



ANNUAL REPORT 2025

Knox United Church

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LETTER FROM OUR MINISTER



This past year has been one of discernment, courage, and faithful listening. As a congregation in transitional ministry, we have been invited to pause, to reflect honestly on who we are, and to prayerfully consider who God is calling us to become.

Transition is rarely easy. It asks us to hold both gratitude and grief, memory and hope, stability and change—all at the same time. Yet throughout this year, I have witnessed a community deeply committed to worship, outreach, service, and one another. Even in uncertainty, this church has continued to show up with generosity, openness, and a willingness to engage in meaningful conversation.

Together, we have asked important questions and have made changes to our governance, and are looking at our identity in the community, and what our future will look like. These conversations have not always been simple, but they have been faithful. They reflect a congregation that trusts God's presence in the midst of change and believes that the Holy Spirit is still at work among us.

I am deeply grateful for the leaders, and volunteers who have carried extra responsibility during this season, often behind the scenes. Your faithfulness has sustained this community and laid important groundwork for what comes next.

As we look ahead, we do so not with fear, but with hope. Transitional seasons are not empty spaces; they are holy ones—times of preparation, healing, and renewal. May we continue to listen carefully, love generously, and move forward with trust in God's guidance.

It has been an honor to walk alongside you during this chapter of the church's life. May God continue to bless the Knox congregation, now and in the years to come.

Grace and peace,

Rev. Tom Woods

LETTER FROM OUR COUNCIL CHAIR



I write this letter with a mix of emotions, firstly gratitude. It has been an absolute honour and privilege to be involved with Knox Council, the last two years as Chair. The members (past and present) of Council are dedicated and passionate individuals who all bring a unique perspective to the conversation(s). Ultimately, decisions are always made with the best interest of Knox as the first and fundamental factor.

Secondly, I write this with a sense of accomplishment. Not of mine, but of the Council, the various committees and indeed the congregation itself. If you look at what we've done over the last five years, it's nothing short of amazing! We have had changes in Ministers, financial challenges, a global pandemic, the loss of long-time congregation members and an ever-changing society.

We faced these challenges head-on, with transparency, and with hard work! We've installed a Casavant pipe organ, we've had successive years with our finances in a positive position and although we forecasted a deficit for this year, we came out in a close to break-even result. We've worked to bring the sense of community back to the congregation - our annual turkey supper sold out, the Men of the Deep concert sold out, we are known widely within the municipality and community for Freedom Kitchen and the food support it provides to those in need.

Our transition team has worked diligently to discern a path forward for our congregation in the next few years and anticipates new challenges and opportunities for Knox. We are now piloting a new governance model which has streamlined Council and restructured some committees to bring together areas of shared goals and responsibilities.

Sincere thanks to all of you who have served our congregation in ways big and small over the years. From serving on committees, to donating food, financial support, gifts of time and talents - please know that you are appreciated and represent the heart of our congregation.

And lastly, I write with excitement and hope. Knox is in good stead. Our daycare is thriving; our congregation remains committed to being an active and enduring church within the Sackville community and has faith - the sky is never really falling. Roles in life change and with hard work, common goals and above all a steadfast belief in God's word and plan, something new and wonderful is surely just around the corner.

Respectfully submitted

Beth Martin

SPIRITUAL OVERSIGHT:

LETTER FROM OUR SPIRITUAL OVERSIGHT COMMITTEE CHAIR



Our faith family is changing in ways previously unseen, like a caterpillar nurtured in its' cocoon, growing and becoming something new. Each of us separate but part of a diverse family, spiritually alive and active, working together as one whole to lift each other up and help each other along life's road. I can't wait to see where this change takes us or what we can become!

In 2025, Knox's Council and Transition Team continued to meet and make prayerful decisions with courage, faith, and vision for the path we need to walk, unified in new ways as a church for the future. In November, Knox began a new Model of Governance representing a simplified and more efficient structure. Spiritual Oversight Committee was disbanded with many of our Elders continuing to serve our Faith Family where their talents and the Spirit calls them, divided mainly between two new committees, Church Life and Caring for Community.

Reverend Tom was a steadfast captain of Knox and a champion of our church family this year, lovingly and creatively guiding us in the Spirit. Our worship was also blessed by Reverend Bob Chapman and Reverend Max Martin (Ordained in May! Hallelujah!). Services were animated by the inspiring music ministry of John Lindsay-Botten, Don MacRae, and accompanied by our Cassavant organ and many guest musicians and singers.

I would like to extend a heartfelt thank you to our Pastoral Care Team whose special touches, calls, and visits to people in our congregation and others, allowed everyone to feel seen, connected and loved. In worship services for our seniors in local nursing and long-term care homes, in shared communion and worship together in hospital or at home, in-person or on-line, we continued to live the love of Christ alive at Knox!

