



ANNUAL REPORT 2024

Knox United Church

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LETTER FROM OUR MINISTER



I often marvel at people who have cataract surgery. After living with cloudy vision for years, these patients, often seniors, proceed to a treatment center for laser eye surgery and within a matter of hours their vision is changed for the better. Their lives are

literally changed overnight as the haze is removed and they can see clearly now.

I wish it were the same for the church! Our vision is often clouded to the point where we cannot see beyond our own limitations which then becomes the norm. Wouldn't it be great to undergo a procedure where that could be removed and the vision for our future would be made much clearer.

It's tough to do that, because we all have different eye prescriptions! We all have different ideas of vision. Some of us are far-sighted or near-sighted. Some require glasses early, I received my devastating news in grade 10, couldn't see the chalk board, while others have 20/20 vision well into their senior years.

The point is, we have the ability, the privilege and health care system to correct some sight impairment conditions, with help from professionals, so why wouldn't we do the same in our Pastoral Charge, when we are called to do so, by the one in whom we believe! Jesus - who saw potential, as he brought vision and hope to sighted and non-sighted people.

I have come to be with you through your transitional period and this is your opportunity to vision. Where do we wish to go in 2025 and beyond as we celebrate our 100th anniversary as the United Church of Canada? We're looking at our governance to begin with and then onto our community involvement and what it means to be an affirming congregation.

But beyond this...Does Knox still offer you Meaning, Purpose and Belonging (MPB)? And if not, how do we remedy that? What do we need to add and better still what do we need to let go of for MPB to be realized for you? Again, my thanks to all who continue to give Knox MPB with their contribution of time and finances. Those who serve on our committees and those who quietly step up when needed.

Finally, we honour three individuals who contributed immensely to our MPB at Knox : Scott Martin, Gail Miner, and Pat Nursey who freely shared their vision and laughter with us and we miss them dearly.

Blessings in 2025 and beyond.

Rev. Tom Woods

LETTER FROM OUR COUNCIL CHAIR



2024 was a year...we saw loss; of loved ones, of music legends and some say of humanity itself. With the constant media attention on military conflicts around the world, the devastation of natural disasters, homelessness, food insecurity, economic uncertainty and the never-ending barrage of what's happening on the political stage; it's no wonder that society is feeling tired, thoughts can be overwhelming and concern for the future is the main topic of conversation no matter where you go.

While all the above is true, we must not lose sight of the good in our lives, in our community and in our Faith Family. And there's a lot of good to see! In 2024, we saw the beginning of our intentional interim ministry. This ministry will see us look at our governance model, set strategic goals that will carry us into the future and look at ways to strengthen the unity of our existing faith family while reaching out to others and sharing the word of God. Rev. Tom Woods has joined us for this ministry and we are grateful to have his experience, knowledge and leadership as we plan how to become a sustainable organization and secure our place within the larger community for years to come.

Our Casavant organ project was completed in 2024 and our Sanctuary is once again filled with the majestic sounds of a pipe organ each week. Our organ committee members worked tirelessly coordinating bake sales, tallying the money that was raised and ensuring that we have some money put aside for regular maintenance. Special thanks to Jean Collier, Gardia Voerman and Heather Robinson for their dedication to this project and all those that were involved and supported this major initiative! We are blessed to have a strong music ministry here at Knox and sincere thanks to our choir members and Music Director, John Lindsay-Botten, for your time and talents.

A key element to our prosperity and future is our Lower Sackville Daycare which saw an expansion last year including a program for after-school care and a professional development day program. This has helped us deliver a manageable deficit after several large equipment and maintenance projects negatively impacted the projected budget. The tremendous staff and leadership team of the daycare provide a loving, educational and professional environment where children from our families and our community can feel safe, secure and enjoy the innocence of childhood.

Freedom Kitchen continues to be a huge success within our community. This outreach program brings together volunteers from our faith family, our community and beyond to

ensure that those living with food insecurity are treated with respect and that they can access grocery items, outerwear and a warm meal. Did you know that every week, there are at least 20 volunteers (at least 60 monthly) that give their time to help deliver food rescues, sort grocery items and put them out, help prepare our hot meal on Monday, go pick up bread at COB's Bakery, and many other duties as required? Thank-you to all that give of their time and talent to support this community outreach. There's something for everyone - if you'd like to become involved, just reach out!

