



ANNUAL REPORT 2023

Knox United Church

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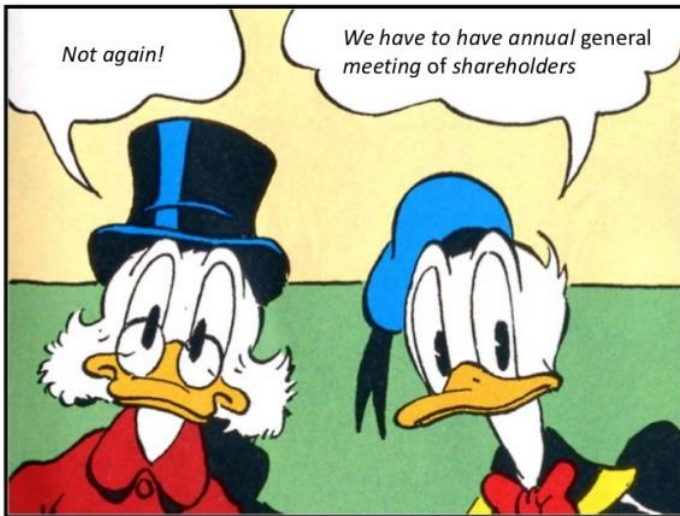
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LETTER FROM OUR MINISTER



It's that time of year for our Annual Meeting. We take this time to examine the past year and make plans for the future. We have been doing this forever and like the business world, the church is no different when it comes to answering to its shareholders! In this document we attempt to reflect the picture of our congregations, its finances, committees (teams) work and ministries. But like

most Annual meetings, not everyone is content when dividends are not up, share prices have fallen, and the bottom line is in the red!

First off, I'm so grateful to be a part of this ongoing venture. Since last July you have welcomed me and my wife, Cathy, into your church family with open arms and words of affection. To have confirmed my ministerial relationship with you a few weeks ago was very affirming and uplifting for me. Whether supply or interim or called, it's all about ministry. I don't think Jesus categorized what he was about, he just saw the need and responded to it. So, what do we do? How do we evaluate a successful year or not? Or is that even possible in Christ's Realm? In a business that doesn't thrive on winners and losers or profits and losses, but rather that we are all a part of this business venture and all share in its outcome.

And sharing in its successful outcome includes fundraising. I like to call this a ministry rather than work, for churches have become creative in how to help the bottom line and our connection with one another.

From turkey and roast beef dinners, Christmas Concert with a Cape Breton flair, Coffee Houses, and even Christmas with the Clauses, opportunities in which to offer hospitality, entertainment and ministry to people we know and those who seek us out.

And I am blown away by the amount of outreach that Knox undertakes. Freedom Kitchen is a ministry that encompasses the wider community, but continues to put Knox on the map. My thanks to the many who volunteer there and the few who never seem to leave the place.

Your passion and creativity in obtaining and preparing nutritious food, seasonal clothing and personal products for those in need is to be admired. Thanks to all who continue to run the daycare, sit on committees, sing, pray and just show up each week to see what God has in store for us.

I'd like to leave a few suggestions from a piece by Jenny Kierstead, a contributor to *The Chronicle-Herald* from a few years ago.

- Hang out with positive people who nurture your faith, not your fear
- Make it a daily practise to find something o laugh about.
- There is no expiration date on your dreams. Believe in yourself and your own power.
- When living through challenging times such as health difficulties, choose a hero to keep you inspired.
- Free up your energy by taking full responsibility for your actions. There's nothing more courageous and liberating than apologizing for your mistakes.
- Drink water and eat well and take a daily probiotic.

Words to live by in life, as in church. See you at the shareholders' meeting.

Blessings,

Rev. Tom Woods

LETTER FROM OUR COUNCIL CHAIR



When I was growing up, if I complained about a perceived injustice in my privileged world, inevitably I was told “Life is not easy, and it’s not fair. Move along.” When I was looking for inspiration to write this report, Luke 1:37 jumped off the page as perhaps a more gentle way to express a similar message.

Four years ago, when I joined Council, I had no idea of the challenges we would face as a Council, as a society, as a faith family. We’ve had Ministerial changes, we’ve dealt with a global pandemic, and we’ve met financial challenges head on. My mantra from the beginning has been “We’re an organization of faith - we have to have some!”

In this Annual Report, you will find the unwavering determination of faith in action. We have had great success from a financial management perspective. Our Lower Sackville Daycare (formerly Lower Sackville Nursery School) is growing and provides a significant revenue stream which will assist in carrying us into the future.

Our Casavant organ project is almost complete. Talk about faith - this project has been one of love, determination and support. There were significant individual donations and then there were the seemingly never-ending bake sales. And I’m assured that they will continue!

In February we asked the congregation to take a leap of faith into a period of Intentional Interim Ministry to allow us time to develop specific and strategic goals to sustain our Church and congregation into the future. Our Transition Team reviewed the Intentional Interim process with Region 15 and began the arduous task of finding a Term Supply Minister and our Intentional Interim Minister.