Our Affirming Ministry continues and we are searching for new team members, as we look to eliminate all barriers to full inclusion in the life and work of our church. The Sanctuary "Prayerground" (creatively curated by Lynne Stewart) was used by our youngest learners, allowing them to join us and participate with their families in our Sunday worship. All were welcome, by God's grace!

Today, although I am sad to be writing this, my final letter as an Elder and your Spiritual Oversight Committee Chairperson, I feel blessed to belong to this amazing community of faith. Each of you are precious in God's sight and add strength to our collective work in the body of Christ. Thank you for the generosity and perseverance of our many volunteers and faith partners. Celebrate all that we have accomplished together! May God bless you and guide your footsteps in 2026.

Yours in Christ

Nancy Kent

BAPTISMS

Amiyah Audrey Grace Hynes – June 15, 2025

Nina Pauline Oldford - November 30, 2025

Avery Rose Alexander – December 24, 2025

DEATHS/FUNERALS

Lilly Darlington Mallett – March 14, 2025

James David Dowd – April 5, 2025

Derek Cyril Kevin Kruger – Graveside Burial

Ronald Roy Snyder – July 7, 2025

Thelma Lillian Rose Findley – July 29, 2025

John Frederick “Jack” Thornton – August 17, 2025

Carolyn Emma Van Buskirk – August 20, 2025

Judith H. Fullerton – October 4, 2025

Albert Franklin Matheson – November 6, 2025

Harvey Thomas Hudson – November 23, 2025

Marian Louise Flinn – December 2, 2025

Harold Leonard Phillips – December 16, 2025

MARRIAGES

Kirk Wahay and Suzanne Green – July 19, 2025

Troy Reid and Brooklyn Tokic-Calburg - December 27, 2025

TRANSFERS OF MEMBERSHIP

INCOMING: Shauna Wilson Oldford

Paul Oldford

OUTGOING Karen Lorraine Ward

Audrey McManus

Stephen Kenneth Lloyd MacPherson

PASTORAL CARE

Your Knox Pastoral Care Team continues to serve the members of our faith community, as well as beyond. We offer emotional and spiritual support to individuals as they experience life's challenges - such as illness, grief, loneliness, uncertainty and loss of independence. Our team members offer compassion, empathy and presence as we connect through listening (in person and by phone), and in prayer.

Currently most of our contact with our church family is by phone and at church on Sunday mornings. We are available to make home visits when requested. Rev Tom makes hospital visits when he is aware that a congregation member is there, so please let him know by contacting the church office.

We have an active email prayer chain. Prayer requests are managed with discretion and remain confidential within the prayer chain. To request a prayer please send a request to prayers@knoxsackville.ca.

Prayer shawls are given to folk who are ill or in need of comfort. We are very grateful to the ladies in our congregation who have knitted or crocheted shawls during the past year. Please speak to a member of the team if you know of someone who would appreciate one.

During the year get well, sympathy and cards of congratulations for special birthdays and anniversaries were sent. At Christmas cards were hand delivered to some of our members who are unable to attend church regularly.

Knitted teddy bears were given to the babies baptised at Knox and to their young siblings.

Grief support continues to be available but there have been no formal sessions held this past year. Support is offered through informal conversations when requested.

Our monthly nursing home services are well received at Ivany Place, Sagewood, and Ivy Meadows. The residents enjoy singing well known hymns led by some members of our team and the choir and find comfort in the familiarity of the Lord's prayer.

The Longest Night service, a service offering comfort and hope led by Rev. Tom Woods was held on December 21st. Members of our team provided apple cider and snacks following the service.

The team and members of our Knox Church family were saddened by the passing of John Thornton during the summer. John was the founder of the original Knox Pastoral Care Team and he provided leadership and guidance to our members for many years. John also helped other congregations form their own pastoral care teams. He was recognized both at Knox and in other faith-based communities as an empathetic and passionate leader who built trusting relationships with others. His legacy will long be remembered!

The Pastoral Care Team Chairs would like to express our appreciation and gratitude to Rev. Tom Woods for his support and guidance and to the members of the team for their dedication, service, and ongoing commitment to addressing the needs of our Knox church family.

Respectfully submitted

Judy Hayes and Olive McIlldoon, Team Leaders

WORSHIP TEAM

The Worship Team was a part of the Spiritual Oversight Committee and the mandate was to provide help and support to the minister in planning the services, and sometimes assist during special services, such as Good Friday. If the minister is absent for any reason, we may even conduct a service on our own.