The Bible tells us that there is a larger plan. That God loves us and wants to see us prosper, that there is always hope and that our future is secure. In a world of uncertainty and a seemingly endless stream of negativity, hold on to these words. I can attest that the Knox faith family provides support through the darkest of days, that under the worst of circumstances we pull together, that despite our differences and the many daily time constraints and challenges - when the chips are down, we pick each other up.

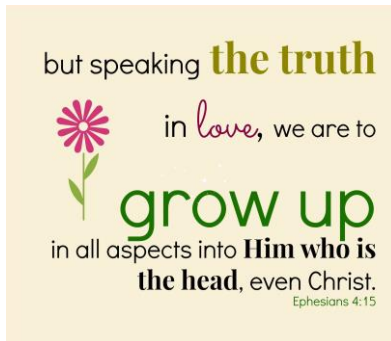
From my family to all of Knox - thank you for your support over the past years as we dealt with Scott's illness and loss. The cards, donations to the organ fund, the calls, the food donations, the tremendous turnout at the visitation and the funeral, the hugs and the memories - each of these gifts showed us how we could lean on others to help share the unbearable burden. We are eternally grateful.

Let's remember to be a beacon of light and God's love as we move into 2025. If we remember God's promise, do our best to care for one another and make as positive an impact as we can in our little corner of the world - light and love will always overcome darkness and oppression.

Respectfully submitted

Beth Martin

SPIRITUAL OVERSIGHT:



I love Knox! The fabric of our Faith community is made up of many diverse families and spiritually alive and active people, who work together, lift each other up and make us strong! While this past year was calmer than 2023 in terms of catastrophic events, the work of our church was nonetheless filled with local and far-reaching passionate outreach.

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

Council and our Interim Ministry Team continue 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. As part of these plans, Knox United Church covenanted with Reverend Tom Woods to act as our Intentional Interim Minister in a special service held on November 10th. Our worship was also blessed by Reverend Bob Chapman and Max Martin (approaching Ordination this May 2025). Services were animated by the inspiring music ministry of John Lindsay Botten (along with several guest musicians and singers) and Don MacRae. Our sanctuary was finally uplifted by the melodic notes of our new Cassavant organ whose much anticipated Dedication was celebrated on October 27th. Hallelujah!

Our Affirming Ministry is ongoing, as we look to eliminate all barriers to full inclusion in the life and work of our church. I was excited this year when the “Prayerground” opened in our Sanctuary (creatively curated by Lynn Stewart) to welcome back and encourage our youngest learners to join us and participate with their families in our Sunday worship. All are welcome, by God’s grace!

I am especially proud of and grateful for the ‘can-do’ spirit and generous nature of our congregation and its many volunteers and faith partners, who support us with their prayers, time and talents. All of you have been blessed with different gifts but together each are essential and add strength to our collective work in the body of Christ. Celebrating all that we have accomplished together, may God bless you and continue to guide our footsteps in 2025.

With love in Christ

Nancy Kent

BAPTISMS

Ruby Ann Langille-Dolphin – May 5, 2024

Mackenzie Marie Brown – November 3, 2024

Logan Robert Chapman - November 3, 2024

DEATHS/FUNERALS

Judith Patricia Savage – December 18, 2023

Stephen Brookbank – May 18, 2024

Howard Nettle – May 14, 2024

Judith Wheatley – June 22, 2024

Scott Gregory Martin – July 24, 2024

Patricia Anne Nursey – August 16, 2024

Gail Miner – August 24, 2024

Ferne Fader – August 19, 2024

Eileen Phillips – September 8, 2024

TRANSFERS OF MEMBERSHIP

INCOMING: Barbara DeMarsh – October 27, 2024

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PASTORAL CARE



The Knox Pastoral Care Team continues to support those in our faith community and others who reach out to us, who are going through difficult life transition. We maintain contact by making phone calls, offering home, hospital and nursing home visits,, giving prayer shawls, presenting knitted teddy bears to babies baptized at Knox, sending sympathy and get well cards plus cards of congratulations for significant birthdays and anniversaries, and responding to prayer requests (prayers@knoxsackville.ca).