Rev. Tom Woods joined us in July and brought an immediate sense of stability, knowledge and caring to the Minister role. I look forward to seeing our congregation work with Rev. Woods as we tackle planning for the future, how we will interact with our community and define our on-going goals as a congregation.

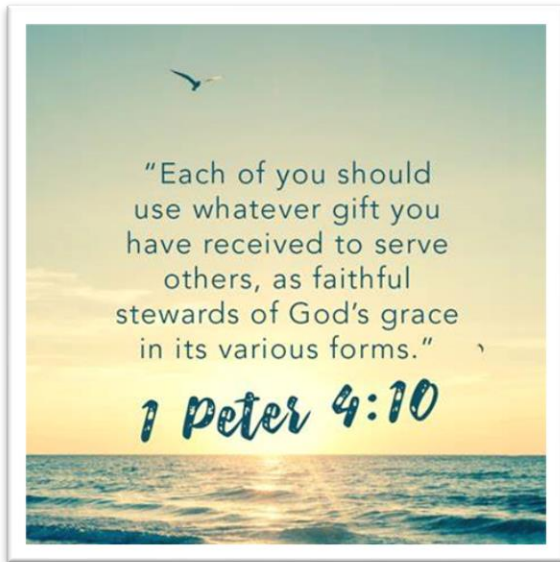
We are now anticipating a final proposal from our Futures Committee who have been working diligently on investigating potential property redevelopment options. This project is representative of close to five years of determination, patience and countless hours by the Futures Team.

The work and faith shown in the following reports shows a dedication of faith that is not afraid to take on a challenge, I'd like to thank all members of our Council, Teams, ad hoc committees, and our congregation. Each of us has a role in keeping the church growing; spiritually, financially, interacting with our community and so much more. I'd like to challenge the members of our faith family to join in with the many activities in our church...don't just have faith - help make it possible.

With faith,

Beth Martin

SPIRITUAL OVERSIGHT:



What a community! Knox, in 2023, was strong and diverse and vibrantly alive! Collectively we weathered both floods, fires, and global conflict with resilience and passionate outreach. It was inspiring to see our congregation gather together with members of our local faith neighborhood, roll up their sleeves, laugh, support and help one another through whatever came our way.

A special thank-you to all who made extra calls or visits to people in our congregation, or helped others connect and try new ways of being the Church. We restarted worship services for our seniors in local nursing and long-term care

homes this year (following pandemic closures), shared communion and worshipped together in hospital, at home, in-person or on-line, we re-affirmed this joy of community and the love of Christ alive in Knox!

Council, our Futures and Interim Ministry Teams continued to meet with and present some significant proposals to you. And consistently you made prayerful decisions with courage, faith, and vision for the path we need to walk, unified as a church for the future.

Our Affirming Ministry is ongoing, as we look to eliminate all barriers to full inclusion and participation in the life and work of our church. All are welcome here, by God's grace!

January began with the youthful ministry of Reverend Penny Nelson, whose living children's stories brought joy to our Sunday school learners and young-at-heart. From February until June, the supply ministry of Reverend Judith Perry added Spirit and Light with down-to-earth pastoral care, quick wit and compassion. In July, Reverend Tom Woods took-the-helm and continues to lovingly and creatively guide us in the Spirit. Our worship was also blessed by Reverend Bob Chapman and Max Martin (now approaching Ordination). Services were animated by the inspiring music ministry of John Lindsay Botten (accompanied by several guest musicians and singers) and Don MacRae - and, will soon be uplifted by the melodic notes of our new Cassavant organ whose much anticipated installation is nearly complete.

This year, I am especially proud of and grateful for our many volunteers and faith partners who supported us with their prayers, time and talents - each of you are a bright shining thread in the fabric of Knox's living community.

I want to celebrate and thank you for all we have accomplished together. May God bless you richly in 2024.

Nancy Kent

BAPTISMS

Jamie May Croon
 Sophie Elisabeth Croon
 Patience Lorna Anne Fulton
 Sutton Lilian Landry

FUNERALS

Jason Allen	David Baker
Graham Gordon Bell	Crystal Jean Best
James William Collier	Nicole Davies
Marguerite Jean Faulkner	Margaret "Peggy" Elfleda Godfrey
Melba Humby	Jean Margaret Johns
Florence Margeson	June Blanche Rozee
Catherine "Kaye" Elaine Rudback	Betty Alice Smith

MARRIAGES

Brock and Theresa Fee
 Simon and Cynthia Kidson

TRANSFERS OF MEMBERSHIP

Outgoing: Catherine Heighton
 Larry Heighton
 Louanna Breen Hawkins

PASTORAL CARE

The Knox Pastoral Care team continues to offer support in its various ministries to the members of Knox congregation and community members. Since July, Rev. Tom Woods has contributed his 30 plus years of experience and unique skill set of empathy, care and compassion and the Pastoral Care Team is working with him to meet the needs of our church family and the community at large.

