

St. George's ANGLICAN CHURCH

Guelph, Ontario



Annual Parish Report

2024

Table of Contents

INTRODUCTION	3
FROM THE RECTOR	4
WARDENS' REPORT	5
GOVERNANCE	5
A YEAR IN HIGHLIGHTS	5
LOOKING AHEAD	6
DELEGATES TO SYNOD	7
MINUTES FROM VESTRY MEETING (FEBRUARY 25, 2024)	9
AGENDA FOR ANNUAL VESTRY MEETING (FEBRUARY 23, 2025)	12
NOMINATIONS FOR 2025 COUNCIL OF ST. GEORGE'S	13
PASTORAL CARE	14
CHURCH LIFE	15
<i>Baptisms</i>	15
<i>Confirmations</i>	16
<i>Marriages</i>	16
<i>In Memoriam</i>	16
<i>Parish Statistics</i>	17
WORSHIP, MUSIC AND FAITH FORMATION	18
MUSIC DIRECTOR'S REPORT	18
REPORT FROM THE CARILLONNEUR	19
LIVE-STREAMING REPORT	19
CHANCEL GUILD	20
CHILDREN AND YOUTH AT ST. GEORGE'S	22
CHURCH SCHOOL	23
PARISH LIFE	24
CHI RHO FELLOWSHIP	24
BOOK CLUB	25
SOCIAL JUSTICE AND OUTREACH	26
FINANCE, OPERATIONS & COMMUNICATIONS	28
BUILDING & GROUNDS COMMITTEE	28
RENTALS CO-ORDINATOR'S REPORT	29
STEWARDSHIP COMMITTEE	29
CHRISTMAS MARKET REPORT	32
TREASURER'S REPORT	33
FINANCIAL STATEMENTS	35
ST. GEORGE'S CONTACTS FOR 2025	47

Introduction

Welcome! This reading journey will take you on a trip through what's been happening at St. George's over the last year. You will hear from various ministries and groups around the church, and get a picture of St. George's financial situation. The report has been ordered to closely reflect the structure of the Council of St. George's and our Vision Action Plan, a plan that will help us as a church community to invest in ministry and mission. Thus the main sections you can read about are:

- Governance
- Pastoral Care
- Worship, Music, and Faith Formation
- Parish Life
- Outreach & Social Justice
- Finance, Operations, & Communications

There were many exciting things that happened in 2024 at St. George's, so enjoy the read! Through it all, you will hopefully gain a picture of the vibrant community that is St. George's.

Our Vision Action Plan is a conversation with God and amongst ourselves that defines the real, measurable actions that we take as we live out our mission as a vital, life-giving community of believers.

Our Mission is to make Jesus Christ known.

Our Goal is to make St. George's a place of:

- ✝ Prayer and seeking after God
- ✝ Faith, where Christ and the gospel are proclaimed
- ✝ Outreach to those in need
- ✝ Engagement in the issues that confront us today
- ✝ Love, where all find a warm welcome

Together we will be an effective Parish going further into the 21st century. We will have a missional focus emphasizing our commitment to Christ and each other, and we will have a passion for excellence in all that we do.

From the Rector

Dear Friends in Christ,

As I reflect upon our past year together, I am filled with such thanksgiving and amazement by what we were able to do together. It is an incredible privilege to be your rector, and I am always so proud to represent and speak on behalf of St. George's at diocesan events and services. We continue to grow as a community and welcome new members. In fact, I'd like to share with you part of my Christmas Eve midnight mass sermon:



“On this night, we can be renewed. We can set aside the narrow definitions of what is possible that we've bought into, and see the world as God would have us see it. That you and I are an unlikely people, through which God has and will do the impossible.

And when we open our eyes, we can see the impossible work of God all around us. For example, we were all told that the church is dying, but this year we started a young adults ministry and have baptized nine people. And Orpha, who is 102 years old, did another 2 km walk for Hope House. And Kateri and Braedon stepped out in faith and joined the Youth Leadership Training Program. And we held our first pancake supper this year in over a decade. And my incredible bride said yes, that she would marry me. And a developer at no cost to us, paid to have four of our original stone pillars from 1853 returned and installed here at the church just before Christmas, and when they accidentally cut into the main power line coming into the church on that super cold night, it only took a few hours for them to restore electricity and heat. And we just helped a second refugee family escape the same kind of violence that the Holy Family experienced when Herod came after them. And that in this day and age, despite every reason not to, people still gather in the name of Jesus and love each other as he loves us.”

For me personally, this year was filled with joy and change as many of you know and were present when Belinda and I got married at St. George's. I can't express enough how appreciative we both are for the tremendous love, support, and encouragement you all showed us. Thank you so very much for the beautiful wine and cheese wedding shower in October and for the incredible wedding and reception in November. The day was perfect and your involvement made it so special.

When I think about our worship over the past year, I believe it has been lively, relevant, and inspiring. In particular I remember the sermon series we did on the story of Jonah and the life of King David. I want to thank all of our worship volunteers, readers, greeters, live-streamers, Sunday school teachers, servers, altar guild, and choir members for your dedication and faithfulness. We also had a significant number of funerals in 2024, and I want to thank each of you for the prayerful support and comfort you offered to those who are grieving. Your very presence is a testimony as to why our parish continues to remain so strong and vibrant and life-giving.

As we move forward into 2025, we have an opportunity to bring on staff an assistant curate. Many of you will remember a time when St. George's welcomed a new curate every two years to support the training and formation of new priests and to assist in ordained ministry in the parish. In fact, throughout our long history it was quite common for St. George's to have an assistant curate. Anyways, a few weeks ago the Bishop asked us to consider becoming a training parish again. I believe a curate would be an incredible resource for a growing parish like St. George's, but we will need to prayerfully discern whether we have the financial resources in place to support them.

Finally, I wish to again express my heartfelt thanks to everyone in the parish for the kindness, love, and support that you have extended to me and my family over the past year. I feel deeply honoured and truly blessed to be with you and serve you. May God continue to bless us as we love and serve the Lord!

Yours in Christ,



The Rev. Victor Kischak
Pastor, Priest & Rector

Wardens' Report

2024 was another exciting year at St. George's, marked by spiritual growth, an expanding parish community, and a vibrant calendar of activities.

A Year in Highlights

The year began on a lively note with a well-attended Pub Night, where spirited discussions on the supernatural—including a chilling tale about the bellows of our organ—captivated the audience.

Once again, St. George's participated in the Coldest Night of the Year walk, standing out as a leader in fundraising for this worthy cause.

Our parish social life continued to thrive, with a hearty and enthusiastic group attending a Guelph Storm hockey game. For the sportier crowd, pickleball games in Mitchell Hall after many 10:30 services provided fun and fellowship.

Lent was ushered in with the return of our traditional Pancake Supper, followed by a series of meaningful services leading up to Easter. Shortly after, our Newcomers' Lunch welcomed over a dozen parishioners into our community.

Welcoming newcomers extended beyond our parish family when the Koujar family, refugees from Syria, arrived in May. Their journey reminded us of the parable of the Good Samaritan. When St. George's was asked to sponsor this family, we did not ask about race or creed—we simply accepted them as our neighbors. A number of parishioners stepped forward to help settle them into their new home in Guelph over the summer.

Governance

The Council of St. George's is made up of Rector, Wardens, Treasurer, Synod Delegates, and Liaisons that represent a broad cross-section of the church. We carry out our mission through a responsive and effective model of governance that gives clear authority and responsibility to the working committees to make and implement appropriate decisions on behalf of the parish in a timely and informed way.

Our governance structure provides a means of effective day-to-day administration that allows the Parish to utilize the best gifts of the Rector in the most appropriate way, and facilitates clear and transparent communication to the Parish while maintaining the authority of decision-making within the appropriate bodies. Always feel free to approach Council with your ideas and concerns.

Throughout the warmer months, our church grounds were filled with music as Deborah Hennig's carillon concerts rang out—though not always with cooperative weather! Our musical offerings continued with Choral Evensongs, which enriched our worship, and the Friday Sanctuary of Music, a tranquil space for reflection in partnership with Hospice Wellington.

The Sunday School is now well-established, with a growing and energetic group of children aged 4 to 11. For the first time, a Young Adults Ministry (YAM) was launched, bringing together parishioners aged 20 to 35 for regular gatherings both at St. George's and offsite, fostering connection and faith.

The Craft Guild remained active, lovingly handcrafting prayer shawls, which were distributed to those in need.

Service to the broader community remains central to our mission, and parishioners continued to support Saturday Night Suppers at Royal City Mission, providing meals and fellowship to those in need.

December brought back a long-missed tradition—the Parish Christmas Dinner—which sold out as attendees enjoyed a festive feast of turkey, cranberries, and all the trimmings. Our Christmas Market was another resounding success, thanks to the dedication of an army of volunteers.

The Advent and Christmas services brought together thought-provoking sermons and beautiful, uplifting music in a truly majestic setting. For both longtime parishioners and newcomers alike, it was a meaningful opportunity to reflect, renew, and rejoice in the miracle of Christ's birth.

Looking Ahead

From a financial standpoint, we are making progress while recognizing the need for creative solutions to boost revenue. At the same time, strategic investments are essential to ensure St. George's long-term viability. Thanks to a successful Giving Tuesday campaign, upgrades to our AV system are on the way—no more crackling microphones! Additionally, our website is undergoing review in preparation for an exciting relaunch.

With all this growth and activity, Victor is being pulled in many different directions. We continue to explore ways to support him from a personnel standpoint, and we extend our sincere gratitude to Barbara Sykes for stepping in to assist. Her ongoing support is deeply appreciated.

For Giesela, Rani, and Bruce, this month marks the conclusion of their tenure as wardens. Laura and Paul will continue in their roles and will soon be joined by two new wardens, whose names will be announced shortly.

Collectively, we are excited about the future of St. George's. We extend our heartfelt thanks to everyone who attended services (in-person or online) and to all who volunteered throughout the year. Each of us brings unique 'talents' that have helped make 2024 a year of faith, fellowship, and service.

Together, we look forward to continuing our mission:

“To Make Jesus Christ Known.”