This year at Christmas members of the team, due to the postal strike, hand delivered cards to many seniors. With the help of Rev. Tom Woods, we try to ensure that members of our church family never feel alone as they experience life's trials and tribulations.

We impact the wider community by offering worship services monthly at Ivany Place, Sagewood, and Ivy Meadows Nursing Homes. The residents enjoy singing the old familiar hymns, joining in The Lord's Prayer and the time we spend visiting following the service.

At our regular meetings, we include a brief "Learning Together" session. During the year Judy facilitated discussions on resources that are available for those living at home with care needs, those caring for loved ones with dementia at home, and information on nursing home placement. Information on these topics is available on the Nova Scotia Health website under Continuing Care.

On December 22nd (rescheduled from 21st because of snow) Rev. Tom offered a Longest Night Service. 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.

This year, the team suffered the loss of three of our active members - Scott Martin, Pat Nursey, and Gail Miner. Although we will continue to miss their physical presence among us, we will always remember them and continue to celebrate their significant contributions to the work of this team. We feel their spiritual guidance continuing to support us in our work and we are thankful for the time we had to share and learn with them.

We are blessed to have support and guidance from Rev Tom who has a genuine love of pastoral care. Thanks to the faithful members of the team who continue to share their love, time, compassion and talents in caring for our Knox Church Family.

Respectfully submitted

Judy Hayes and Olive McIlldoon

Pastoral Care Team Leads

WORSHIP TEAM

The Worship Team is an offshoot of the Spiritual Oversight Committee, and is not a committee in its own right. The current members of the team are Gardia Voerman, chair; Pat Galbraith, secretary; Rev. Tom Woods, John Lindsay-Botten, Florence Carman, Carolyn Silver-Crouse, and Vanessa Voerman, SOC rep. Our meeting dates and times can be arbitrary, but we usually meet on the first Tuesday evening of the month, either in person or by Zoom, or we meet after church on the Sunday before. We get together from January to June (except during Lent) and from September to December, depending on the issues.

The team provides help and support to the minister, and sometimes we are called upon to assist during a service or take on a role in special services, such as Easter. Occasionally, and usually when the minister is elsewhere, we will conduct an entire service on our own.

During our meetings, the team discusses issues pertaining to worship services. We make recommendations to the Spiritual Oversight Committee regarding certain procedures or course of action; we do not make decisions.

The Decorating Team is made up of Worship members, and we adorn the sanctuary and narthex for special celebrations, the main ones being Christmas and Easter. The beautiful flower arrangements by Judy MacIntosh are most appreciated, and Florence Carman keeps her finger on finding scripture readers. Many thanks to all.

New members would always be welcome; you would have an opportunity to serve your church in an interesting and informative way.

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, Tony Momborquette, Gardia Voerman and Heather Robinson. Pauline Stanick moved and so had to leave the team. We thank Pauline for her time she has spent with M&P.

Rev. Tom Woods started the year as our supply minister and then in the summer became our Intentional Interim Minister.

Rev. Tom Woods , Mary-Beth Fancy (Office Administrator) and John Lindsay-Botten (Musical Director) continue to provide Sunday worship and meet our spiritual needs.

The M&P committee does not have regular meetings but meets as needed when an issue arises.

Should you have any concerns (or compliments) about any of our ministry personnel, please contact one of our M&P representatives. All comments from staff or congregation are treated with the utmost confidentiality.

Respectfully submitted

Heather Robinson

OUTREACH:

There has not been a formal Outreach Committee since March 2022. Congregation members now help with activities that have traditionally been done by the Outreach Committee.

On behalf of Knox United Church and in consultation with Reverend Woods, I have coordinated the following activities:

- Monetary donation to individuals in the community who needed financial support for daily expenses including medications, baby formula, gas cards, phone bills, etc.
- Collected and delivered personal care items to Shelter Nova Scotia
- Collected food for Beacon House and Freedom Kitchen.
- Collected 100 cans of gravy 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, Lower Sackville Daycare (Knox), 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 many 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 eyewear/glasses for the Lions Club to distribute in Third World Countries
- Consulted with Rev. Tom Wood on requests for financial and spiritual support.