A large part of our ministry is staying connected by phone with seniors in our church family in their own homes or long term care facilities. We also make some visits and a member of the team or Rev. Tom will visit on request.

Our card ministry also plays an important role by letting members know we care about them in times of sorrow and joy. We send sympathy cards, get well cards, cards for milestone birthdays of eighty plus, and anniversary cards for sixty plus, at intervals of five years. Cards are also sent at Christmas time and Easter to folk who may find it difficult to attend church.

Small gifts from the Knox Santa were delivered to some our seniors who live alone. The prayer chain has been reactivated and is initiated by a request to our Knox Prayer Request email: prayers@knoxsackville.ca.

The request is then passed on to members of the chain after the request is acknowledged. A prayer request box has been placed in the narthex and requests are actioned when received.

Grief support is still offered informally to those who have experienced a recent loss and those who are still grieving past losses.

Prayer shawls offer warmth, hope, love, and peace to those who are ill, grieving, or are in crisis to comfort and surround them with the knowledge that they are loved. Knitted teddy bears are given to children who are ill or facing a difficult situation and are also presented to children on the occasion of their baptism.

We reach out to the wider community by offering worship services monthly at Sagewood, Ivy Meadows and Ivany Place. The residents look forward to these as we have a pianist, a guitarist and a small choir at these services. It is a blessing to us to see them sing along to the old familiar hymns and to listen to them join us in The Lord’s Prayer.

As an important part of our regular meetings, we include a brief “Learning Together” session. Topics during the year included Dealing with Grief, Talking to Those with Dementia, Palliative Care, End of Life Care and Medical Assistance in Dying.

We participated in the Longest Night service which was led by Rev. Tom on December 20th. It was a contemplative service which offered hope, peace, comfort and love to those in attendance. Members of the team provided hot apple cider and snacks following the service.

Thanks to Rev. Tom for his support and guidance and also to the faithful members of the team who continue to share their love, time, and talents in service of our Knox Church Family.

Judy Hayes and Olive McIlldoon
Pastoral Care Team Leads



FELLOWSHIP:

We are a committee of Knox United Church called into “Christian Fellowship with one another as a means of fellowship with God”.

Our main functions are:

- To arrange for Sunday morning greeters
- We provide tea, coffee and snacks for the 10:30 service.
- Interact with congregational members and visitors
- Organize use and storage of name tags
- Host hospitality events such as:
 - Music concerts, coffee houses
 - Annual Confirmands’ pot luck supper as required
 - Assisting other committees for special functions

We also made tea and coffee for the “Christmas with Santa” breakfast.

Our aim is to strive to continue to work in Christ’s service with prayerful support from our Minister, congregation and all other members of the various committees of Knox. We also take pride in continuing to promote fellowship and friendship among our congregational members and guests.

We would like to thank these noted congregational members who have agreed to greet and do offering during our services:

Mary Brill

Rose Abraham

Doris Bambury

Paige Moore

Also, we have a special thank you to Marie and Zander Lawson for food donations to the snack table and assistance in the kitchen preparing the snacks prior to the service.

We are a small group and would welcome new members to join our dynamic group of individuals. Please feel free to contact me at (902) 471-8925 or any member of our committee should you be interested.

Janet Mombourquette, Chair

SUNDAY SCHOOL:

Knox United Church Sunday School operates with a small staff of two people. Jennifer Norton Williams leads the weekly lessons and Lynne Stewart does the behind-the-scenes preparations for the classes. Our curriculum comes in consultation with the stakeholders involved in delivering the program. Many of our themes go on for a considerable length of time.

This year we have explored what it is to be a Christian, Thanksgiving, Remembrance Day, Advent, Epiphany and at present our scripture readings and Bible stories focus on Diversity, Inclusion and Acceptance.

Our Sunday School numbers are quite small, most weeks we have three children. However, when everyone comes who is registered, we have ten. Times have changed and the desire to attend church and Sunday School has shifted. We feel our program offers variety and a welcoming environment and would like to encourage the congregation to reach out to their friends, family and neighbours and invite them to bring their children and grandchildren to Sunday School.

Lynne Stewart



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, Pauline Stanick-Kerr, Gardia Voerman and Heather Robinson.

In January we said good-bye to Rev Penny Nelson, this started a search for a supply minister. Rev. Bob Chapman's and Rev. Judith Perry provided us with Sunday services and pastoral care until July 1st when Rev. Tom Woods became our supply minister. This started the process to find an Intentional Interim Minister which is on-going.

Rev. Tom Woods, Mary Beth Fancy (office administrator) and John Lindsay-Botten (musical director) work diligently together to provide our Sunday Services and other spiritual needs.