It used to be that we met in the parlour on the first Tuesday evening of the month, but it evolved through 2025 that Sunday afternoons after the church service was convenient for everybody. The meetings were kept under an hour. The current members of the Worship Team are: Gardia Voerman (Chair), Pat Galbraith (Secretary), Vanessa Voerman (SOC rep), Rev. Tom Woods, Florence Carman, John Lindsay-Botten, and Carolyn Silver-Crouse.

During our meetings we discuss various issues which pertain to worship services. We do not make decisions in matters pertaining to the church, but as a result of our discussions we recommend certain procedures or course of action to the Spiritual Oversight Committee.

The decorating group is made up of mostly Worship Team members under the leadership of Pat Galbraith, but anyone who would like to assist with this endeavour is most welcome. We adorn the sanctuary and the narthex for those special times in the year and then remove the decorations after the occasion. Florence Carman makes sure there are members of the congregation who would like to read scripture on Sundays, and Judy MacIntosh provides lovely floral arrangements year-round. Many thanks, ladies.

In November of 2025, the governance of the church underwent an experimental change. Rather than having numerous committees with some people being members of two or more, it is suggested that all the committees amalgamate into one main committee called Church Life. I chaired the new committee for the November and December meetings and, if implemented, it was decided that Jennifer Williams would be chair of Church Life starting in January 2026. Pat Galbraith would be the secretary, having served in that role for the Worship Team. I would like to thank Pat for her invaluable help during the years that I was chair of the Worship Team.

Respectfully submitted **Gardia Voerman**

MINISTRY & PERSONNEL

Ministry and Personnel (M &P) committee is responsible for supporting, overseeing and supervising ministers, personnel and lay staff. The current team has four members Paul O'Brien, Gardia Voerman, Lynne Stewart and Heather Robinson. We said good bye to Pauline Stanick-Kerr and welcomed Lynne Stewart to the team during 2025.

This year Rev. Tom Woods changed from being our supply minister to being our Intentional Interim minister. He continues to work in Knox's best interest taking care of our church family.

John Lindsay-Botten continues as our music director working with our choir, providing us with beautiful music on Sunday mornings and special events at certain times throughout the year.

Mary-Beth Fancy, our office administrator, continues to provide excellent service to the members at Knox. She greets everyone who comes in the office and keeps the day-to-day work at Knox moving along smoothly.

Together Rev. Tom Woods, John Lindsay-Botten and Mary-Beth Fancy work together to provide our Sunday services and spiritual needs.

The M & P committee does not have regular meetings. We meet as needed. Should anyone have concerns about any of our ministry personnel, please contact any M & P representative. Any concerns from staff or the congregation are treated with confidentiality.

Respectfully submitted

Heather Robinson

FREEDOM KITCHEN:

Freedom Kitchen and Closet is a Community Outreach Program of Knox United Church. This program provides support to those experiencing challenges with food security, clothing and information regarding services and resources in the community. Beth Martin and Caroline Gallop have been the coordinators of Freedom Kitchen since September 2021.

We continue to have a dedicated group of 60 volunteers. In 2024, Jacklyn Lowe was nominated by Freedom Kitchen as volunteer of the year. Jackie has been volunteering for Freedom Kitchen since it was founded in October of 2019. She has a passion for helping others and is very dedicated to doing what she can to make a difference in the lives of others. We have 4 cooking teams each with a team lead who plans and shops for the meal ingredients. The teams rotate weekly and prepare 325 meals to be served on Monday from 4-5:30 PM. This year we served approximately 15,000 meals. We continue to have 7 delivery routes and deliver 125 meals weekly to 73 households in the Sackville and Beaverbank area.

Freedom Kitchen has a very active Food Rescue Program. A food rescue is food that is donated because it is coming to its due date or it is surplus. During the past year through Second Harvest, we completed 69 food rescues. In addition, we have 120 additional rescues of bread and sweets from Cobs Bakery and Gate Gourmet at the airport. This September, we added on weekly rescues from Starbucks and KFC (both in Sackville).

We continued to provide 35-45 emergency food hampers each month over the past year. The food for hampers comes from food rescues, donations from the congregation and community donation that are dropped off at Cars R Us and collected by Volunteers weekly. This year food donations were down so we had to purchase food items for hampers. Thanks so much to congregation members who were able to give monetary donation to help with this. I also want to give a shout out to Sackville Heights Elementary School for the huge donation of food in December for the fourth year in a row, Merry Makers Christmas Craft Shop, Sackville Minor Hockey U15 Black and Orange teams and several individuals in the community who made the fall and Christmas season less stressful. Unfortunately, the Hamper Program was not sustainable due to finances, time and human resources required. We officially closed it December 19, 2025.