Respectfully Submitted,

Giesela Goetz, Bruce Carrick, Laura Keller, Paul Deacon, Rani Varkey

Delegates to Synod

Report on the 150th Synod of the Diocese of Niagara – November 2, 2024

Two lay delegates (John Laidlaw and Nancy Hewat), one youth delegate (Paige Keller) and the Rev. Victor Kischak attended the Annual Synod in person at the Burlington Convention Centre.

The following are highlights as posted on the Diocesan website:

With a theme inspired by Jeremiah 29:11 members of Synod gathered for prayer, learning, discussion and decision-making.

November 2, 2024, marked a historic moment in the Diocese of Niagara — its 150th Synod, as more than 200 people gathered at the Burlington Convention Centre.

Bishop Bell then delivered her charge to the 150th Synod. In reflecting on the progress made since the COVID pandemic, the bishop delivered words of praise and gratitude for the faithfulness of Anglicans across the diocese. “Well done, Niagara” she said. “My essential - irreducible charge to you and to the faithful across our beloved diocese is this: keep your eyes firmly focused on Christ. Stay the course. Love God and love the world that God loves so much.”

Dr. Emily Hill, parish development missionary, shared a presentation on the renewal of the diocesan Mission Action Plan.

Following this, Chancellor Greg Tweney, and Archdeacon Bill Mous brought forward two proposed canon changes. Amendments to Canon 2.8 regarding the diocesan budget, and Canon 3.2 regarding Licensed Lay Workers were both carried.

Dr. Scott Brubacher, executive director of the Anglican Foundation of Canada, spoke about the amazing work the foundation supports across the Diocese of Niagara and the Anglican Church of Canada.



In the afternoon, Bishop Bell welcomed Archbishop Linda Nicholls, recently retired primate of the Anglican Church of Canada, to speak on “This Anglican Communion of Ours.”

During the budget presentation, Archdeacon Peter Scott and Treasurer Christine Morrow highlighted how, through Diocesan Mission & Ministry contributions, parishes build up the whole of God’s Church

and support God's mission locally to globally. The diocese is projected to have an overall cash surplus in 2025. Members of Synod overwhelmingly passed the 2025 diocesan budget, representing an investment of 3.8 million dollars in ministry.

Deirdre Pike, diocesan program consultant for justice and outreach, and Bruce Mackenzie, chair of Climate Justice Niagara, spoke to Synod about the Communion Forest Initiative. Members learned how with the support of the Anglican Foundation of Canada, Green Venture, and Neighbourwoods, Climate Justice Niagara involved seven parishes this year in the initiative.

Amy Collard and Susan Little, two of Niagara's ten-member delegation for the Provincial Synod, shared a report about the recent Synod in Sault St. Marie. Together, they reflected on the theme of the Provincial Synod, 'Conversations at the Crossroads,' and the three days of panel discussions, reports, and presentations. Amy Collard and Rob Towler will be representing the Diocese of Niagara for the next three years on the provincial executive council, along with Bishop Susan Bell.

In its final segment, Dean Peter Elliot joined the Synod via Zoom to engage members of Synod with the work of [the Primate's Commission on Reimagining the Church](#).

In other business, the Synod also affirmed the actions of Synod Council for the proceeding year and received the 2023 Auditors report and the audited consolidated financial statements. KPMG was appointed as the auditors for 2024. Members of Synod also elected a slate of candidates to serve on Synod Council for a two-year term: for the region of Brock, Canon Pat Davis; for the Greater Wellington region, John Laidlaw; for Hamilton-Haldimand, Bev Groombridge; for Lincoln, Byron Nicholson; and for Trafalgar, Canon Malcolm French.

At the end of the day, Bishop Susan Bell gave her assent to all the acts and resolutions brought forward to the 150th Synod of the Diocese of Niagara. The bishop closed with words of gratitude and told members they are a blessing from God to this diocese, who so powerfully demonstrate that we truly are *Called to Life* and *Compelled to Love*.

The Convening Circular, including the full Synod report, list of resolutions, the proposed budget, and other documents can be found by visiting niagaranglican.ca/synod/2024.

Minutes from Vestry Meeting (February 25, 2024)

1. Welcome and Opening Prayer

The Rev. Victor Kischak, Chair of the Vestry Meeting, welcomed everyone, opened the meeting at 11:12 pm and led the opening prayer.

2. Approval of Agenda (p.16)

In item 3, the name should be changed to Chris Hutchinson-Housell not Counsell. Hugh Spencer moved the acceptance of the Agenda; seconded by Dave Goetz. All in favour. None opposed. Carried.

3. Appointment of Vestry Clerk

Bruce Mackenzie was acclaimed as the Vestry Clerk.

4. Approval of Minutes from February 2022 Vestry Meeting and Special Vestry Meeting (pp.11-15)

Ruth Thatcher moved that the minutes from the 2023 Vestry Meeting on February 26, 2023, as printed in the Annual Parish Report 2023, be approved; seconded by Ross Moore. All in favour. None opposed. Carried.

5. Reception of All Reports

Nancy Hewit moved that all reports in the Annual Parish Report 2023 be received; seconded by Allison Clarke. All in favour. None opposed. Carried.

6. Rector's Report

Plans for 2024 include a focus on Christian discipleship and Christian formation. This will include First Communion classes and Confirmation classes and a youth group.

On April 19 a Mario Kart Tournament (St. George's Cup) is scheduled for youth aged 11-17 at the church.

April 14 is the date set for Confirmation Sunday at the Cathedral.

7. Wardens' Report

There have been a number of personnel change in 2023. Jeff Enns was hired as Music Director, Maryjane Oussoren was hired as Bookings Coordinator and Andrew Wilson was hired as an additional Sexton.

Activities over the past year have included the Christmas Market, Coldest Night of the Year, and the Newcomer's Lunch. Over 100 volunteers have been involved.

The Sunday School has increased in numbers, with more programming available.

Canon 4.1

1. (a) In every congregation within the Diocese of Niagara there shall be a Vestry composed of all the baptized members of such congregation of the full age of 16 years, who for at least six months preceding the holding of a Vestry meeting have been identifiably involved in that congregation, through worship, fellowship, and financial support to that congregation, subject to the certification and appeal procedures outlined in 1(b.), (i) and (ii). (as amended, 1986)

8. 2022 Financial Statements (pp.42-50)

a) Approval of Audited Statements

John Laidlaw presented an overview of the financial statements.

The Fund Balance is \$3.4 M. Expenses were \$489,000.

In terms of revenues, it is the first time in 5 or 6 years that revenue has gone up. This is a sign that more people are coming back to church.

The cumulative deficit is \$111,000.

Ross Moore moved that the 2023 financial statements as printed in the 2023 Annual Report be approved; seconded by Sue Makwich. All in favour. None opposed. Carried.

b) Acceptance of Auditor's Report (pp. 40-41)

Hannah Keller moved that the Auditor's Report as printed in the 2023 Annual Report be approved; seconded by Scott Wilson. All in favour. None opposed. Carried.

c) Appointment of Auditors for 2023

Nancy Hewitt moved that RLB Chartered Professional Accountants be appointed as auditors for St. George's church for the 2024 financial year; seconded by Ruth Thatcher. All in favour. None opposed. Carried.

9. Approval of Nominations to Council (p.17)

Victor read the slate of nominations. Giesela Goetz will be Rector's Warden and Bruce Carrick will be People's Warden. Paul Deacon will be Deputy Rector's Warden and Laura Keller will be Deputy People's Warden. Rani Varkey will be Past People's Warden. Michael Nightingale moved that the Nominees for the 2024 Warden positions be accepted; seconded by Elaine Tucker. All in favour. None opposed. Carried.

John Laidlaw and Jeanne Forsythe will continue as Lay Delegates to Synod. Michael Nightingale and Laura Keller will be Alternate Delegates to Synod. Paige Keller will be Youth Delegate to Synod, and Ashley Sukhdeo will be Alternate Youth Delegate to Synod. Harry Oussoren will be Building & Grounds representative to Council. Maria Fage will be the Social Justice representative. Jean Mitchell will be the Pastoral Care representative. John Laidlaw will be Treasurer. Sue Makwich moved that the Nominees for 2024 Council of St. George's be accepted; seconded by Ross Moore. All in favour. None opposed. Carried.

10. Presentation of 2024 Parish Operating Budget

Highlights of the 2024 Budget were presented by John Laidlaw. Diane Spratt moved that the Budget for 2024, as printed in the 2023 Annual Report, be approved; seconded by Hugh Spencer. All in favour. None opposed. Carried.

Peter Anderson asked; how long can we continue to run a deficit? John noted that we are in debt to ourselves as opposed to an external creditor, and that we don't want to use savings to run operations.

11. Enabling Motions

- i) Moved by Peter Anderson; seconded by Dorothy Moore: That this vestry authorizes the Incumbent and Church wardens to consider and, if they deem it advisable, to approve leases, licenses, or space agreements of less than three years inclusive of all renewals AND THAT this authorization shall extend only to agreements that include the following provisions:

- That the agreement may be terminated by St George's upon sixty days' notice;
- The lessee or licensee shall provide proof of liability insurance;
- The lessee or licensee agrees to abide by the Sexual Abuse and Sexual Harassment policy of the Synod of Niagara;

AND THAT if there is any conflict between this resolution and any authorization or approval resulting from it, it is understood that the Canons of the Diocese of Niagara shall prevail.

All in favour. None opposed. Carried.

- ii) Moved by Nancy Hewit, seconded by Nancy McPherson: to Empower the Corporation to enter into Site Use Agreements of more than 3 Years
WHEREAS Workside Early Childhood Education Centre

- Has provided proof of liability insurance;
- Has agreed to abide by the Sexual Abuse and Sexual Harassment Policy of the Synod of The Diocese of Niagara;

BE IT RESOLVED THAT this Vestry authorizes the Incumbent and Churchwardens to sign a 10-year (August 1, 2022 to July 31, 2032) renewal of the space use agreement with Workside Early Childhood Education Centre to continue operating under the current terms and conditions presently approved by both Vestry and Synod Council. Reviews of the space usage fees will be undertaken yearly with Workside Early Childhood Education Centre.

The approval of the Bishop and Synod of The Diocese of Niagara will be sought.

All in favour. None opposed. Carried.