Much of the outreach work to the community has been done through Freedom Kitchen over the past three years. Please see the Freedom Kitchen and Closet Report to understand the extent to which Knox has been able to reach those who truly need to know that Knox cares.

Respectfully submitted

Caroline Gallop



FREEDOM KITCHEN:

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

We continue to have a strong and dedicated group of 60 volunteers. We have four cooking teams, each with their own team lead, who plan and shop for the meal ingredients. The teams rotate weekly and prepare between 340 meals every on Monday from 4-6 PM. During special holidays like Christmas, our number increases to 450 meals. In 2024, we served approximately 16,000 meals. This number is down slightly due to closure of our kitchen for over a month due to a major renovation required to install the fire suppression system and tilt grill. We continue to have seven delivery routes and deliver 130 meals to 80 households in the Sackville Beaver Bank area where clients are affected by mobility issues.

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 have rescued food valued at \$54,056.65. Rescuing this food has helped divert 47,274 lbs. of greenhouse gases from our landfills and has provided enough food for 15,496 meals to those in need in the community. In addition, we have 120 additional rescues of bread and sweets from COBS Bakery, Gate Gourmet at the airport, Sobeys Fall River and Shoppers Drug Mart in Bedford.

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 donation that are dropped off at Cars R Us and collected by volunteers weekly. This year, donation of food was 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 third year in a row.

Freedom Kitchen and Closet are fortunate to have a "Coats for Kids" partnership with the Knights of Columbus. This program provides 120 new coats that Freedom Kitchen distributed to children who needed a winter coat. We continue to receive clothing from Mark's Warehouse in Dartmouth and donations from the community. This winter we have provided over 229 coats, and numerous hats, mittens, gloves, scarves and boots.

This year with the support of businesses, organization and individuals in the community the “Adopt a Senior Program” was another huge success. We were able to provide 79 seniors in our community with a gift at Christmas. These seniors may not have received anything otherwise during the holiday season and were thrilled to receive a gift. A huge thank you to Maureen Cyr, who coordinated the Adopt-A-Senior Program this December.

Freedom Kitchen and Closet in partnership with the Cobequid Food Security Network participated in a Community Frozen Soup Project this past year. Funding from the Department of Heritage, Culture and Tourism was used to hire, Domenic Padula, as Coordinator. The Tilt Skillet - a new piece of commercial kitchen equipment, was obtained through a grant from Dept. of Heritage, Culture and Tourism. It is used to cook 200-300 servings of soup weekly. The soup was available for the taking at freezers located at Freedom Kitchen, Opportunity Place and Sackville Heights Community Centre; just another opportunity to support those who are struggling with food insecurity.

Freedom Kitchen also obtained two grants this year. The first Grant was \$10,000 from Nova Scotia Liquor Corporation to provide an enhanced hamper to 15 families, weekly for the month of March 2024. The hampers included fresh fruit, vegetables, meat, dairy and Non perishables, along with suggestions for recipes. The second was a Health and Wellness Grant from the Department of Health for \$5,000 to source out suppliers for environmentally friendly containers used to serve our Monday evening meal.

Freedom Kitchen also hosted an outdoor Farmers Market in Partnership with the Cobequid Food Security Network, where fruit and vegetables were sold for \$1.00 a pound. This was a great success and many folks from the community expressed their gratitude for the market experience.

Freedom Kitchen also partnered with Square Roots to provide 10 lb. food bundles of fruit and vegetables to those in need. Freedom Kitchen provided free vouchers to clients and paid \$5.00 on behalf of each voucher used. This assisted 50 families with access to fresh fruit and produce which is becoming more of a luxury item to those living with food insecurity.

Freedom Kitchen hosted a free pancake breakfast with Santa on November 30, 2024. We served 125 breakfasts and had a wonderful morning with children having the opportunity to sit

with Santa and Mrs. Claus (Kudos to Brock and Theresa Fee!) It really was an amazing event.