Freedom Kitchen and Closet are fortunate to have a “Coats for Kids” partnership with the Knights of Columbus. This program provides 150 new coats, hats, mittens, and gloves that Freedom Kitchen distributed to children and adults in need of a winter wear. I want to give a shout out to Natalie Bonag (who works for the RCMP) who collected many bags of coats, and accessories to donate to Freedom Kitchen. Also, we continue to receive clothing from Mark’s Work Warehouse in Dartmouth and donations from the community. This winter we have provided over 300 coats, and numerous hats, mittens, gloves, scarves and boots. We were also able to extend our service to help many new comers through the Immigration Services Society.

This year with the support of businesses, organization and individuals in the community the “Adopt-a-Senior Program” was a huge success. We were able to provide 121 seniors in our community with a gift at Christmas. A huge thank you to Maureen Cyr, who coordinated the Adopt-A-Senior Program this December. We also appreciate a partnership with New Leaf Enterprises who have been providing a care package every month to distribute to any seniors that come to Freedom Kitchen.

Freedom Kitchen and Closet in partnership with the Cobequid Food Security Network is pleased to be involved in the Community Frozen Soup Project, coordinated by Amy Patterson. Three hundred (300) servings of soup are available weekly and are prepared in Knox kitchen. Freezers are located at Freedom Kitchen, Opportunity Place and Sackville Heights Community Centre, Beaver Bank Community Centre, Lucasville Community Centre; just another opportunity to support those who are struggling with food insecurity.

Freedom Kitchen wishes to express our sincere thanks to Councillor Billy Gillis who donated \$5000 in July to purchase a new commercial freezer as we lost 2 freezers this past year that were beyond repair.

Freedom Kitchen also hosted an outdoor Farmers Market in partnership with the Cobequid Food Security Network, where fruit and vegetables are sold for a reasonable price. Through a partnership with the Mobile Food Market, we continue to operate through the winter in the lower level of the church every 4th Wednesday of the month from 3:30-5:30. This was a great success and many folks from the community expressed their gratitude for the market experience.

Freedom Kitchen hosted a free pancake breakfast with Santa and Mrs. Claus on November 29. We served 125 breakfasts and had a wonderful morning with children having the opportunity to sit with Santa and Mrs. Clause (Brock and Theresa). Thanks to all who participated. It really was an amazing event.

The ramp to Freedom Kitchen underwent a redesign to allow a safer process for moving the cabinet heater from the church kitchen to the Freedom Kitchen Building. A huge thank you to Snake for coming up with the design and Fred for purchasing the materials and doing the construction work. Also, a huge thank you to Mike Lowe for donating the materials and his time and talent to make the pipe rails and installing them. The door to the Freedom Kitchen store room in the basement was widened to 40 in. to allow the commercial freezer to be moved into the store room. Thanks to Sandra for her time in making the arrangements to have this work completed.

Freedom Kitchen and Closet was nominated by Cobequid Community Health Board for the Dr. Robert Strang Champion Award. This award recognizes the leadership and commitment to enhancing community health, by removing barriers, and addressing Community Health Board Priorities including equity, diversity, inclusion, reconciliation, and accessibility. Being recognized for the work we do in the community is a credit to the volunteers, community organization and businesses and all our community partners for their continued support for Freedom Kitchen. Your generosity of time, talent and donations make it possible for Freedom Kitchen to send messages of hope and caring to all in need.

Respectfully submitted: **Caroline Gallop**

TRUSTEES

The board of trustees provides oversight of all property and physical assets of a local church or charge. This includes managing and reviewing the church's property insurance and ensuring the upkeep and maintenance of our property.

The board of trustees for Knox is comprised of Sinclair Bannerman, Vanessa Voerman, Ronald Macintosh, and Paul O'Brien as chair.

The committee has met several times during the year and dealt with having the members recognized by the bank and the investment firm as having signing authority.

The committee is currently trying to negotiate a lease agreement for use of one small room in the basement, has agreed to the use of one large room for weekly chair yoga and the other large room for weekly martial arts training.

During the year we acknowledged the resignation of Shari Landry and we were very saddened by the death of Al Matheson.

The committee would be very appreciative of any members of the congregation who would wish to step forward and join the committee.

Submitted by

Paul O'Brien

TRANSITION TEAM

At your request, this report provides an overview of the Knox Transition Team's work to date, our current areas of focus, and our anticipated next steps with estimated timelines. This work aligns with the goals of the Intentional Interim Ministry and reflects our shared commitment to supporting Knox during this period of transition.

Work Completed to Date

The Transition Team has been meeting monthly to guide Knox through its interim period with a focus on governance, community engagement, and congregational vitality. A new interim governance model has been implemented on an evaluation basis. The intent of this model is to simplify decision-making, reduce duplication of effort, and improve overall efficiency. Early observations suggest clearer communication and improved collaboration between leadership bodies.