- iii) Moved by Michael Nightingale: Be it proposed that the remaining funds of \$2,629.38 in the Cuba Church Building Project be sent to the Diocese of Cuba for the restoration of Holy Trinity Church (La Trinidad) in Bermeja or an adjoining parish where many of the parishioners work in the Cuban sugar fields. Seconded by: Shirley Griffin. All in favour. None opposed. Carried.

12. Adjournment and Closing Prayers

The Closing Prayers were led by Victor Kischak. Maria Fage moved that the meeting be adjourned. All in favour. The meeting was adjourned at 11:55pm.



Bruce Mackenzie, Vestry Clerk



The Rev. Victor Kischak, Rector

Agenda for Annual Vestry Meeting (February 23, 2025)

1. Worship 9:30 AM
2. Welcome 11:00 AM
3. Approval of the Agenda
4. Appointment of the Vestry Clerk (Bruce Mackenzie)
5. Approval of the Minutes of Annual Vestry Meeting – February 25, 2024
6. Reception of All Reports
7. Rector's Time
8. Wardens' Time
9. 2024 Financial Statements
 - a. Approval of Audited Statements
 - b. Acceptance of Auditor's Report
 - c. Appointment of Auditors for 2025
10. Nominating Report
11. Presentation of the 2025 Parish Operating Budget
12. Enabling Motions for Space Use agreements

ENABLING MOTIONS FOR VESTRY APPROVAL

1. Short term agreements:

Motion to Empower Corporation to Enter into Site Use Agreements of Less Than 3 Years

BE IT RESOLVED

THAT this vestry authorizes the Incumbent and Church wardens to consider and, if they deem it advisable, to approve leases, licenses, or space agreements of less than three years inclusive of all renewals AND THAT this authorization shall extend only to agreements that include the following provisions:

- That the agreement may be terminated by St. George's upon sixty days' notice
- The lessee or licensee shall provide proof of liability insurance
- The lessee or licensee agrees to abide by the Sexual Abuse and Sexual Harassment policy of the Synod of Niagara;

AND THAT if there is any conflict between this resolution and any authorization or approval resulting from it, the Canons of the Diocese of Niagara, it is understood that the Canons shall prevail.

2. Long term agreements or renewals in their fourth year:

Motion to Empower Corporation to Enter into Site Use Agreements of More Than 3 Years

WHEREAS Workside Early Childhood Education Centre

- Has provided proof of liability insurance
- Has agreed to abide by the Sexual Abuse and Sexual Harassment Policy of the Synod of The Diocese of Niagara;

BE IT RESOLVED THAT this Vestry authorizes the Incumbent and Church wardens to sign 10-year renewal (August 1, 2022 to July 31, 2032) of the space use agreement with Workside Early Childhood Education Centre to continue operating under the current terms and conditions presently approved by both Vestry and Synod Council. Reviews of the space usage fees will be undertaken yearly with Workside.

The approval of the Bishop and Synod of The Diocese of Niagara will be sought.

Note: This motion will be forwarded to Synod Council for its approval before it can take effect.

13. Announcements and Thank-you's
14. Closing Prayer
15. Adjournment

Nominations for 2025 Council of St. George's

Rector's Warden
People's Warden
Deputy Rector's Warden
Deputy People's Warden
Lay Delegates to Synod

Alternate Delegates to Synod

Youth Delegate to Diocesan Synod
Alternate Youth Delegate to Diocesan Synod

Council Liaisons:

Outreach & Social Justice
Parish Life
Pastoral Care
Building & Grounds
Chancel Guild

Treasurer (appointed by Corporation)
Member-at-Large

Paul Deacon
Laura Keller
Jim Squires
Grace Gomashie
John Laidlaw
Nancy Hewat
Michael Nightingale
Laura Keller
Paige Keller
Ashley Sukhdeo

Maria Fage
Debbie Marchment
Jean Mitchell
Harry Oussoren
Shirley Griffin
John Laidlaw
Scott Wilson



Saturday Night Suppers at Royal City Mission

Pastoral Care

Pastoral care is a ministry to which every member of St. George's is called as this faith community is the body of Christ trying to extend the hands and heart of Christ into the wider community. While we have some designated forms of pastoral ministry, we know that there were many incidents where parishioners have quietly and readily responded whenever a situation presented itself.

Besides the informal contacts when individuals have responded pastorally, these are the areas of pastoral care we formally addressed throughout the year:

a) Honorary assistant Barbara Sykes tried to hold a communion service regularly at the Village of Arbour Trails. This service attracted not only those who live in the retirement home but also others who reside in the wider Arboretum community.

b) Besides making telephone contact throughout the year, we sent Easter cards to those who were unable to join us in church because of frailties of age or illness. We were able to restart the "Christmas Caring Tree" where parishioners took a card and a small gift to those who are no longer able to join us on Sundays. Over thirty visitors participated in this ministry. Often the lives of the visitors are enriched as much as those of the ones they visited.

c) During the weekly intercessions at both Sunday services, we remembered in prayer those who had special needs - being hospitalized, experiencing ongoing illness or other challenges - and those who had died.

d) We reached out to families who experienced the death of a loved one during the past year by sending cards at Easter and Christmas. Several of these families were able to join us for in-person services on the Sunday when we celebrated All Saints' Day and remembered their loved ones by name in the context of each liturgy.

e) With the Children and Youth Committee, we reached out to over 25 university/college students with a connection to St. George's by sending them "care packages" near the end of each semester when they were facing the stress of completing assignments and writing final exams. Some of the students, particularly those who are living away from home, said how much they appreciated this support.

f) A few people have reached out to those who are no longer able to come to church on their own by providing a ride for them. These informal arrangements were made by individuals who live nearby or on their way to church.

g) The clergy have tried to keep in touch with those who have been in greater need because of serious illness or injury, the death of a loved one, etc.

h) We are grateful for the Craft Guild and other dedicated knitters and crocheters who have continued our Prayer Shawl ministry. They have made blankets for newborns, and shawls for students leaving home to further their education. Shawls have also been given to remind people of our prayerful support during challenging times when they are ill or facing other difficulties.

i) It is encouraging to know that some regular contact continued to be made among members of Chi Rho, Chancel Guild, Book Club, the Choir and former members of Parish Guild, and that there were a number of parishioners who have regularly kept in contact with one another.

j) We are grateful for our dedicated team of videographers as our on-line Sunday services provided a weekly contact with those unable to come to worship with us. This ministry also gave the wider community an awareness of our ministries within and beyond our parish.

Whenever there are particular situations of which the clergy should be aware, we ask that you contact the church office as soon as possible. If the office is closed, please do not hesitate to call Victor (1-519-505-0499) or me (519-824-2066) so that we can respond appropriately. The written notes, telephone calls, and emails that we received from appreciative recipients attest to how much the care and prayerful support of the parish has meant to them.

Before closing this report, I would be remiss if I did not express my sincere appreciation to Debbie Marchment and Rani Varkey who have kept us informed whenever they have become aware of pastoral concerns that need to be addressed.

With blessings on our continuing ministry together,

Jean Mitchell, Priest Assistant and Liaison for Pastoral Ministry

Church Life

St. George's Church had the opportunity to be the spiritual home for many people in their significant passages of life.

Baptisms

"We receive you into the household of God. Confess the faith Christ crucified, proclaim his resurrection, and share with us in his eternal priesthood."

Kane Pierre Humphrey
Mikiya Marcia Knight-Owaseye
Hannah May Coatsworth
George William Coatsworth
Caroline Jane Coatsworth
Alfred John Coatsworth
Gabriel Caleb Panlilio
Everett Alexander Selby
Majja Harries-Mallinen

Confirmations

"Before you were born I consecrated you"

Maëlle Karram-Stephenson

Charles Eardley

Marriages

*"May they so live together that the strength of their love may enrich
our common life and become a sign of your faithfulness."*

Anika Kitchen & Carson Peters

Justine Nicole Jarvis & Yvonne Matilda Mulrooney

The Rev. Victor Kischak & Dr. Belinda Ward-Campbell

In Memoriam

*"Rest eternal grant to them, O Lord,
and let light perpetual shine upon them."*

Hanna Bonnie Adair
Winnifred Ruth Jones
Doris Irene McKersie
James Frederick Deverell
Patricia Maple Delcourt
Sandra Rainey
Patrick Albert Robinson
Kenneth Lynn McKinnon

Ian MacLean Mann
Peter Alan Gifford
Geoffrey William Harris Clark
Wallace Stuart Smith
Jeanne Page
Donna Donaldson
Caroline Anne Moen
Katherine Millman

Judith Caroline Burnett
Hilda Dorothea Corneilse
Elizabeth Frances Raaflaub
Wendy Hamilton
Hazel Doreen Smith
Faith Elizabeth Jagger
Ian MacLean Mann
Glenna Elizabeth Towler



The Wedding of the Rev. Victor Kischak and Dr. Belinda Ward-Campbell

Parish Statistics

Services	2023	2024
Total Services	187	190
Holy Communion Services (including those with only spiritual communion)	155	160
Services at Retirement Homes/ Long-term Care	11	12
Baptisms	9	9
Confirmations	0	2
Weddings	1	3
Funerals	17	16

Average Weekly Attendance	In-Person + Online = Total	
	2023	2024
8:30 am Sunday	29 + 41 = 70	38 + 47 = 85
10:30 am Sunday	83 + 94 = 177	98 + 105 = 203
10:00 am Wednesday	11 + - = 11	11 + - = 11
Totals	123 + 135 = 258	147 + 152 = 299

Special Services	In-Person + Online = Total	
	2023	2024
Holy Week and Easter Attendance	609 + 627 = 1,236	671 + 752 = 1,423
Christmas Eve and Christmas Day Attendance	528 + 501 = 1,029	580 + 764 = 1,344

Parish Roll	2023	2024
Total Number of Households*	522	535
Total Number of Individuals (Souls)*	1,193	1,189
Number of Identifiable Regular Donors	240	175

**Includes both active and peripheral members*

Worship, Music and Faith Formation

The term Worship, Music and Faith Formation covers a number of ministries at St. George's. These include the choir and choral scholars, communion assistants, live-streaming, children's and youth ministry, the carillonneurs, servers, chancel guild, hospitality/greeters, readers, and adult Bible study.