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

Heather Robinson

OUTREACH:

Since Covid we have not had an in person meeting. The committee has 4 active member who are available to work on projects and make decisions.

Chair - Caroline Gallop, Judy Fullerton. Shirley Bannerman, Edna O'Reilly,

On behalf of Knox United Church the Outreach Committee:

- Monetary donated to the following organizations:
 - Beacon House
 - Millwood High Christmas Support Program.
 - Also assisted several individuals in the community who needed financial support.
- Collected and delivered personal care items to Shelter Nova Scotia
- Collected food for Beacon House and Freedom Kitchen.
- Collected 100 cans of cranberry sauce for Christmas hampers for Beacon House.
- Coordinated the collection of mitts, hats, socks and scarves, socks and distributed them to: Hillside Park, Sycamore Lane, Sackville Heights, Beaverbank Kinsac Elementary Schools, Knox Preschool, Beaverbank Kinsac Children Centre, First Friends Day Care, Shelter Nova Scotia, Boys and Girls Club Sackville, Beacon House Food Bank, Freedom Kitchen, Gateway Food Bank and to several families in the community that were in need.
- Sorted and delivered White Gifts to the Sackville Heights Community Center for the Christmas Cheer Program
- Collected glasses for the Lions Club to distribute in Third World Countries
- Consulted with Rev. Tom Wood on requests for financial and spiritual support.

Thank you to Florence Carmen who is now serving on the Beacon House Board as Knox United Representative.

Caroline Gallop

Knox outreach programs are many and the impact on our local community continue our legacy of being a giving and caring congregation. In 2023, we saw massive wildfires breakout in neighbouring communities with mandatory evacuation notices given to hundreds of households. These families were immediately displaced with minimal supplies (if any), and having to find housing alternatives in an already crowded and expensive market.

Through a partnership with the United Way, we were contacted to see if we could help provide relief to those impacted by the wildfire. What started off as an initial ask to help distribute approximately \$1500 in gift cards, quickly ballooned to our program distributing more than \$75,000 to those directly affected by the wildfire.

Shortly after the wildfire, our community was hit with one of the largest rains and subsequent floods in our area's history. Power outages, mold issues and water damage put even more families out of their homes; again, with little to no notice or time to prepare. Once again, our outreach team helped connect families to resources, prepared emergency food hampers and provided a helping hand and a caring place for all.

Knox has joined the Cobequid Food Security Network, a group of local churches, schools, government departments and other not-for-profits who all work in the food insecurity area. We now provide our kitchen to the network every Thursday to prepare 140 servings of soup. These containers of soup are then placed in community freezers outside of Freedom Kitchen and other organizations. These meals are typically taken by clients within a 24 hour period.

There are no doubts Knox's impact goes beyond our sanctuary and our church building.

Caroline Gallop

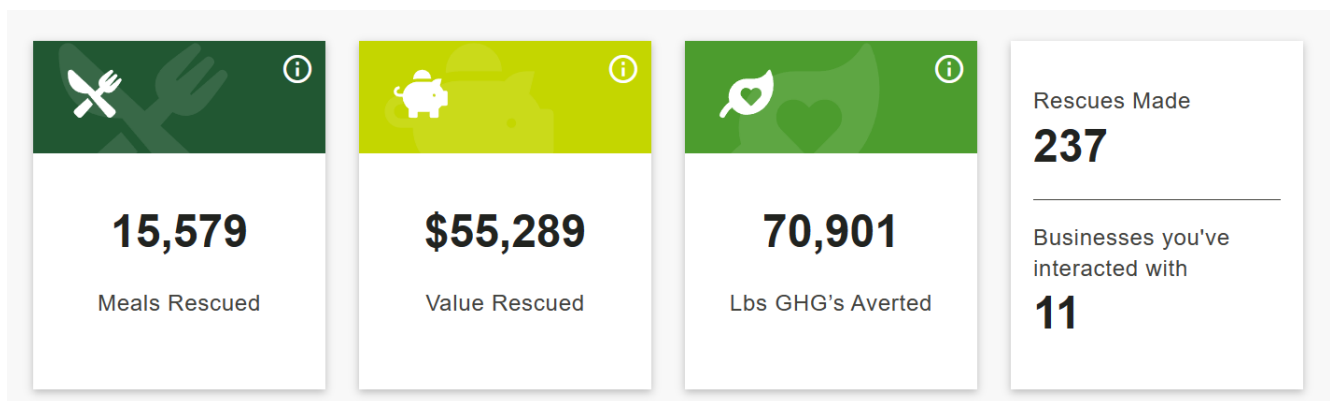


FREEDOM KITCHEN:

Freedom Kitchen continues to provide support to those experiencing challenges with food security. This impacts people of all demographics and from all segments of society.