Freedom Kitchen continues to operate as a privately funded outreach program and relies on the generosity of our Knox congregation and the community. We have been fortunate to receive ongoing support from local politicians from Federal, Provincial and Municipal levels, private and corporate donors, Department of Community Services and many more. We have a very dedicated group of volunteers and could not do the work in our community without their donation of time, talent and donations.

Respectfully submitted:

Caroline Gallop and Beth Martin

TRUSTEES

The Trustees serving for the year of 2024 were:

Sherry Landrey, Al Matheson, Ron MacIntosh, Vanessa Voerman, Sinclair Bannerman and Paul O'Brien.

The committee met several times throughout the year. The first meeting was to establish the role of the committee and Rev. Woods attended to provide the background we needed. Paul O'Brien was appointed as chairperson.

The issues handled through the year were:

- Dealing with the damage to vehicles damaged by snow falling off the roof
- Termination of the rent/lease of Motion Dance
- Investigated the possible rental of the hall to an alternate religious group. The result was space available was not suitable to meet their needs.
- Reviewed Knox's investment portfolio.
- Review of the current insurance policy on the building and contents to ensure the new insurers have covered the additions of the revised kitchen and the new organ as well as the additional day care activities.

The final action of the committee was to review the contents of the safety deposit box and update the signatures having access to the box.

Submitted by

Paul O'Brien

ORGAN COMMITTEE

We have been working on the Casavant Pipe Organ Project for almost 4 years now. I'm thrilled to announce on behalf of the Organ Committee that we are almost at the project's completion. We are planning a Celebration of Organ Music concert to take place in March 2025 to officially launch the organ to our faith family and the wider community.

It is again important to make note that this significant project was funded entirely by fundraising and donations from our congregation, community members and local government officials. **No funds were required from the general funds of the church.**

As we near the end of this project, I again want to express thanks to all who have supported this project with their gifts of baked goods, their time and talent and with financial donations. We have enough to make our final payment to Colin Walsh (Acadia Pipe Organs) plus a small surplus to be used for ongoing maintenance. Sincere thanks and appreciation to Colin Walsh and his team for their superb craftsmanship, their knowledge and professionalism in ensuring that our Casavant was taken care of from the initial dismantling to the final installation at Knox.

To my fellow organ committee members: Heather Robinson, Gardia Voerman, and John Lindsay-Botten, thank you for your dedication and efforts to this project.

Respectfully submitted

Jean M. Collier

TRANSITION TEAM

The Knox Transitional Team consists of Rev. Tom Woods (our Knox Minister), Rev Heather Fraser (our Bermuda- Nova Scotia Regional Liaison), Sandra Braye (Secretary), Jennifer Williams (Document Manager), Ted McIlldoon (IT Resource), Brock Fee (Youth and Young Families Representative) and Judy Hayes (Chair).

The group convened originally to search for an Interim Minister and offered the role to Rev. Woods. Then began the work to determine the goals we would work on during the period of Intentional Ministry, after the Knox congregation voted to follow that direction. Next, we began the search for the ideal candidate to lead us through this period. We were delighted that Rev. Woods was interested and met all our criteria and he was offered and accepted the role as Intentional Minister. He officially began this role in October, 2024.

We have been meeting regularly, determining strategies to work toward our stated goals. To date we have focused specifically on our organizational structure. To begin this work we have looked at what Knox currently does and how that work gets done - looking at both our strengths and our weaknesses and what our challenges in the foreseeable future are likely to be. Although this work is time consuming, it is important to assess where we currently are, to determine what we need to sustain the good ministries we have in place, as well as to grow into a faith-based hub of our community - identifying and meeting the interests and needs of our community members.

We are currently developing a proposal for an organizational structure that will support our volunteers and hopefully create opportunity and interest for others to take part in the work Knox does. We will be reaching out for committee and congregational support and input in the near future.

We thank you for your patience, your support, your input and ideas as we move forward.

Respectfully submitted

Judy Hayes (for the Transitional Team)

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 2024:

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

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

- Cleaning of the air circulation system
- Ensuring that all entrances and exits are up to code

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.