Music Director's Report

I have now been through my first full year at St. George's and it has been a very rewarding and rich year musically. We bid farewell to a few retiring choir members and welcomed a number of new ones to keep the choral tradition thriving. It is exciting to have an age range of 15-80 in the choir. The number in the choir often fluctuates weekly - usually between 14-20 with 24 or so on the roster. The choral scholars program is still going strong with financial support from the Gilmor fund and the church choral scholar fund. This is a huge support to some of our young people in high school and university as well as supporting the choir and the music program.

We have also had our first regular season of Guelph Connections Concerts since COVID. There was a great variety of well attended, wonderful concerts, all of a high calibre. Huge thanks to Marlena Tureski for her tireless work over the years to provide wonderful concerts at St. George's. She has announced that this year will be her last for organizing the concerts.

We have made Evensong a regular part of worship at St. George's with a monthly service being the goal. We had a joint Evensong with St. John's, Elora this past October with a choir of about 40 and a congregation of approximately 120. It was a fantastic service of music and worship and has become another outreach to the wider community of Guelph. There are extra singers that join us regularly for Evensong and we hope to partner with other local church choirs in the future.

There were numerous instrumentalists that have enriched our services over the past year. On Remembrance Day, we were once again joined by Randy Brown on trumpet and Don Hamilton on bagpipes. There was an extra instrumental prelude on Christmas Eve, a violinist on Ash Wednesday and flute, cello and viola at other services. We are blessed with such wonderful music and musicians as well as continued support from the congregation.

I am very thankful for the continuing weekly ministry of Don Hamilton on the carillon. Deborah Hennig has also performed some special recitals on Canada Day and St. George's Day. There has also been some interest in carillon lessons at St. George's, which is a very important step to take to encourage the next generation of carillonneurs.

The camaraderie and willingness of the choir to try new things, the friendship and support from Victor and the congregation has made my job as Music Director a wonderful experience and I look forward to continuing the rich traditions at St. George's. Those that sing pray twice. Blessings to all.

Respectfully submitted,

Jeff Enns, Organist and Music Director

Report from the Carillonneur

The year 2024 brought us challenges, opportunities, and support from unexpected sources. We had several very successful concerts by Deborah Hennig, and although the weather didn't co-operate her concerts were appreciated by the audience outside.

The carillon bells are very nearly 100 years old, and although the bells and the playing mechanism are in excellent repair, the clock winding mechanism, which was installed in 1956 caused some problems, and failed to wind the clock on several occasions. Under the guidance of Harry Oussoren, it was decided to replace the mercury-trigger switch system with modern micro-switch motor controllers. With the expertise of Mike Ray, and electrical engineers available to Harry, and the talented installation by Mr. Dave Dallan the new controllers have been provided and installed. The result has been highly successful, and is much appreciated.

At the same time, we addressed a wear issue on the clock escape mechanism, Again, I must thank Harry and Mr. Derek Moore of Lewis Tool and Die Ltd. who designed, manufactured and provided new parts to replace worn-out clock escape mechanism parts. With computer-assisted manufacturing technology, new parts were made for the 100 year-old tower clock. The clock is now keeping time with greater accuracy than at any time in my memory. We are extremely grateful for what can be described best as community support.

My youngest grandson, Desmond Hamilton has found his place in the tower, and has begun adding Carillon to his other musical talents.

Don Hamilton
Carillonneur

Live-Streaming Report

St. George's continues to live-stream all services on YouTube, allowing our online congregation to join us in worship each week. This has been especially meaningful for older parishioners who can no longer attend in person but can still be part of our church community from home. The livestream is also appreciated by many who live in other parts of Canada or the world.

Additionally, we have been able to provide live-streaming services for funerals upon request, offering comfort to families near and far. Our current AV system, installed in 2021, has served us well. Thanks to a very successful Giving Tuesday fundraiser, we now have the funds to upgrade and improve our audio and video streaming capabilities. With quotes in hand, we look forward to beginning this work in the coming year.

A dedicated team—Nancy Hewat, Paul Deacon, Bruce Carrick, John Laidlaw, and Laura Keller—makes our live-streaming possible. We would love to welcome new members, and no technical experience is required!

Respectfully submitted,
Paul Deacon

Chancel Guild

This report to the Parish Corporation of St. George's Church, Guelph, Ontario, is prepared by Shirley Griffin, president of the Chancel Guild as of the start of December, 2023, when I took over the position from our past president, Hazel Smith, who was a dedicated and conscientious member of our Chancel Guild for many, many years before she passed away in 2024. We still miss Hazel and give thanks for the blessing of being fellow members of Chancel Guild with her for so many years. May she rest in peace.

Prior to Covid 19, Chancel Guild consisted of a large group of females only. The group was divided into four teams, the largest of which had 7 members, and the smallest group had 4 members. The groups were rotated so that there was responsibility for duty once monthly. Major celebrations, for example Christmas, Epiphany, Good Friday, Easter etc. fell where they may, so that each year a group could have more than one major weekend or none at all.

In 2019, our membership was approximately 61 members in 4 groups. In 2020, this number diminished to approximately 27 members in 4 groups, with 12 associate members who were not, and are not active. With Covid 19, lives had to be adjusted to accommodate changes in lifestyle. Some members moved away from Guelph, some retired from Chancel, and others have died. We continue to have communication with retired members, and I must especially mention the ongoing support and help we received from Louise Thornton, who, for a long time, continued a part of her previous ministry by regularly laundering church linens. Thanks Louise, we certainly appreciate your help and dedication.

By 2021, the system of having four groups was no longer feasible. At the end of services, whoever came to the service and could stay, would do so. Debbie Marchment continues to manage the 8:30 a.m. service, and she has recruited eager students to assist her with this service. However, the availability of students is affected weekly by their work and school schedules.

Prior to the end of 2023, all members at the 10:30 a.m. service would go to the Sacristy at the end of the service every Sunday. There was no week on, and three weeks off, as had been the case prior to Covid.

By early in December, 2023, it became clear that our 10:30 a.m. group needed to have more members. We were at that time five in number. The 10:30 a.m. group not only clears away and cleans the vessels, they also prepare and arrange for the delivery of the flowers from the Sanctuary to be delivered to congregants who are ill, - whether in or out of hospital, - shut ins, members who are experiencing difficulties related to health, loss of family members or friends, and in need of support, or they could be celebrating a birthday, a baptism, or any other incident which is precious to them in some way. This Ministry has blossomed, and we are busy sending flowers to several parts of Guelph and sometimes its near environs, each Sunday. It has become a standard part of care for our faith community, and a part of our Rectors' programme of Worship and support at St. George's. By approximately Lent of 2024, we had recruited seven additional members, including 2 students, for a total of 12 members. Our routine has changed so that there is less stress on the members who are working on any given Sunday. The flowers are now cleared and sent out prior to the clearing away and cleaning of the vessels from the Altar. This has resolved the issue of members having to clear away the Altar and then having to prepare the flowers for distribution, followed by the actual distribution to the homes of our congregants by the same

members, an activity which can be very time consuming. The training of new members for the cleaning of the vessels is working well, and the distribution of flowers is much faster than it had been. Generally, members are now distributing the flowers to homes while the cleaning of the Holy Hardware is being done.

The Altar Guild is also actively aware of our responsibility for the polishing and care of the High Altar and its immediate environs, as well as some other parts of the Sanctuary. We are also responsible for the cleaning of some brass and other items immediately associated with the High Altar; for example, the polishing of brass and wooden candlesticks.

We have also been clearing out the Sacristy so that the closet which held several items to be worn by the Minister, and which had clearly not been used in many, many years, have been removed and shelving has been erected so that, for example, vases which had been on the floor of the Sacristy are now in the cupboard and the floor area has been relieved of its clutter. I would like to thank Harry and Bruce for their invaluable assistance in updating the Sacristy. I also thank Toni for his treats to make our work easier; for example, the provision of white gloves for handling blessed vessels, or to assist with polishing brass candlesticks. This may sound trivial, but we do need them.

Of course, there is a limit to how well our systems will work. We are experiencing some difficulty with the piscine sink which is in the Sacristy. On the first Sunday on which we could not use the sink in the Sacristy, we washed the Holy Hardware in the kitchen, but this involves procedures such as the disposal of the rinse water from the vessels. We are therefore now using the sink for the Chapel to clean the Holy Hardware, since this is a piscine sink, therefore accommodating to rinsing of Holy Vessels. The Vessels are then returned to the safety of the Sacristy, ready to be used for the next service.

An interesting development has been the arbitrary arrival in the Sacristy of various items of Holy Hardware at odd times, to include, but not be limited to, items such as the gold Chalice and the gold Ciborium which had been in regular use many years ago. They have been cleaned and welcomed back to the Sacristy. As St. George's numbers grow, they may probably be called back into action.

Thanks to Rector Victor for his guidance and support. His direction is generally easy to follow, and I trust that if we go off the rails, he will let us know so that we can get back to where we were supposed to be.

Debbie and I communicate at least once weekly. I think that we have made a good start, and although there is still a lot to be done, our Chancel Guild has been positive in adjusting to the changes in our numbers, to our individual availability, to our individual health issues and new routines to accommodate. Unfortunately, we have just lost our most vivacious and eager member, Blessing (Ngozi). She is always full of fun, yet capable and reliable. She has moved to Calgary, Alberta for the purpose of work. We will miss her, and we wish her every blessing as she starts her new career.

In the meantime, our group is working well, and we are supportive of each other. I am grateful to all of our members for each individual commitment to Chancel Guild and for being considerate, thoughtful and reliable in maintaining this important Ministry.

Thank you for listening. If you have any questions, please do not hesitate to contact me.

All of which is Respectfully submitted by
Shirley Griffin

(On behalf of St. George's Chancel Guild).

Chancel Guild Report

January - December 31, 2023

Revenue

Donations	\$0.00
Total Revenue	\$0.00

Expenses

Flowers	0
Total Expenses	0

Excess (deficiency) of Revenue over Expenses **\$0.00**

Fund Balance, beginning of year **\$6,452.89**

Fund Balance, as of December 31, 2024 **\$6,452.89**

Respectfully submitted by Tracy Jewell, Bookkeeper

Children and Youth at St. George's

The Children & Youth Committee is a group of nine. The members are: Rani Varkey, Janet Harris, Shaun Scott, Bruce Carrick, Hannah Keller, Giesela Goetz, Rev. Jean Mitchell, Rev. Victor Kischak and Debbie Marchment. We have met throughout the year to coordinate programs for our younger parishioners from the ages of 4 to 24.