In collaboration with the Church Life Committee, the Transition Team supported the organization of a job fair aimed at raising awareness of Knox's current programs and services, identifying opportunities for growth, and encouraging volunteer involvement. Throughout this period, the team has remained focused on ensuring Knox continues to be a warm, welcoming, and inclusive community for those who worship and participate in church life.

Current Focus Areas

Current efforts are centered on expanding community engagement and strengthening internal structures. This includes assessing outreach initiatives, identifying unmet needs within the Sackville community, and exploring potential partnerships with local organizations.

Governance refinement remains ongoing, with continued monitoring of the interim structure, improved communication, and clearer definition of roles and responsibilities.

Stewardship is also a priority, with an emphasis on understanding stewardship as the sharing of time, talents, and financial resources, alongside exploration of opportunities to support long-term financial sustainability.

Upcoming Plans and Estimated Timelines

Short Term (3-6 months):

- Continue evaluating and refining the interim governance structure
- Improve congregational communication related to governance and stewardship
- Identify and pilot one to two priority outreach initiatives
- Increase volunteer engagement and participation

Medium Term (6-12 months):

- Formalize reporting structures and committee terms of reference
- Develop intentional stewardship and giving initiatives
- Strengthen partnerships with community organizations
- Evaluate the effectiveness of new programs and outreach efforts

Ongoing:

- Regular review of governance effectiveness
- Continued congregational and community engagement
- Ongoing discernment of worship, programming, and outreach needs
- Support for succession and strategic planning within leadership roles

Congregational Involvement

The Transition Team values the ideas, feedback, and participation of the wider congregation. Members are encouraged to speak with any team member if they wish to become more involved or share suggestions as we continue this work together.

Respectfully submitted,

Knox Transition Team

Ted McIlldoon, Brock Fee, Jennifer Williams, Sandra Braye, Rev. Heather Fraser,
Rev. Tom Woods, Judy Hayes

PROPERTY:

Our Property Committee ensures that the physical building of Knox United Church is well maintained, provides a clean and safe space for our congregation, our ministries and initiatives, and our community. The following maintenance continued in 2025:

- Routine lawn maintenance
- Cleaning contract
- Pest Control contract
- Snow removal contract
- Solar panel maintenance
- Signage installations/updates
- Routine light bulb replacement • IED Battery replaced
- Fire extinguisher & emergency lighting

In 2025 we completed the following repairs:

- Replace three heat pumps
- Concrete repairs to steps and hand rails
- Pigeon remediation
- Parking lot repairs

Included under Property Management is the security of our building. Jerry Landry continues to serve our congregation through management of this area. Security includes the maintenance of all internal and external locks and management and record-keeping of the keys. This is important to ensure that our building is always secure and that the correct people have access to the appropriate areas. Jerry is also an electrician and his skills are utilized on a regular basis keeping lights and heat functioning. Thank you, Jerry.

I would also like to extend a thank you to Snake Wambolt, who for the past several years has been working diligently on our yard to ensure that our preschool has a safe place to play. Your help is very much appreciated. You are a tremendous asset to Knox, and your knowledge, expertise, and willingness to step up and lend a hand is very much appreciated.

Respectfully submitted **Sandra Braye**

FUTURES TEAM:

In summary, very little was accomplished by the Futures Team in 2025.

As directed by the Knox Congregation, the Knox Futures Team has been working with Developers since 2018, followed by work with the United Church's UPRC/Kindred Works organizations since 2020. After reviewing many development options proposed by Kindred Works, we regret to report that there has not been a clearly viable, and otherwise attractive development opportunity identified, in the context of the Congregations indication that demolishing or repurposing the Sanctuary is unacceptable, and that a diminishment in parking would not be welcomed.

A 5 story "parking lot" apartment project for Knox with associated loss of parking, and with Knox able to contribute only \$1M equity (land value), is only marginally viable. The only option that may be viable, and acceptable to the Congregation, is a 12 story 100 unit "parking lot" apartment building with underground parking and with 30 % of the units classified as "affordable". Such a building height is not currently permissible, however, HRM is considering a Developer's application for 10 and 12 story buildings at 400 Sackville Dr. which could be a relevant precedent if approved by HRM. If that development is approved, Knox can consider applying for approval of a 10 or 12 story "parking lot" project.

As indicated by Canmac Economics, who the Team retained for advice in 2021, continued and full development of Knox's Day Care operation appears to be Knox's brightest opportunity for long term financial viability. Recent years have proven that to be sound advice. The Team recommends the Knox Finance Committee continue to seek approval for further Day Care expansion from Government, and to consider liquidating some of our depleting Investment fund, and reinvesting it in building modifications (basement and perhaps even Sanctuary), for the purpose of a major expansion of Knox's Day Care operations.