We continue to have a strong group of 60 volunteers who work tirelessly to support those living with food insecurity. We have 4 cooking teams each with their own team lead who plans and shops for the meal's ingredients. The teams rotate weekly and prepare 400 meals to be served on Monday from 4-6 PM. We continue to have 7 delivery routes and deliver 149 meals to 82 households in the Sackville & Beaverbank area each week. This year we served approximately 21,000 meals in total.

Our food rescues come through a program called Second Harvest. A food rescue is food that is donated because it is coming to its due date or it is surplus. In 2023, we rescued:



We continue to receive 3 rescues a week. Sobeys First Lake on Monday, Thursday, Sobeys Elmsdale on Monday. We also have unscheduled rescues from Sobeys Fall River, The Gate Gourmet and Shoppers Drug Mart. These food items are put out on racks at Freedom Kitchen where people take what they need. We also share surplus with Gateway Food bank and The Den Youth Program.

COBS Bakery is an independent food rescue as COBS donates the end of day bread that has not sold. We have 4 teams of volunteers who pick up the bakery items, take them to Freedom Kitchen and bag it to give away. This happens on Thursday and Saturday evenings. Again any surplus bread is dropped at Gateway Food Bank for distribution.

We continue to provide 30-40 emergency food hampers each month. The food for hampers comes from food rescues, donations from the congregation and community donations that are dropped off at Cars R Us and collected by volunteers weekly.

In addition to our food program, Freedom Kitchen and Closet is fortunate to have a “Coats for Kids” partnership with the Knights of Columbus. This program provided 48 new coats that Freedom Kitchen distributed to children needing a winter coat. We also receive clothing from Mark’s Warehouse in Dartmouth and donations from the community that are dropped at The Royal Diaper and collected by volunteers. This past winter we provided 210 coats and 40 pairs of foot wear and numerous hats, scarves, mitten, and gloves to those in need.

Cars R Us continues to be a major supporter of Freedom Kitchen and Closet. Along with monetary donations Gary Shea and his family provide turkeys for the Christmas Dinner and provide space to collect gifts for the “Adopt a Senior Program” and do a huge food drive that fills our pantry and provides food for months for our Emergency Food Hamper Program.

Our “Adopt a Senior for Christmas” Program was coordinated by Maureen Cyr this year. This program provided gifts to all seniors on our delivery list, local seniors homes and others in our area, as well as the patients who were spending Christmas at the Rehabilitation Centre in Halifax. This program continues to provide inter-generational opportunities as youth sports teams, local schools and youth organizations often participate in gathering the gifts and helping us to put them into gift bags. The seniors that receive these gifts are reminded that they are not alone and that Knox cares.

We continued to offer our school cooking class this year and had 6 students take part in a four week session in April 2023. It is a wonderful way to teach youth that they can make a difference in their community by providing meals to those who are experiencing food insecurity while learning a life skill at the same time.

Freedom Kitchen and Closet played a major role in June 2023 to support those living in Tantallon, Lucasville and Hammonds Plains who were affected by the May wildfires. In partnership with the United Way we were able to distribute \$71,000. in relief to those who were evacuated, who sustained damage to their home and to families who lost everything.

Phase 1 focused on those who needed to replace lost food and replacement of essentials. Phase 2 focused on those who lost everything and provided support for back to school and winter clothing purchases.

We were also able to distribute \$1,800. in donations from Knox United congregation members. This truly was a wonderful opportunity to show Gods love to the families who lost so much.

Freedom Kitchen and Closet in partnership with the Cobequid Food Security Network will be starting a Community Soup Project in January 2024. Funding from the Department of Heritage and Culture will be used to hire a Soup Project Coordinator, who will be using Knox Kitchen to cook 200-300 servings of soup weekly. The soup will be available for the taking at freezers located at Freedom Kitchen, Opportunity Place and Sackville Heights Community Centre. This program provides an additional opportunity to support those who are struggling with food insecurity.

Freedom Kitchen operates on the generosity of our Knox faith family and we continue to see that “Sackville Supports Sackville”. We are so grateful for the business support from companies like Cars R Us, The Royal Diaperer, COBS Bread, and so many others. Our government representatives, Darrell Sampson (MP), Steve Craig (MLA), and Councillors Paul Russell and Lisa Blackburn have all continued to support our work. We also received funding this year from the Department of Community Services.

We continue to make a positive impact on many families within our community. We are well into our plans for next year. In 2024, you’ll see exciting kitchen renovations, new partnerships with businesses allowing us to improve our services to individuals and families

Many blessings to each and everyone who shares what they can to make our community a wonderful place to live.

Caroline Gallop and Beth Martin

ORGAN COMMITTEE REPORT

Our Casavant Pipe Organ Project began in January of 2021 after receiving an email in December 2020 from Colin Walsh, who had come to tune the organ. Colin advised that our original pipe organ was indeed neglected to the point of danger. The organ was disconnected at that time by Nancy Kent, Chair of Spiritual Oversight. There was no record of any maintenance since 2012. We had noted issues for about five years with the organ. It had not been installed correctly, nor was the installation ever completed.