The children are divided into age groups: young children 4-10, youth 11-17, and university/college 18-24. Hannah Keller continues her role of Church School Coordinator at our 10:30 service. We have enjoyed watching the children grow and learn about our Christian Faith under Hannah's enthusiastic leadership and several helpers. We have a core group of children who attend Church School.

The Church School children made Christmas cards to sell as their Stewardship. Unfortunately, sales didn't go as well as we had anticipated due to the postal strike.

For the university/college students, care packages were assembled and delivered to students in the spring and fall. Hopefully this helped alleviate a bit of stress during exam time and reminded them that they are an integral part of our congregation. God's love was passed along to them through kindness.

Our Young Adults Ministry (YAM), aged 19-35 years, is a small core group that meets for recreation and bible study.

We look forward to further discussions and exploring creative ways to keep this vital ministry growing.

Respectfully submitted, Debbie Marchment, Chairperson

Church School

Church School continues into its third year and has become a settled ministry within the life of our parish. Since last February, the children of St. George's have kept busy with weekly lessons that covered both bible stories and liturgical traditions. Some activities included making traditional Lenten pretzels, a three-man relay race for Trinity Sunday, and a bible-themed game of Jeopardy. The early summer saw the Church School conclude its third and final term of the school year on June 9th, 2024, with an End-of-Year Party.

Classes recommenced on September 8th and are planned to run until mid-June of 2025. The Spark All Kids program continues to be the primary curriculum for the year. Highlights from the fall term included a backpack blessing, a special Thanksgiving-theme activity pack, and a Christmas card fundraiser led by the children of St. George's. This past Christmas also saw the debut of a brand-new Christmas pageant script called "Once Upon a Manger: A Paper Bag Pageant."

Approximately 30 children are registered for this year and average 3 to 9 students on any given Sunday morning. While consistency in attendance continues to be a concern, the enthusiasm of the children for the Good News is visible. We also continue to see newcomers brought to our parish through children's ministry.

With the Church School ministry well settled, we're looking towards ways of integrating children's ministry and faith formation into the lives of all parishioners.

Finally, St. George's Church School would not be able to run without the continual enthusiasm and volunteer support of teaching assistants. This team consists of John Laidlaw, Laura Keller, Kateri Fage and Paige Keller. We are always looking to grow our team and expand our missional reach even farther. If you are interested in taking part in this transformational ministry, please feel free to stop by our classroom after a Sunday Service to talk about joining our lessons.

Respectfully submitted,

Hannah Keller

Church School Coordinator



Parish Life

As our Parish Life representative, I am the liaison between Council and Chi Rho, Book Club, Crafting Guild and Chancel Guild. I ensure there is an open dialogue between Council and these important church groups.

New parishioners are always welcome to join any of these groups as we look for opportunities to grow our membership.

Respectfully submitted, Debbie Marchment, Parish Life Liaison

Chi Rho Fellowship

St. George's Chi Rho Fellowship continued with tremendous change and growing membership in 2024! As the major 'dose' of COVID wound down, our group wondered what was truly in store for us. Membership had dropped during those COVID years, and – with the decision made to meet in the daytime, adequate space was no longer available at St. George's. An extraordinary change of plans came to fruition. St. George's Chi Rho Fellowship now meets for our inside gatherings in the activity room or the Church vestibule of All Saints on Silvercreek Pkwy. How did this happen?

We marched forward and, with quick thinking, a few queries were made, and here we are – still a vibrant group but now comprised of all three Guelph Anglican churches. Gathering under the St. George's Chi Rho Fellowship umbrella, parishioners from All Saint's (formerly St. Paul Evangelical Lutheran and St. David/St. Pat's Anglican), and Church of the Apostles (formerly St. James, and St. Matthias) have joined in the fun! We are the only active Chi Rho Fellowship in the Diocese – and we are determined to continue!

Our 2024 Programmes brought us games and interesting speakers, trips and “a meal or two out”. The Rev. Brian Wilker from All Saints spoke at our Lent meeting, informing us about the differences between the Anglican and Lutheran Christian practices. Our April meeting was a fun one – Sue Makwich organized a “consumable auction” -- an activity that was enjoyed by all who were there, whether bidding or watching! Another meeting focused on cards and board games. Yet another learning adventure was enjoyed when we went to the Wellington County Museum in Aboyne (the best rated small Museum in Ontario!). To wrap up spring, we joined together for a luncheon at Symposium Restaurant. In the summer, and back from many years ago – a brown bag picnic with games was enjoyed by all at the Riverside Pavillion. Our St. George's Rector, the Rev. Victor Kischak, spoke in the fall about Harry Potter – what a neat change of pace that was! Chryste Wise, a U of G graduate student from the Arboretum presented with great charm and superb speaking skills, speaking about frogs and toads in Ontario – what a learning experience that was. And, for our 2024 wrap-up, Rocky Mumford from Einstein's catered a delicious turkey Christmas Dinner!

For 2025, a variety of activities have been suggested. Some pursuits already planned... a picnic outing in a member's back garden is planned for a day in August, our ever-popular Consumable Auction, and Court Whist will return. Gatherings for meals are always welcomed, and we will continue with a spring lunch, and a Christmas gathering with carols. We hope to have several informative meetings – fraud, fire prevention, and a Lenten session with a clergy member.

Please check for our monthly notices in the church bulletin, or better yet ... the bulletin board to see what is next for ST. GEORGE'S CHI RHO FELLOWSHIP.

We would love to have you join – new members are always welcome!

Respectfully submitted.

Susan Pulleyblank

**Chi Rho Fellowship Financial Statement
For the year ended December 31, 2024**

Revenue

Membership	\$ 320.00
Coffee Fund & Birthdays	\$230.30
Silent Auction	\$ 248.40
Draw	\$100.00
Name Tags	\$72.00
Museum	\$95.00
Christmas Dinner	\$840.00
Total Revenue	\$1,905.70

Expenditures

All Saints	\$150.00
Church of the Apostles	\$50.00
Speakers	\$150.00
Riverside Park	\$54.92
Museum	\$79.10
Name Tags	\$99.00
Clergy Lunch	\$24.25
Meeting Expense	\$9.00
Christmas Dinner	\$ 812.75
Total Expenditures	\$1,429.02

Excess (Deficiency) of Revenue over Expenditure	\$476.68
Fund Balance, beginning of year	\$1,065.84
Fund Balance, end of year	\$1,542.52

Respectfully submitted, Audrey Conway, Treasurer

Book Club

St. George's Book Club moved online at the start of the pandemic and has continued to do so for two years. We still meet each month. While it was not the same as in person, thanks to modern technology, we were still able to review the book and socialize by Zoom. In the fall of 2022, we moved to the third Tuesday of the month and will go forward monthly at that time. At the same time, we incorporated a hybrid meeting style, whereby members could participate with attendance at a member's home, or via Zoom - whichever worked best for them. We read a variety of books from well known authors to some not so well known. Our discussions are very lively, thought provoking and entertaining. Everyone has an opportunity to share his/her thoughts on the current book we are reading. We have 10 active members.

Respectfully submitted,
Anne McGee

Social Justice and Outreach

Saturday Night Suppers:

Royal City Mission offers meal programs and support services to the most vulnerable in our community. St. George's has supported the drop-in meal program through the purchase, preparation and serving of the Saturday Night Suppers several times each year. The goal of these meals is to provide a full and nutritious meal at no cost, in a safe and loving environment, to anyone in the community who is in need.

In 2024, meals were served by St. George's on April 27 and August 31. We had tremendous volunteer response and have had no problem with finding ample coverage for all volunteer roles such as meal preparation, food serving and clean-up. We are grateful for the involvement of so many members of the St. George's community in making each Saturday Night Supper a success.

The number of meals served ranged between 80-100. The staff at the Royal City Mission has asked that we plan for approximately 150 meals for future suppers as there is significant need in the community. Leftover food is used to provide meals during the week.

Refugee Sponsorship:

St. George's welcomed a Syrian family of three (mother and two young adult sons) to Canada on May 14th. Ahead of their arrival, the Refugee Committee arranged for rental of a 2-bedroom apartment and donations of furniture and furnishings. In the months since arrival, the team supported the family's settlement in Guelph and have included the family in Saturday Night Suppers and the Parish Christmas Dinner. This sponsorship is a co-sponsorship together with the family's extended family who live in Guelph. St. George's commitment to the family continues through May 2025.



Coldest Night of the Year (CNOY):

St. George participated in the Guelph CNOY walk on February 24, 2024 in support of Hope House. CNOY is a national fundraising effort in support of local charities serving people who are experiencing hunger, hurt or homelessness. St. George's was one of 81 teams and 595 walkers that walked either 2km and 5km routes. St. George's had a friendly competition among downtown churches, and emerged as the top fundraiser for a second year. Guelph's CNOY walk raised over \$200,000 for Hope House.

Respectfully Submitted,
Maria Fage

Social Justice and Outreach Report
Fiscal Year ~ January - December 2024

Revenue	
Donation	\$233.34
Soup & Buns	<u>\$1,119.65</u>
	<u>\$1,352.99</u>
Expenditures	
Saturday Night Suppers	<u>\$817.23</u>
Soup & Buns	<u>\$50.08</u>
	<u>\$1867.31</u>
Excess (deficiency) of Revenue over Expenditure	\$485.68
Fund Balance, beginning of year	<u>\$11,874.89</u>
Fund Balance, as at December 31, 2024	<u><u>\$12,360.57</u></u>

Respectfully submitted, Tracy Jewell, Bookkeeper



Chi Rho Meeting – December, 2024

Finance, Operations & Communications

There continues to be much demand in keeping the buildings and grounds well maintained and we thank Harry Oussoren (Chair) and the Building & Grounds Committee for their diligent oversight and care.