In spite of the lack of current acceptable property development opportunities, and the opportunity/promise of Congregational financial success through further Day Care development, the Futures Team unanimously agrees it should continue to exist, unless specifically opposed by the Congregation, to ensure any/all long-term options related to property development that may arise, are appropriately addressed and brought to the Congregation for Congregational Consideration/Decision.

Respectfully submitted **Don Farmer - Chair**

Team: Sinclair Bannerman, Floyd Fullerton, Fred Gallop, Boyd Hunter, Paul O'Brien

FINANCE

It is hard to believe another year has gone by already. Going into 2025, our budget anticipated a deficit of \$33,000 in the Operating (Unrestricted Fund) for Knox. I am pleased to report that the final results for 2025 ended with a deficit of less than \$1,000. Below are highlights of the more material variances.

Revenue: Overall Operating revenue exceeded budget by \$52,000. Donations from the congregation contributed \$4,000 to the improved results. Project revenue exceeded budget by \$7,000 largely due to the successful Men of the Deeps concert. Continued growth of the daycare (LSNS) added another \$20,000 to the positive results. The last material contributor to revenue exceeding budget was earnings from the investment fund where strong earnings added another \$17,000.

Expense: Expenses exceeded budget by \$19,000 on a combination of favourable and unfavourable variances. Favourable variances included lower than budgeted expenditures on Committee Expenses (\$4,000) and Outreach (\$3,000). Unfavourable variances included higher than budgeted expenses for Utilities (\$4,000), Repairs and Maintenance (\$4,000) and Capital Expenditures (\$21,000). Capital expenses included heat pump replacements, asphalt repairs, step repairs and pigeon remediation measures.

Budget 2026: Although 2025 was a breakeven year there are still challenges that lie ahead. Revenue sources are flat to modestly declining while expenses continue to rise. Based on current estimates the projected deficit for 2026 is \$45,000. Revenue from donations, although better than budgeted for 2025, have started to decline. Project revenue for 2025 was enhanced by the Men of the Deeps concert but will likely fall to lower levels in 2026. Investment income is forecast to return to more normal levels after a strong year in 2025 for the financial markets. On the expense side salary and benefit costs continue to rise. Maintenance and utility costs are also increasing due to rate increases, aging infrastructure and continued high use of the church buildings.

We will continue to look at ways to mitigate these budget concerns throughout the year.

Respectfully submitted

Kevin Webb

FINANCIAL STATEMENTS

STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2025

	Budget	Actual	Actual	Budget
	2025	2025	2024	2026
UNRESTRICTED REVENUE				
Donations from Congregation	151,900	156,027	157,468	155,160
Fundraising Projects (net of expenses)	9,000	16,404	7,063	11,000
Turkey Supper	6,000	6,108	5,838	6,000
Nursery School/Daycare Net Profit	157,000	177,132	135,539	165,000
Lease and Room Rental	15,000	17,333	59,018	17,000
Miscellaneous	5,000	3,253	5,402	2,000
Freedom Kitchen Overhead Contribution	6,000	6,000	6,000	6,000
Solar Electricity Revenue	12,000	15,465	12,675	12,500
Interest and Investment Income	10,000	26,505	31,230	12,000
Capital Expenditure Campaigns and Grants	0	0	104,320	0
	371,900	424,226	524,552	386,660
EXPENDITURES				
Salaries and Benefits	207,838	207,566	207,007	212,080
Cleaning and Maintenance Contracts	56,000	55,825	53,976	65,100
Repairs and Maintenance	20,500	24,805	28,489	28,830
Utilities	33,500	37,058	31,356	40,425
Insurance	16,000	14,500	11,836	15,500
Property Taxes	1,000	2,014	999	2,100
Capital Expenditures	25,000	45,889	172,432	25,000
Interest and Bank Charges	2,100	2,248	1,989	2,400
Solar Project Costs (includes interest expense)	1,300	1,298	3,591	1,300
Advertising and Miscellaneous	2,000	938	2,603	1,500
Office Supplies	5,500	5,588	5,281	6,000
Committee Expenses	5,700	1,622	1,884	5,700
Outreach Expenditures	4,000	1,289	2,400	4,000
UCC Assessment and Conference Fees	17,322	17,322	13,626	14,759
Telephone	5,000	4,966	4,508	5,100
Vehicle Mileage Allowance	2,500	1,712	1,999	2,000
	405,260	424,637	543,977	431,794
UNRESTRICTED NET REVENUE (EXPENDITURE)	(33,360)	(411)	(19,425)	(45,134)