I am thrilled to announce that we are now nearing the completion of the refurbishment and installation of a Casavant pipe organ, whose components were donated to Knox United from First Baptist Church, Ochterloney Street in Dartmouth, in March 2021. This work is being done under the expert craftsmanship of Colin Walsh, an organ builder from Dublin, Ireland, and owner of Acadia Pipes. We have the cash on hand to make the final payment, plus a small surplus for maintenance.

Be assured that no funds for this project have come from the general funds of the church.

I want to express sincere thanks to the Knox congregation, the community at large, and all who supported this project of love and faith with financial donations. Our bake sales have been supported beyond our wildest expectations. Thanks to every person who contributed their time, talent, and supplies to contribute to the success of our sales. We will continue to have a few each year to ensure the maintenance for the organ is in good shape.

In addition, I personally want to thank the organ committee members: Heather Robinson, Gardia Voerman, and John Lindsay-Botten for your work and your wisdom. We have all learned much in the past three years. To all the good friends who kept me from “going over the edge” during this project, thanks a million. Building an organ is far beyond my capabilities but to do it well takes time. We look forward to advising you of a completion date in the very near future.

Jean M. Collier

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 has been initiated in 2023:

- Routine lawn maintenance
- Snow removal contract
- Signage installations/updates
- IED Battery replaced
- Fire checks
- Rodent Management contract
- Solar panel maintenance
- Routine light bulb replacement
- Monthly Emergency Ramp

To remain compliant with Fire Regulations, many upgrades were required including:

- Ensuring doors have self-closers installed
- Repair and cleaning of the air circulation system
- Ensuring that all entrances and exits are up to code

A large out-standing item is the installation of an exhaust and fire suppression system in our kitchen. This project is to start on 2 Apr 24.

Included under Property Management is the security of our building. Jerry Landry continues to serve our congregation through management of this area. We have moved away from having congregation members securing the building every night to having the security system armed automatically.

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. You are a tremendous asset to Knox, and your knowledge, expertise, and willingness to step up and lend a hand is very much appreciated.

Sandra Braye

FINANCE

The year 2023 saw more change at Knox United Church, figuratively speaking. We started the year with an anticipated deficit of (\$27,206.00) and ended the year with a positive cash flow of \$77,000.00, a difference of \$103,000. Salary costs were substantially lower than budgeted and the Nursery School reported higher than expected earnings. Investments are showing a better return than previous years as markets have improved.

In 2021 congregational giving's represented 73% of our income for a total of \$187,000. That year we ended the year with a deficit of (\$15,000). Congregational giving's reflected 55% of income for year 2022 with 150 givers for a total \$148,877. That year, 2022, we had a deficit of \$55,193.00. This year, 2023, the congregational giving reflected 43% of our income with 179 givers contributing \$170,609.00. Income of \$77,000.00.

Changes in congregational donors break down is shown as 282 donors in 2019,

- 250 donors in 2020,
- 199 donors in 2021,
- 150 donors in 2022
- 179 donors in 2023.

It must be noted our rental income from the Day Care (LSNS), Motion Dance School as well as incremental rentals and fund-raising projects are required to keep us sustainable. Congregational donations alone will not carry us forward. Rentals and enhanced partnerships are a must to ensure our future. Younger families and individuals are encouraged to take leadership roles bringing new ideas and energy to our continued success.

The Tonnie Tuesday resulted in approximately \$1500.00 income. As exciting as it was for Tuesdays, it accomplished only 10% of the intended results. This year it will move to Thursdays to see if there is an increase in coffee consumption in 2024 closer to the end of the week paydays. This is a bit of fun to contribute to the coffers of the Church.

Moving forward we must budget wisely and spend accordingly. The Day Care operation is providing much needed income to be a sustainable Church. Knox is a central focal point of the community, and its reputation allows for private and government support. In 2023 we received over \$100,000 in grants, some of which will be spent in the next fiscal year 2024.

There are some outstanding grant applications, one from the Federal Governments Seniors, New Horizons Program in the amount of \$25,000 for kitchen upgrades, two summer student positions requested to gain childcare experience in our Day Care. Another application has been submitted to the province for \$40,000 to enable us to install a fully accessible washroom.

The above noted grants both received and expected do not reflect in the final statement of earnings for 2023. I reference them to advise you they are an integral part of the capital enhancements at no cost to the Church. Without these grants, we could not afford the enhanced capital improvements.

The finance team, Kevin Webb, Janet Hadley, Vanessa Voerman, David Moore, David Duggan and Mary Beth Fancy meet monthly and more infrequently throughout the weeks to field ideas and options with positive outcomes. Blanche Hoddinott assists with counting and the preparation of deposits on a regular basis. These folks are committed to the wellbeing of your Church. Behind the scenes is Boyd Hunter providing advice and guidance pertaining to tax laws and fielding questions. Pat Galbraith has taken over management of the envelopes, recording giving and issuing Income Tax receipts. No easy job.