Building & Grounds Committee

In 2024 the following matters were dealt with:

- Caulking in the parapet wall above the north window was replaced to prevent water infiltrating the north wall which has caused deterioration of the plaster frame,
- The floodlight shining on the east wall and window was made operational,
- The windows in the north wall (Mitchel Hall) were replaced to reduce heat loss and allow for ventilation in the summer,
- Parts of the clock mechanism were repaired in the spring,
- Four stone pillars were returned and set along the south property line
- The renovation of the women's washroom at Mitchell Hall was completed by Workside,

In addition many routine repairs and minor upgrades were completed.

Priorities for 2025 will be as follows:

- Replace the soffits and fascia at the top of Mitchell Hall. The cost is estimated to be about \$10,000
- Paint/repair the gingerbread and trim on the rectory. The lowest quote for the work is for about \$ 10,000.
- Removal of graffiti in the quadrangle and fencing off the area,
- Upgrades to the audio-visual system,
- Redesign and replanting of the gardens on the south side of the church,
- Repair of the north window frame.

Thanks go to Toni Atieh, our sexton, and Andrew and Bryce, the assistants, for keeping the buildings maintained. The assistance of Steve Conway, Michael Nightingale, and Graham Nasby who are members of the Building and Grounds committee is greatly appreciated.

Submitted by Harry Oussoren,
Facility Manager

Rentals Co-ordinator's Report

2024 has been another good year for rentals. Ongoing rentals continued for Yoga, Tai Chi, AA, Tango, and occasionally rehearsals for the Elora Singers. Weekly space is being rented out on Monday, Tuesday, and Thursday evenings.

One-off rentals for 2024 included the Kiwanis Music Festival, The Guelph Youth Music Singers Spring Concert, a charity Piano Concert, The U of G Singers concert and several Saturday Christmas Markets. Astronomy in Action is renting Mitchell Hall two to three times a year. Our Parking lot is rented out for Storm games. Thanks to Rani Varkey and her crew for their continued commitment ensuring that there is a 'Parking Attendant' for every game.

Respectfully submitted,
Maryjane Oussoren, Rentals Co-ordinator.

Stewardship Committee

The Stewardship Committee for 2023 consisted of Laura Keller, the Rev. Victor Kischak, John Laidlaw, Ella Turnbull and Jeanne Forsythe. We worked hard to encourage parishioners to identify their gifts, to be grateful for these gifts, to use them responsibly, to share them lovingly and to return them back to God. We also planned some fun events!

Highlights from this year include:

- The return of our **Rummage Sale!** Donations to the sale were almost overwhelming – there was no shortage of items to sell. We had a small army of volunteers over several days to help sort items, sell items, and then pack up the leftovers after the sale. Unfortunately, the weather on the day of the sale did not cooperate, with monsoon-like rains for most of the day. We still ended up generating a little over \$1,900 in sales and will certainly try again this year. Save the dates of April 20-21, 2024, and pray for sunshine.
- **Soup and Buns Lunches** returned in 2023, with lunches happening in both April and October. Funds generated from these two events support the Saturday Night Suppers ministry. Again, many thanks for the folks who help set up, make soup, clean up, and come for lunch. Without you, these lunches couldn't happen.
- Our first **Apple Fundraiser** took place in September, with moderate interest. The feedback from those who took part was very good, and we will hold another apple fundraiser in the fall.
- **Giving Tuesday** once again demonstrated the generosity of our parish. Although we fell short of our goal, we still managed to raise \$12,997.91 in one day! Every penny from Giving Tuesday goes to support our operating budget so that we can continue to grow our ministries and other programs. Again, Giving Tuesday will certainly be something we participate in this year – so save that date, too – December 3, 2024!

How else can you support St. George's financially?

1. Pre-authorized Giving
2. E-transfer to **bookkeeper@saintgeorge.ca**
3. Credit or Debit card
4. Stock / Share Transfer
5. Planned giving / Legacy giving
6. Donation Envelopes – contact the office
7. Online – on our website through Canada Helps, Facebook “Donate Now”

Pre-Authorized Giving

Please consider participating in the PAG (Pre-Authorized Giving) program at St George's Anglican Church. How it works:

- You authorize the church to take a given amount from your bank account at regular intervals.
- Amounts can be changed at any time.

How it helps St George's Church:

- The consistent flow of funds helps with the budgeting process for the Corporation.
- We could go “green” as there would be no need for envelopes or cheques.
- Frees up your time and energy as there would be no need for you to write cheques.
- Church would not have to spend time and fees to deposit your cheques.
- Reduces the need for playing catch up at the end of the year.

Extra gifts can be given in the special envelopes that are distributed at Lent, Easter, Thanksgiving and Christmas. Please talk to Tracy Jewell, our Bookkeeper, or look for the forms on our website.

Stock or Share Transfer

Donate your securities to the Church. The fair market value is determined on the day the securities are received and sold by the Church. There may be benefits to you donating stock to the Church as it can help you save on capital gains tax.

How does this work? For example, if you bought 10 shares in a company at \$50/share and they are now worth \$100/share, you would have a capital gains of \$50/share. If you donate those shares to St. George's, your donation would be valued at \$1,000. You could then take the \$1,000 cash you would have given to the Church and invest it. You would get a tax receipt of \$1,000 and eliminate the capital gains.

Download the form from the website or contact the office.

Planned Giving / Legacy Giving

For many of you, the work of Christ in today's world through the Church is an important part of your lives. Thus, you are regular contributors to St. George's Church through your regular offerings for the general operating budget of the church and through the various special appeals. You usually make these donations from your regular source of income.

While you enjoy the benefits of your assets during your lifetime, you can plan now for how they will be used after your death. Family and friends are at the heart of such a plan and you need to make sure that they are looked after, but please also consider how you can continue to help with the work of the Church in the future.

This is where Planned Giving comes in. In simple terms, Planned Giving is a way of ensuring the ongoing mission and ministry of the Church from your accumulated assets. A Planned Gift is a deferred gift; that is, you decide now how your assets will be used later.

The simplest form of Planned Giving is to remember St. George's Church in your Will. If you should decide to leave a bequest to St. George's in your Will, you would simply state: *I hereby give, devise, and bequeath to the Corporation of St. George's Church, 99 Woolwich Street, Guelph, (here state the nature or amount of the gift).* This is relatively straightforward and may also provide some tax benefits for your estate.

You could also continue to remember St. George's through either an annuity or a life insurance policy. These options may provide tax benefits for you today, give you a guaranteed income for life, or enable you to give a significant future gift at a modest cost to you now.

You may want to contact the Bookkeeper or Treasurer for additional information. They will gladly discuss, in confidence, any questions or concerns that you may have.

Please prayerfully consider some of these Planned Giving options when you are doing your personal planning.

CanadaHelps & Facebook

With CanadaHelps, you can now give with your credit card. This convenient option allows people to give a one-time or regular payments and collect points on their credit card! CanadaHelps is also able to handle stock transfers in a secure way. Tax donation receipts are emailed at the time of the gift directly to the giver, or you can log into your personal account to access donation receipts at any time. Go to www.saintgeorge.ca and click on "Donate Now" or use your mobile device to click on the QR code.

You can also click the "Donate Now" button on our Facebook page.

Respectfully submitted,
Laura Keller



Christmas Market Report

The St. George's Christmas Market took place on Saturday, November 30, 2024, with many much-loved features such as the Penny Table, Attic Treasures, the Raffle Basket, the Craft Table, Tea-Room-to-Go Boxes and the Children's Market.

We expanded the Christmas Café this year, with more seating for guests to enjoy a free cup of coffee or tea, or to purchase a butter tart. This continues to be very popular with guests. We also offered tours of the church sanctuary. Several people took advantage of the opportunity and enjoyed learning about our beautiful nave.

The Baking and Preserves Table was our top seller once again. The baking was a huge hit, but the star of the show continues to be St. George's famous mincemeat! Attic Treasures was very successful, with lovely antiques, Christmas decorations and collectibles – there wasn't much left by the end of the market!

The Tea-Room-to-Go Boxes were a big hit again this year with approximately 150 boxes being sold. We also had about 20 tables purchased by outside vendors who brought a variety of wares for sale. The feedback from the vendors was excellent and all plan to return in 2025.

All our hard work paid off – this year our market generated over \$7,000 in net revenue for our church, which is an 8% increase over last year! These funds have been applied against the church operating deficit. A huge thank you goes out to the many, many folks who helped put the day together, especially our planning committee of Don Hamilton, Donna Kentner, Brenda King, John Laidlaw, Sue Makwich, Karen Mantel, Debbie Marchment, Brenda Roelofsen, Earla Smith, Wilda Waldron, and Jan Wilson.

Respectfully submitted,
Laura Keller

Christmas Market

Fiscal Year ~ January - December 2024

Revenue	
Market Proceeds	\$7,542.35
	<u>\$7,542.35</u>
Expenditure	
Market Expenses	\$1,560.93
Moved to Operations ~ \$6,873.97 from 2023 proceeds*	\$13,673.97
	<u>\$15,234.90</u>
Excess of Revenue over Expenditure	-\$7,692.55
Fund Balance , beginning of year	\$7,693.97
Fund Balance , as at December 31, 2024	<u><u>\$1.42</u></u>

Respectfully submitted, Tracy Jewell

Treasurer's Report

In 2024 St. George's has continued to show progress in moving forward with increased attendance and giving. All the festivals were up with all three Christmas Eve services being very well attended. Victor has continued to grow the congregation and with that the giving. However, with the loss of some significant donors over the last few years, we must remain diligent in increasing the attendance and giving.

Weekly Collections, including Giving Tuesday, were up only slightly, to \$347K from \$343K in 2023, with Identified Givers being down \$9K. However, Giving Tuesday was up \$11K from 2023 to almost \$24K. Festivals were all up both over last year and over budget, coming in at \$21K almost double 2023. Christmas was more than double 2023's \$4.6K at \$10.3K. Helping to achieve this was putting the Christmas envelopes in the bulletins and more effective passing of the offering plates.

Other Income was up \$89K over 2023 at \$110K. The two main reasons for this are Special Giving at \$71.6K and the funds from the last two Christmas Markets at \$14K. The Special Giving were gifts given by families in honor of loved ones who had passed away. These are different than bequests, which are a result of giving instructions in a will. The Christmas Market funds are used to reduce the deficit and were not included in last year's income. If the Special Giving and Christmas Market funds were removed, Other Income is up \$4K from 2023.