FINANCIAL STATEMENTS

STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2025

RESTRICTED REVENUES (EXPENDITURES)	Budget 2025	Actual 2025	Actual 2024	Budget 2026
Mission and Service Contributions	16,000	16,054	16,422	16,422
Mission and Service Expenditures	(16,000)	(16,054)	(16,422)	(16,422)
Freedom Kitchen Donation Revenue		34,885	75,295	
Freedom Kitchen Operating Expenditures		(41,364)	(46,165)	
Freedom Kitchen Capital Expenditures		(3,128)	(34,015)	
Organ Fund Revenue		2,004	6,740	
Organ Fund Expenditures		(9,084)	(22,597)	
Other Funds Net Revenue (Expenditures)		1,752	(1,945)	
ALL FUNDS NET REVENUE (EXPENDITURE)	(33,360)	(15,345)	(42,113)	(45,134)

BALANCE SHEET – (Unaudited)

DECEMBER 31, 2025

ASSETS

	2025	2024
CURRENT		
Cash	200,708	188,591
Accounts Receivable	24,846	39,102
	225,554	227,692
Investment Fund (at market value)	232,069	237,435
Capital Assets	1,649,100	1,649,100
	2,106,723	2,114,227

LIABILITIES

CURRENT		
Accounts payable and accrued liabilities	45,469	33,871
Long Term Debt (Note 5)	233,129	236,886
	278,598	270,758

NET ASSETS

NET ASSETS	1,828,125	1,843,470
	2,106,723	2,114,227

CHANGE IN NET ASSETS

	Investment in capital assets	Anderson	Organ	Freedom Kitchen	Elevator Fund	Lucy Freaker	Memorial
Balance 12/31/24	1,443,041	1,189	13,131	54,624	6,679	7,500	2,753
Income			2,004	34,885			3,147
Expense			(9,084)	(44,492)	(949)		(446)
Balance 12/31/25	1,443,041	1,189	6,051	45,017	5,730	7,500	5,454

	Unrestricted (Local)	Total
Balance 12/31/24	314,553	1,843,470
Income	424,226	464,262
Expense	(424,637)	(479,607)
Balance 12/31/25	314,142	1,828,125

SALARIES AND BENEFITS

	2025	2024
Full-Time Minister - salary	\$ 85,411	\$ 82,923
Full-Time Minister - benefits	\$ 23,655	\$ 20,707
Organist and music -salary	\$ 44,818	\$ 43,136
Organist and music - benefits	\$ 11,860	\$ 11,155
Office Administrator - salary	\$ 29,763	\$ 28,896
Office Administrator - benefits	\$ 7,806	\$ 7,399
Education and supply ministry	\$ 4,253	\$ 4,037
Summer students	\$	\$ 8,753
	<u>\$207,566</u>	<u>\$207,007</u>

NOTES TO FINANCIAL STATEMENTS

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2025 (Unaudited)

1. "DESCRIPTION OF ENTITY

Knox United Church, located in Lower Sackville, Nova Scotia, is a not-for-profit religious organization and is a registered charity under the Income Tax Act

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with generally accepted accounting principles and reflect the following policies:

Financial Instruments

The Church's financial instruments consist of accounts receivable, unrestricted term deposits, manse fund investments, accounts payable and accrued liabilities and long term debt. Unless otherwise noted, it is the board's opinion that the Church is not exposed to significant interest, currency or credit risks arising from these financial instruments. The fair value of these financial instruments approximate their carrying values, unless otherwise noted.

The Church is exposed to collection risk on its accounts receivable which is primarily a tenant in its premises and interest rate price risk related to its fixed rate investments.

The Church does not enter into hedging activities and does not engage in derivative transactions.

Investments

Investments are valued at fair market value with all income and changes in market value included in net revenue (expenditure) income in the period in which it is earned or changed.

Revenue Recognition

The Church follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Endowment contributions are recognized as direct increases in net assets.

Restricted investment income is recognized as revenue in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue when earned.

Restrictions

The Freedom Kitchen Fund is dedicated to funding operations of the Freedom Kitchen facility and providing meals and clothing to the community.

The Organ Fund was established to raise funds for maintenance, repair or replacement of the organ.

Miscellaneous Funds have been raised for other specific projects or restricted by the donors of the funds,

Capital assets

Capital asset purchases (except for the initial estimated cost of the Church Property) are recorded as operating expenditures. Capital assets are not being depreciated.

Contributed services and materials

Volunteers may contribute their time to the Church each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements. Donated materials, if any, are recognized only if the fair market value of the materials can be reasonably estimated.

3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

Consistent with similar not-for-profit organizations, Knox United Church's risk management policies are part of the overall management of the entity's operations. Management's direct involvement in day-to-day operations identifies risks and variations from expectations leading to changes in risk management activities, requirements and actions. Management has not entered into hedging transactions to manage risk. As a part of the overall management of the entity's operations, management considers avoidance of undue concentrations of risk and employs appropriate investment and credit management policies to manage the Church's exposure.