Thank you to every one of the individuals above for your commitment.

The following pages outline the income/expense statements for year **2023** as prepared by our Treasurer, Kevin Webb.

Fred Gallop



FINANCIAL STATEMENTS

STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED) YEAR ENDED DECEMBER 31, 2023

	Budget 2023	Actual 2023	Actual 2022	Budget 2024
UNRESTRICTED REVENUE				
Donations fom Congregation	148,800	153,886	148,877	150,220
Fundraising Projects (net of expenses)	14,000	13,193	13,481	11,000
Turkey Supper	5,000	6,864	5,839	6,000
Nursery School/Daycare Net Profit	90,000	102,959	35,508	111,245
Lease and Room Rental	57,100	63,395	54,395	62,900
Miscellaneous	1,000	8,863	7,570	5,000
Freedom Kitchen Overhead Contribution	6,000	6,000	6,000	6,000
Solar Electricity Revenue	13,000	13,515	14,834	13,000
Ice Cream Stand (net of expenses)	4,000	0	(596)	0
Interest and Investment Income	8,000	20,735	(23,218)	8,000
Capital Expenditure Campaigns and Grants	0	2,500	0	100,000
Covid Wage and Rent Grants	0	0	7,312	0
	346,900	391,910	270,001	473,365
EXPENDITURES				
Salaries and Benefits	167,728	150,485	191,653	197,587
Cleaning and Maintenance Contracts	60,000	55,379	58,386	58,000
Repairs and Maintenance	9,500	14,128	10,034	14,500
Utilities	27,800	25,571	22,393	27,600
Insurance	17,000	15,475	9,792	16,000
Property Taxes	8,000	1,986	863	8,000
Capital Expenditures	40,000	22,980	3,600	110,000
Interest and Bank Charges	2,200	1,929	2,282	2,000
Interest on Long Term Debt	5,078	1,516	1,802	5,078
Advertising and Miscellaneous	2,500	1,402	1,032	2,200
Office Supplies	8,000	5,081	6,735	6,000
Committee Expenses	4,400	2,251	3,272	4,400
Outreach Expenditures	4,000	600	800	4,000
UCC Assessment and Conference Fees	11,400	10,371	11,087	10,500
Telephone	5,000	4,490	4,431	5,000
Vehicle Mileage Allowance	1,500	1,125	30	2,500
	374,106	314,768	328,194	473,365
UNRESTRICTED NET REVENUE (EXPENDITURE)	(27,206)	77,142	(58,193)	0

FINANCIAL STATEMENTS

STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2023

RESTRICTED REVENUES (EXPENDITURES)	Budget 2023	Actual 2023	Actual 2022	Budget 2024
Mission and Service Contributions	15,100	16,260	15,497	15,100
Mission and Service Expenditures	(15,100)	(16,260)	(15,497)	(15,100)
Freedom Kitchen Donation Revenue		112,403	64,246	
Freedom Kitchen Operating Expenditures		(107,647)	(28,170)	
Freedom Kitchen Capital Expenditures		(3,623)	(3,494)	
Organ Fund Revenue		12,941	44,840	
Organ Fund Expenditures		(22,575)	(22,575)	
Other Funds Net Revenue (Expenditures)		(2,670)	(11,971)	
Repayment of Long Term Debt				
	(27,206)	65,970	(15,317)	

CHANGE IN NET ASSETS 2023

	Investment in capital assets	Anderson	Organ	COME	Freedom Kitchen	Elevator Fund	Lucy Freake	Memorial
Balance 12/31/22	1,443,041	1,087	38,622	12,573	45,805	11,360	7,500	2,790
Income		26	12,941		112,403			579
Transfers			-	(12,573)	12,573			-
Expense			22,575		111,270	3,275		-
Balance 12/31/22	1,443,041	1,114	28,988	-	59,510	8,085	7,500	3,368

	Unrestricted (Local)	Total
Balance 12/31/22	256,835	1,819,612
Income	391,910	517,859
Transfers		-
Expense	314,768	451,888
Balance 12/31/22	333,976	1,885,582

FINANCIAL STATEMENTS

BALANCE SHEET		
(Unaudited)		
DECEMBER 31, 2023		
ASSETS		
	2023	2022
CURRENT		
Cash	323,779	215,609
Accounts Receivable	42,395	27,823
	366,174	243,432
INVESTMENT FUND (at market value)	209,317	191,390
CAPITAL ASSETS	1,649,100	1,649,100
	2,224,591	2,083,922
LIABILITIES		
CURRENT		
Accounts payable and accrued liabilities	98,476	20,238
LONG TERM DEBT (Note 5)	240,533	244,072
	339,009	264,310
NET ASSETS		
NET ASSETS	1,885,582	1,819,612
	2,224,591	2,083,922

NOTES TO FINANCIAL STATEMENTS

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2023 (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.