Respectfully submitted

Sandra Braye

FUTURES TEAM:

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 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 Congregation's indication that demolishing or repurposing the Sanctuary is unacceptable, and that a diminishment in parking would not be welcomed.

A 5-story 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 at viable, and acceptable to the Congregation, is a 12-story 100-unit 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 8 and 10 story buildings at 400 Sackville Dr which could be a relevant precedent if approved. If that development is approved, Knox can apply for approval of a 10 or 12 story project.

After discussion with another Church that has sold land, the Team will be exploring the potential to sever the Florence St parking lot and sell it to a Developer for a market-priced residential development. It could realize up to \$2.5M for Knox to invest and result in an annual investment income (5% return assumed) of \$125 K per year. A much lower risk option than being open to cost overruns, etc. if Knox/Kindred develop the property. The "cost" would be a significant loss of parking, which the Congregation would have to consider as a trade-off for long term financial survivability.

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 approximate \$250K 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.

Respectfully submitted

Don Farmer - Chair

FELLOWSHIP:

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

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:
 - o Music concerts, coffee houses
 - o Annual Confirmands’ potluck supper as required
 - o Assisting other committees for special functions

We also made tea and coffee and filled water pitchers during Knox Annual Christmas Dinner.

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

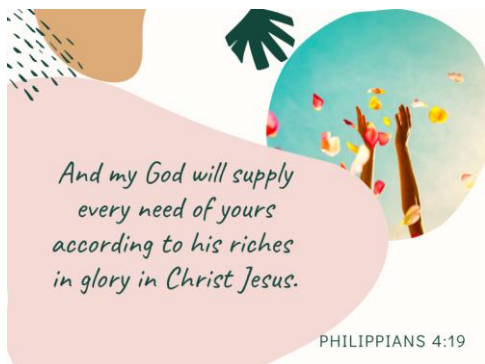
Also, we have a special thank you to Michael Butz who has helped serve snacks during our coffee time after the 10:30 service. He also assisted in clean-up in the kitchen after the service.

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.

Respectfully submitted

Janet Mombourquette

FINANCE



This year was another transition year for Knox. We went into the year with a break-even budget. However, we ended up with a modest deficit of \$19,000. Revenue exceeded budget while expenditures, mostly capital, were also higher than budgeted.

On the revenue side donations from the congregation grew modestly from \$154,000 in 2023 to \$157,000 in 2024. Investment income reflected another strong year in the markets with a portfolio gain \$31,000 while the budget was only \$8,000. The Day Care (LSNS) continued to grow contributing \$33,000 in additional revenue over 2023.

On the expenditure side capital costs were responsible for the bulk of the cost variance. Capital costs were \$172,000 while the budget was \$110,000. The kitchen fire suppression system came in at \$121,000 which was \$21,000 over budget. An unexpected roof repair cost an additional \$12,000.

The Day Care has become a critical contributor the financial viability of Knox. Net revenue continues to grow increasing from \$103,000 in 2023 to 136,000 in 2024. With this growth comes the need to enhance the facilities to assure they are safe for the children and teachers. Early in the summer some of the Day Care rooms hit temperatures well over 30 degrees, so we went forward with the installation of additional heat pumps. The total cost of installations was \$37,000 including the replacement of the heat pump in the hall, one in the kitchen and one shared with the office.

The other area where expenses exceeded budget was in maintenance costs. This was driven by several factors including increased supplies requirements, pest control problems, minor repairs, minor maintenance and specialty cleaning.

Looking forward to 2025 we are budgeting for a deficit of \$33,000. The Day Care is continuing to expand with the addition of an after-school program. This is expected to add an additional \$21,000 to net revenue. The investment income budget was adjusted to closer reflect normal returns. The one-time capital grant for the fire suppression system was removed. Expenditure budgets were increased to cover inflationary pressures. We plan to explore revenue opportunities involving the vacant space in the basement. These may include further Day Care expansion or other rental opportunities.