4. LONG -TERM DEBT

In 2017, an agreement was signed with the United Church of Canada providing that no further payments for a mortgage on the property at 567 Sackville Drive will be required until a default occurs, the property is sold, mortgaged or otherwise encumbered without prior worship and related activities by the pastoral charge for a period longer

than 30 days. Interest will accrue from July 10, 2017 at a rate of 3% with a maximum repayment amount of \$383,842.

The mortgage payable balance at date of agreement July 10, 2017 was \$191,921.

3% loan from the Church Extension Board of Halifax Presbytery, repayable in equal monthly instalments (principal and interest), of \$421, maturing in December 2034.

The balance payable at December 31, 2025 was \$41,207 (2024-\$44,965)

Total long-term debt at December 31, 2025 was \$233,128 (2024-\$236,896)

Knox entered into an agreement with Kindred Works, a United Church of Canada organization, to explore development options for the Knox property. Kindred Works incurred costs related to investigating these options. Should Knox go ahead with a development on the property these costs will be rolled into the project. If development does not go forward up to \$50,000 of the costs, incurred by Kindred Works, will become a claim against any future sale of the Knox property.

KNOX PERSONNEL

Minister, Rev. Tom Woods
Minister - Emeritus, Rev. Bob Chapman
Music Director, John Lindsay-Botten
Music Director - Emeritus, Don MacRae
Office Administrator, Mary-Beth Fancy

TRUSTEES

Sinclair Bannerman
Ron MacIntosh
Paul O'Brien (Chair)
Vanessa Voerman

KNOX COUNCIL MEMBERSHIP (2025 model)

Knox Council Executive Committee

Chair, Beth Martin	Vice-Chair, Vanessa Voerman
Secretary, Jennifer Williams	Treasurer, Kevin Webb
Minister, Rev. Tom Woods	Chair Finance - VACANT
Chair - Property, Sandra Braye	Chair - Spiritual Oversight, Nancy Kent
Chair - Ministry & Personnel, Heather Robinson	Chair - Trustees, Paul O'Brien

Knox Council Members At Large

Donna Ashton Ward (Time Out for Ladies)	Debbie Chisholm (Baptism)
Jean Collier (Spiritual Oversight)	Dave Duggan (Spiritual Oversight, Nursery School)
Judy Hayes (Regional Representative)	Caroline Gallop (Outreach)
Jerry Landry (Security)	

COMMITTEE MEMBERSHIP

Spiritual Oversight Committee (Elders)

Nancy Kent (Chair)	Heather Robinson
Jean Collier	Jennifer Williams
Olive McIlldoon	Ted McIlldoon
Judy Hayes	Paul O'Brien
John Butler	Barb DeMarsh
Martina DeWolfe	Vanessa Voerman
Don Acker	Debbie Chisholm

Lifetime Elders

Pat Carolan	Don Farmer	George Savage
Floyd Fullerton	Mike Parsons	

Pastoral Care Team

Co-Team Lead, Judy Hayes	Co-Team Lead, Olive McIlldoon
Rose Abraham	Gail Arnold
Jean Collier	Dianne Levy
Ted McIlldoon	Dorothy O'Brien
Carolyn Silver-Crouse	Heather Robinson
Rev. Tom Woods	

Worship Committee

Gardia Voerman, Chair	Pat Galbraith
Florence Carman	Carolyn Silver-Crouse
Vanessa Voerman	Rev. Tom Woods
John Lindsay-Botten	

Baptism Team

Debbie Chisholm	Olive McIlldoon
Nancy Kent	Cheryl Snow
Vanessa Voerman	Rev. Tom Woods

COMMITTEE MEMBERSHIP

Funeral Visitation Team

Dianne Levy	Sandra Brayne
Paul O'Brien	

Fellowship Committee

Don Acker	Linda Acker
Verna Jonasson	Pat Hammond

Ministry & Personnel

Chair, Heather Robinson	Paul O'Brien
Lynne Stewart	Gardia Voerman

Outreach Committee

Caroline Gallop (Chair)	Edna O'Reilly
Shirley Bannerman	Marilyn Bishop

Archivist

Paige Moore

Communication Committee

Chair (VACANT)	Vice-Chair, Beth Martin
Ted McIlldoon	John Lindsay-Botten

Finance Committee

Chair, (VACANT)	Secretary, Dave Duggan
Church Treasurer, Kevin Webb	David Moore
Pat Galbraith - Envelope Secretary	Janet Hadley
Blanche Hoddinott	Vanessa Voerman

Region 15 Representatives

Jennifer Williams	Judy Hayes
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OUR MISSION:

**To share God's love by living the teachings of Jesus:
showing mercy, promoting justice,
offering forgiveness, acceptance, and love.**