Cost Sharing, Other Users is up over 2023, and this mainly comes from other users as the funds we receive from Workside is consistent. The total was \$92K which is shown as a negative as these funds go against our costs rather than being considered income and this is done for reporting purposes. Workside Early Childcare Centre provided \$67K and other user income was \$25K. Without these offsetting expenses income, our finances would be much worse off.

Two of our largest expenses are non-discretionary and out of our control, that being our insurance, and our Diocesan assessment. The Diocesan assessment dropped again in 2024 by \$6K to \$77K and although it may look positive that this expense is down, it is down because our income had been dropping and not a decrease in the percentage of income taken. There was an increase in our insurance cost again this year, but it was only up slightly and came in at \$82K.

Buildings Maintenance came in comparably with 2023 and the budget. Office and Accounting also came in at about the same level as 2023. Both Pastoral Ministry and Worship, Music and Education came in very close to the budgeted amounts. Overall expenses were down in 2024 and, also under budget, coming in at \$483K.

Although our income was up, our expenses still exceeded our income by \$6K for the operations at St. George's. However, thanks to the Special Giving and the Christmas Market, this was down from \$114K in 2023. With these funds the draw down from Mission & Ministry Fund was just \$29.7K to balance the budget. The debt did decrease by the amount of the Giving Tuesday funds; however, these funds should not be considered as a debt reduction in 2024 as they will be spent in 2025.

Thanks to the dedication and generosity of the parishioners, St. George's has continued to grow after struggling for several years and is in better shape than most Anglican churches. With more and more parish activities restarting and growing we will be able to get the Church's finances back in order.

Respectfully Submitted by John Laidlaw



Financial Statements

**St George’s Anglican Church
Financial Statements
Year Ended December 31, 2024**

(With comparative figures for the year ended December 31, 2023)

Table of Contents for Financial Reports

	Page
Independent Auditor’s Report.....	36
Statement of Financial Position	38
Operating Fund Statement of Revenue, Expenditure, and Fund Balances	39
Detailed Schedule of Revenues	40
Detailed Schedule of Expenditures.....	41
Capital Fund Statement of Revenue, Expenditure, and Fund Balances	43
Restricted Fund Statement of Revenue, Expenditure, and Fund Balances	44
Endowment Fund Statement of Revenue, Expenditure, and Fund Balances.....	45
Statement of Cash Flows	46

INDEPENDENT AUDITOR'S REPORT

To the Clergy, Church Wardens and Parishioners of: St. George's Anglican Church

Qualified Opinion

We have audited the accompanying financial statements of St. George's Anglican Church, which comprise the statement of financial position as at December 31, 2024 and the statements of revenues and expenditures and fund balances for the operating fund, capital fund, restricted funds, and legacy fund and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matters described in the Basis for Qualified Opinion paragraph, these financial statements present fairly, in all material respects, the financial position of St. George's Anglican Church as at December 31, 2024 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Church derives some of the revenues from donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Church and we were not able to determine whether any adjustments might be necessary to donation revenue, excess (deficiency) of revenues over expenditures and cash flows from operations for the years ended December 31, 2024 and 2023, current assets as at December 31, 2024 and 2023, and net assets as at January 1 and December 31 for both the 2024 and 2023 years. Our audit opinion on the financial statements for the year ended December 31, 2023 was modified because of the possible effects of this limitation in scope.

Canadian accounting standards for not-for-profit organizations require that capital assets be recorded at fair value the date of contribution when fair value can be reasonably determined. Capital assets of the Church are expensed in the year of purchase. The fair value of the land and buildings and net assets invested in capital assets cannot be determined.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of St. George's Anglican Church in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Church's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



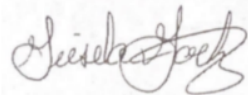
Guelph, Ontario
February 23, 2025

Chartered Professional Accountants
Licensed Public Accountants

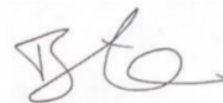
St. George's Anglican Church
Statement of Financial Position
As At December 31, 2024

ASSETS	Operating Fund	Capital Fund	Restricted Fund	Legacy Fund	2024 Total	2023 Total
Current Assets						
Petty cash	\$ 100	\$ -	\$ -	\$ -	\$ 100	\$ 100
Royal Bank (See Note 3)	-	-	-	130,066	130,066	183,757
Bank - Lottery Fund	1,616	-	-	-	1,616	-
Miscellaneous receivables and prepaids	13,789	-	-	-	13,789	8,919
Receivable from other funds	-	-	77,125	347,604	424,729	458,660
Investment savings account (Note 4)	-	-	-	391,493	391,493	98,550
	<u>15,505</u>	<u>-</u>	<u>77,125</u>	<u>869,163</u>	<u>961,793</u>	<u>749,986</u>
Long Term Investments (Note 5)						
Diocesan Investment Fund	-	-	-	896,433	896,433	774,970
Habitat for Humanity bond	-	-	20,167	-	20,167	-
Guaranteed investment certificates	-	-	-	211,106	211,106	281,404
RBC Dominion Securities						
Canadian portfolio	-	-	-	1,210,649	1,210,649	1,003,619
USA portfolio	-	-	-	999,213	999,213	827,706
Global portfolio	-	-	-	269,700	269,700	236,853
Anniversary Lecture Fund GIC's	-	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>20,167</u>	<u>3,587,101</u>	<u>3,607,268</u>	<u>3,124,552</u>
	<u>\$ 15,505</u>	<u>\$ -</u>	<u>\$ 97,292</u>	<u>\$ 4,456,264</u>	<u>\$ 4,569,061</u>	<u>\$ 3,874,538</u>
LIABILITIES AND FUND BALANCES						
Current Liabilities						
Accounts payable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Clearing accounts (See Note 7)	28,191	-	-	-	28,191	45,489
Payable to other funds	152,033	272,696	-	-	424,729	458,660
	<u>180,224</u>	<u>272,696</u>	<u>-</u>	<u>-</u>	<u>452,920</u>	<u>504,149</u>
Fund Balances	<u>(164,719)</u>	<u>(272,696)</u>	<u>97,292</u>	<u>4,456,264</u>	<u>4,116,141</u>	<u>3,370,389</u>
	<u>\$ 15,505</u>	<u>\$ -</u>	<u>\$ 97,292</u>	<u>\$ 4,456,264</u>	<u>\$ 4,569,061</u>	<u>\$ 3,874,538</u>

Approved on behalf of the Corporation:



Rector's Warden



People's Warden

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2024

	Budget 2025 (Unaudited)	Actual 2024	Budget 2024 (Unaudited)	Actual 2023
Revenues (Schedule 1)				
Weekly collections	\$ 374,500	\$ 346,643	\$ 357,000	\$ 343,147
Festival offerings	16,660	21,326	13,700	11,331
Other income	<u>65,472</u>	<u>109,527</u>	<u>47,650</u>	<u>20,368</u>
	<u>456,632</u>	<u>477,496</u>	<u>418,350</u>	<u>374,846</u>
 Expenditure (Schedule 2)				
Clergy ministry	183,960	118,478	119,616	113,472
Worship, music and education	47,843	45,976	49,756	42,463
Outreach	85,375	77,567	85,400	82,613
Building maintenance	152,005	146,054	145,950	154,537
Program support	100,524	95,875	91,222	95,615
Communications	<u>(325)</u>	<u>(332)</u>	<u>(350)</u>	<u>174</u>
	<u>569,382</u>	<u>483,618</u>	<u>491,594</u>	<u>488,874</u>
 Deficiency of Revenue				
Over Expenditure before other items	<u>\$ (112,750)</u>	(6,122)	<u>\$ (73,244)</u>	(114,028)
Fund Balance, beginning of year		(188,304)		(110,743)
Transfer from Mission & Ministry Fund		29,707		36,467
Transfer from Christmas clearing account		<u>-</u>		<u>-</u>
Fund Balance, end of year		<u>\$ (164,719)</u>		<u>\$ (188,304)</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Detailed Schedule of Revenues
Year Ended December 31, 2024

	Budget 2025 (Unaudited)	Actual 2024	Budget 2024 (Unaudited)	Actual 2023
Weekly Collections				
Identified givers (Note 8)	\$ 350,000	\$ 312,587	\$ 350,000	\$ 321,241
Giving Tuesday	15,000	23,782	-	12,998
Open collection	8,500	9,416	6,000	7,908
Weddings	1,000	858	1,000	1,000
	<u>374,500</u>	<u>346,643</u>	<u>357,000</u>	<u>343,147</u>
Festival Offerings				
Christmas	6,000	10,285	7,000	4,658
Easter	6,000	6,378	3,500	3,217
Harvest	4,000	4,003	3,000	3,311
Lent	660	660	200	145
	<u>16,660</u>	<u>21,326</u>	<u>13,700</u>	<u>11,331</u>
Other Income				
Sundry receipts	600	627	150	90
Fundraising	1,000	1,864	25,000	258
Course fees and books	-	65	-	5
Parking	25,000	21,672	22,500	20,015
Special Giving	38,872	71,625	-	-
Group Contributions to Ministry	-	13,674	-	-
	<u>65,472</u>	<u>109,527</u>	<u>47,650</u>	<u>20,368</u>
	<u>\$ 456,632</u>	<u>\$ 477,496</u>	<u>\$ 418,350</u>	<u>\$ 374,846</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Detailed Schedule of Expenditures
Year Ended December 31, 2024

	Budget 2025 (Unaudited)	Actual 2024	Budget 2024 (Unaudited)	Actual 2023
Clergy Ministry				
Salary and benefits	\$ 144,974	\$ 80,233	\$ 79,050	\$ 74,509
Housing	24,324	23,166	23,166	22,275
Pension assessments	13,262	12,631	12,800	12,145
Continuing education	900	-	-	-
Clergy honorariums	500	2,448	4,600	4,543
	<u>183,960</u>	<u>118,478</u>	<u>119,616</u>	<u>113,472</u>
Worship, Music and Education				
Music consultant	36,313	34,583	35,056	28,892
Music consultant supply	1,750	1,640	1,500	1,401
Choral scholarships	2,500	2,500	2,500	2,560
Choir music and instrumentalists	380	228	1,500	1,070
Organ, piano and carillon maintenance	1,500	1,828	1,000	947
Music continuing education	-	-	300	-
	<u>42,443</u>	<u>40,779</u>	<u>41,856</u>	<u>34,870</u>
Family life ministry				
Sunday school (net)	4,500	4,367	6,900	6,444
Sacristy supplies	900	830	1,000	1,149
	<u>47,843</u>	<u>45,976</u>	<u>49,756</u>	<u>42,463</u>
Outreach				
Diocese of Niagara (Note 9)	85,000	76,812	85,000	82,213
Synod registration	375	755	400	400
	<u>85,375</u>	<u>77,567</u>	<u>85,400</u>	<u>82,613</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Detailed Schedule of Expenditures
Year Ended December 31, 2024