Manse Fund 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.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

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 and Community Outreach Fund are 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.

NOTES TO FINANCIAL STATEMENTS (CONT'D)

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. providing that no further payments for a mortgage on the property are made.

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, 2023 was \$48,612 (2022-\$52,151)

Total long-term debt at December 31, 2023 was \$240,533 (2022-\$244,072)

NOTES TO FINANCIAL STATEMENTS (CONT'D)

5. SALARIES AND BENEFITS

	2023	2022
Full-Time Minister - salary (Jan 1 - 30/23)	\$ 6,560	\$ 60,950
Full-Time Minister - benefits (Jan 1 - 30/23)	\$ 1,712	\$ 15,709
Pastoral Care Minister - salary	\$ 6,308	\$ 29,418
Pastoral Care Minister- benefits	\$ 144	\$ 6,429
Short-Term Supply Minister - salary	\$ 39,007	n/a
Short-Term Supply Minister - benefits	\$ 10,229	n/a
Organist and music -salary	\$ 38,663	\$ 36,168
Organist and music - benefits	\$ 9,980	\$ 9,161
Office Administrator - salary	\$ 27,184	\$ 26,290
Office Administrator - benefits	\$ 6,262	\$ 6,606
Education and supply ministry	<u>\$ 4,436</u>	<u>\$ 922</u>
	<u>\$150,485</u>	<u>\$191,653</u>

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

Sheri Landry

Ron MacIntosh

Al Matheson

Paul O'Brien (Chair)

Vanessa Voerman

KNOX COUNCIL MEMBERSHIP

Knox Council Executive Committee

Chair, Beth Martin

Vice-Chair, Vanessa Voerman

Secretary, Jennifer Williams

Treasurer, Kevin Webb

Minister, Rev. Tom Woods

Chair - Finance, Fred Gallop

Chair - Property, Sandra Bray

Chair - Spiritual Oversight, Nancy Kent

Chair - Ministry & Personnel, Heather Robinson

Chair - Trustees, Paul O'Brien

Knox Council Members At Large

Donna Ashton Ward (Time Our for Ladies)

Debbie Chisholm (Spiritual Oversight)

Jean Collier (Spiritual Oversight)

Dave Duggan (Spiritual Oversight, Nursery School)

Judy Hayes (Regional Representative)

Caroline Gallop (Outreach)

Jerry Landry (Security)

Gail Miner (Regional Representative)

Janet Mombourquette (Fellowship)

COMMITTEE MEMBERSHIP

Spiritual Oversight Committee (Elders)

Nancy Kent (Chair)	Heather Robinson	Debbie Chisholm
Jean Collier	Jennifer Williams	
Olive McIlldoon	Ted McIlldoon	
Scott Martin	Judy Hayes	
Paul O'Brien	John Butler	
Martina DeWolfe	Vanessa Voerman	
Pauline Stanick-Kerr	Don Acker	

Lifetime Elders

Pat Carolin	Don Farmer	Floyd Fullerton
Gary Galbraith	Albert Matheson	Mike Parsons
George Savage	John Thornton	

Pastoral Care Team

Co-Team Lead, Judy Hayes	Co-Team Lead, Olive McIlldoon
Rose Abraham	Gail Arnold
Jean Collier	Dianne Levy
Ted McIlldoon	Gail Miner
Pat Nursey	Dorothy O'Brien
Heather Robinson	Carolyn Silver-Crouse

Worship Committee

Gardia Voerman, Chair	Pat Galbraith
Florence Carman	Dale Flemming
Vanessa Voerman	Carolyn Silver-Crouse

Baptism Team

Debbie Chisholm	Olive McIlldoon
Nancy Kent	Cheryl Snow
Vanessa Voerman	

COMMITTEE MEMBERSHIP

Funeral Visitation Team

Dianne Levy
Paul O'Brien

Sandra Braye

Fellowship Committee

Chair, Janet Mombourquette
Don Acker
Verna Jonasson
Valerie Parsons

Vice-Chair, Tony Mombourquette
Linda Acker
Nancy Kent
Pat Hammond

Judy Houlihan

Ministry & Personnel

Chair, Heather Robinson
Pauline Stanick-Kerr

Paul O'Brien
Gardia Voerman

Outreach Committee

Caroline Gallop (Chair)
Shirley Bannerman
Judy Fullerton

Edna O'Reilly
Marilyn Bishop

Archivist

Paige Moore

Communication Committee

Chair (VACANT)
Ted McIlldoon

Vice-Chair, Beth Martin
John Lindsay-Botten

Finance Committee

Chair, Fred Gallop
Church Treasurer, Kevin Webb
Mary-Beth Fancy
Blanche Hoddinott

Secretary, Dave Duggan
Envelope Secretary, David Moore
Janet Hadley
Vanessa Voerman

Region 15 Representatives

Jennifer Williams

Judy Hayes

OUR MISSION:

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