.50	2,036.50	0.00
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3873 Children's Fund	725.33	725.33	0.00
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3880 Seniors Lunch Program Fund	1.00	1.00	0.00
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Total 3800 Parish Funds	\$ 49,624.18	\$ 55,142.33	\$ -5,518.15
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3885 Endow. & Rectory Funds in CTF	647,687.05	557,091.07	90,595.98
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3890 Investments in Capital Assets	849,677.21	848,414.42	1,262.79
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3892 Investments in Narthex Project	1,193,859.02	1,193,859.02	0.00
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Retained Earnings	45,648.05	33,766.55	11,881.50
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Profit for the year	1,824.87	12,010.73	-10,185.86
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Total Equity	\$ 2,808,143.59	\$ 2,704,393.83	\$ 103,749.76
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Total Liabilities and Equity	\$ 2,821,741.98	\$ 2,719,631.83	\$ 102,110.15
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