	Budget 2025 (Unaudited)	Actual 2024	Budget 2024 (Unaudited)	Actual 2023
Building Maintenance				
Salaries, subcontracts and benefits	83,026	80,598	88,600	81,017
Insurance	82,110	82,110	79,500	81,762
Inspections and contracts	4,000	3,547	6,500	4,147
Heat	21,000	20,901	30,000	29,411
Hydro and water	23,000	20,890	17,000	16,567
Repairs	24,000	22,720	9,000	13,525
Supplies	6,500	6,460	7,000	12,404
Property tax	569	569	550	537
Cost-sharing, other users	<u>(92,200)</u>	<u>(91,741)</u>	<u>(92,200)</u>	<u>(84,833)</u>
	<u>152,005</u>	<u>146,054</u>	<u>145,950</u>	<u>154,537</u>
Program Support				
Salaries and benefits	53,842	51,223	49,047	51,376
Bookkeeping and auditing	21,525	19,357	19,500	18,035
Office equipment rental	3,422	3,422	3,525	3,516
Telephone	3,635	3,605	4,200	4,009
Office and general	6,500	6,279	8,000	11,318
Postage and courier	1,500	1,292	2,000	1,694
Printing and stationery	7,000	7,811	3,000	3,581
Sundry expenses (net)	2,000	1,838	750	921
Bank charges and interest (net)	<u>1,100</u>	<u>1,048</u>	<u>1,200</u>	<u>1,165</u>
	<u>100,524</u>	<u>95,875</u>	<u>91,222</u>	<u>95,615</u>
Communications				
Advertising	(500)	(500)	(500)	174
Publications for resale	<u>175</u>	<u>168</u>	<u>150</u>	<u>-</u>
	<u>(325)</u>	<u>(332)</u>	<u>(350)</u>	<u>174</u>
	<u>\$ 569,382</u>	<u>\$ 483,618</u>	<u>\$ 491,594</u>	<u>\$ 488,874</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Capital Fund
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2024

	2024	2023
Revenue	\$ 169	\$ 720
Expenditure	<u>6,539</u>	<u>9,482</u>
Deficiency of Revenue over Expenditure	(6,370)	(8,762)
Fund Balance, beginning of year	(306,826)	(334,440)
Drawdown from Legacy	<u>40,500</u>	<u>36,376</u>
Fund Balance, end of year	<u>\$ (272,696)</u>	<u>\$ (306,826)</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Restricted Funds
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2024

		Cuba Project <small>(Externally Restricted)</small>	Choral Music Scholarship <small>(Externally Restricted)</small>	Thatcher Youth Bursary <small>(Externally Restricted)</small>	Gilmor Music Fund <small>(Externally Restricted)</small>	Memorial Funds <small>(Externally Restricted)</small>	Prayer Shawl Fund <small>(Externally Restricted)</small>	Mission & Ministry Fund <small>(Externally Restricted)</small>	Mains/Baxter Family Music Fund <small>(Externally Restricted)</small>	Lecture Fund <small>(Internally Restricted)</small>	Guelph Connections Fund <small>(Internally Restricted)</small>	Housing Ministry Fund <small>(Internally Restricted)</small>	HEP Fund <small>(Externally Restricted)</small>	Total
Revenue														
Flower memorials	\$	-	-	-	-	-	-	-	-	-	-	-	-	-
Gifts received	-	-	6,592	300	3,650	3,451	-	-	3,000	-	5,847	177	2,960	25,977
Other revenue	-	-	6,592	300	3,650	3,451	-	-	3,000	-	5,847	177	2,960	25,977
Expenditure														
Flower memorials	-	-	5,240	835	6,540	12,263	-	-	-	-	7,050	-	-	12,263
Other expenditures	-	-	5,240	835	6,540	12,263	-	-	-	-	7,050	-	-	19,665
	-	-	5,240	835	6,540	12,263	-	-	-	-	7,050	-	-	31,928
Excess (Deficiency) of Revenue over Expenditure	-	-	1,352	(535)	(2,890)	(8,812)	-	-	3,000	-	(1,203)	177	2,960	(5,951)
Fund Balance, beginning of year	2,630	-	24,570	8,034	4,635	32,442	164	-	-	11,235	10,553	19,823	(21,636)	92,450
Transfer to Operating fund	-	-	-	-	-	-	-	(29,707)	-	-	-	-	-	(29,707)
Drawdown from Legacy	-	-	-	-	-	-	-	40,500	-	-	-	-	-	40,500
Fund Balance, end of year	<u>\$ 2,630</u>	<u>\$ 25,922</u>	<u>\$ 7,499</u>	<u>\$ 1,745</u>	<u>\$ 23,630</u>	<u>\$ 164</u>	<u>\$ 10,793</u>	<u>\$ 3,000</u>	<u>\$ 11,235</u>	<u>\$ 9,350</u>	<u>\$ 20,000</u>	<u>\$ (18,676)</u>	<u>\$ 97,292</u>	

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church
Legacy Fund
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2024**

	2024	2023
Revenue		
Bequests received	\$ 205,500	\$ 93,108
Realized gain (loss) on investments	32,180	(398)
Interest and dividends earned	89,977	77,099
	<u>327,657</u>	<u>169,809</u>
Expenditure		
Advisory fees paid	<u>(36,054)</u>	<u>(36,410)</u>
Excess of Revenue over Expenditure, before unrealized gains or losses	291,603	133,399
Fund Balance, beginning of year	3,773,069	3,405,137
Unrealized (loss) gain on foreign exchange	(62,309)	56,563
Unrealized gain on investments during the year	534,901	250,722
Drawdown transferred to Capital and Ministry Funds	<u>(81,000)</u>	<u>(72,752)</u>
Fund Balance, end of year	<u>\$ 4,456,264</u>	<u>\$ 3,773,069</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Statement of Cash Flows
Year Ended December 31, 2024

	2024	2023
Cash provided by (used in) operating activities		
(Deficiency) excess of revenue over expenditures for the year		
Operating fund deficiency of revenue over expenditure	\$ (6,122)	\$ (114,028)
Capital fund deficiency of revenue over expenditure	(6,370)	(8,762)
Appropriation of clearing account funds	-	-
Restricted funds excess of expenditure over revenue	(5,951)	(1,879)
Legacy fund excess of revenue over expenditure	291,603	133,399
Legacy fund unrealized (loss) gain on foreign exchange	(62,309)	56,563
Legacy fund unrealized gain on investments	534,901	250,722
	<u>745,752</u>	<u>316,015</u>
Changes in non-cash working capital		
Miscellaneous receivables and prepaids	(4,870)	18,465
Clearing accounts	(17,298)	5,588
Accounts payable	-	(17,954)
	<u>723,584</u>	<u>322,114</u>
Cash provided by (used in) investing activities		
Long term investments	<u>(482,716)</u>	<u>(250,852)</u>
Net decrease in cash and cash equivalents	240,868	71,262
Net cash and cash equivalents, beginning of year	<u>282,407</u>	<u>211,145</u>
Net cash and cash equivalents, end of year	<u>\$ 523,275</u>	<u>\$ 282,407</u>
Represented by:		
Petty cash	\$ 100	\$ 100
Bank - Lottery Fund	1,616	-
Cash	130,066	183,757
Investment savings account	<u>391,493</u>	<u>98,550</u>
	<u>\$ 523,275</u>	<u>\$ 282,407</u>

The notes and schedules form an integral part of these financial statements

St. George's Contacts for 2025

Ministry leaders can be contacted through the church office by phone or email:

POSITION	NAME	EMAIL
Rector	The Rev. Victor Kischak	rector@saintgeorge.ca
Priest Assistant	The Rev. Canon Jean Mitchell	priestassistant@saintgeorge.ca
Wardens	Paul Deacon, Laura Keller, Jim Squires, Grace Gomashie	wardens@saintgeorge.ca
Treasurer	John Laidlaw	treasurer@saintgeorge.ca
Parish Administrator	Bruce Mackenzie	office@saintgeorge.ca
Bookkeeper	Tracy Jewell	bookkeeper@saintgeorge.ca
Sextons	Toni Atieh, Bryce Sukhdeo, Andrew Wilson	
Synod Delegates	John Laidlaw, Nancy Hewat, Paige Keller Alternates: Michael Nightingale, Laura Keller, Ashley Sukhdeo	
Pastoral Care	The Rev. Canon Jean Mitchell	priestassistant@saintgeorge.ca
WORSHIP, MUSIC & FAITH FORMATION		
Music Director	Jeff Enns	musicdirector@saintgeorge.ca
Carillonneur	Don Hamilton	carillonneur@saintgeorge.ca
Chancel Guild	Shirley Griffin	dymerfas@hotmail.com
Church School Program	Hannah Keller	churchschool@saintgeorge.ca
Children & Youth Working Group	Debbie Marchment	marchmentm@rogers.com
PARISH LIFE		
	Debbie Marchment	
Chi Rho	Ross Moore	dorros1938@gmail.com
Book Club	Anne McGee	amcgee995@gmail.com
SOCIAL JUSTICE & OUTREACH		
	Maria Fage	
PWRDF Representative	<i>Vacant</i>	
Craft Guild	Laura Keller	thekellerkrew@gmail.com
FINANCE, OPERATIONS, & COMMUNICATIONS		
	Bruce Mackenzie, Tracy Jewell	
Facility Manager	Harry Oussoren	facilities@saintgeorge.ca
Rentals Co-ordinator	Maryjane Oussoren	bookings@saintgeorge.ca