Respectfully submitted

Kevin Webb

FINANCIAL STATEMENTS

STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2024

	Budget	Actual	Actual	Budget
	2024	2024	2023	2025
UNRESTRICTED REVENUE				
Donations from Congregation	150,220	157,468	153,886	151,900
Fundraising Projects (net of expenses)	11,000	7,063	13,193	9,000
Turkey Supper	6,000	5,838	6,834	6,000
Nursery School/Daycare Net Profit	111,245	135,539	102,959	157,000
Lease and Room Rental	62,900	59,018	63,395	15,000
Miscellaneous	5,000	5,402	8,863	5,000
Freedom Kitchen Overhead Contribution	6,000	6,000	6,000	6,000
Solar Electricity Revenue	13,000	12,675	13,515	12,000
Interest and Investment Income	8,000	31,320	20,735	10,000
Capital Expenditure Campaigns and Grants	100,000	104,320	2,500	0
	473,365	524,552	391,910	371,900
EXPENDITURES				
Salaries and Benefits	197,587	207,007	150,485	207,838
Cleaning and Maintenance Contracts	58,000	53,976	55,379	56,000
Repairs and Maintenance	14,500	28,489	14,128	20,500
Utilities	27,600	31,356	25,571	33,500
Insurance	16,000	11,836	15,475	16,000
Property Taxes	8,000	999	1,986	1,000
Capital Expenditures	110,000	172,432	22,980	25,000
Interest and Bank Charges	2,000	1,989	1,929	2,100
Solar Project Costs (includes interest expense)	5,078	3,591	1,516	1,516
Advertising and Miscellaneous	2,200	2,603	1,402	2,000
Office Supplies	6,000	5,281	5,081	5,500
Committee Expenses	4,400	1,884	2,251	4,900
Outreach Expenditures	4,000	2,400	600	4,000
UCC Assessment and Conference Fees	10,500	13,626	10,371	17,322
Telephone	5,000	4,508	4,490	5,000
Vehicle Mileage Allowance	2,500	1,999	1,125	2,500
	473,365	543,977	314,768	404,676
UNRESTRICTED NET REVENUE (EXPENDITURE)	0	(19,425)	77,142	(32,776)

FINANCIAL STATEMENTS

STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2024

RESTRICTED REVENUES (EXPENDITURES)	Budget 2024	Actual 2024	Actual 2023	Budget 2025
Mission and Service Contributions	15,100	16,422	16,260	16,000
Mission and Service Expenditures	(15,100)	(16,422)	(16,260)	(16,000)
Freedom Kitchen Donation Revenue		75,295	112,403	
Freedom Kitchen Operating Expenditures		(46,165)	(107,647)	
Freedom Kitchen Capital Expenditures		(34,015)	(3,623)	
Organ Fund Revenue		6,740	12,941	
Organ Fund Expenditures		(22,597)	(22,575)	
Other Funds Net Revenue (Expenditures)		(1,945)	(2,670)	
ALL FUNDS NET REVENUE (EXPENDITURE)		(42,113)	65,970	(32,776)

BALANCE SHEET – (Unaudited)

DECEMBER 31, 2024

ASSETS

	2024	2023
CURRENT		
Cash	188,591	323,779
Accounts Receivable	39,102	42,395
	227,692	366,174
Investment Fund (at market value)	237,435	209,317
Capital Assets	1,649,100	1,649,100
	2,114,227	2,224,591

LIABILITIES

CURRENT		
Accounts payable and accrued liabilities	33,871	98,476
Long Term Debt (Note 5)	236,886	240,533
	270,758	339,009

NET ASSETS

NET ASSETS	1,843,470	1,885,582
	2,114,227	2,224,591

CHANGE IN NET ASSETS

	Investment in capital assets	Anderson	Organ	Freedom Kitchen	Elevator Fund	Lucy Freake	Memorial
Balance 12/31/23	1,443,041	1,114	28,988	59,510	8,085	7,500	3,368
Income		75	6,740	75,295	0	0	1,879
Expense			(22,597)	(80,180)	(1,406)		(2,494)
Balance 12/31/24	1,443,041	1,189	13,131	54,624	6,679	7,500	2,753

	Unrestricted (Local)	Total
Balance 12/31/23	333,976	1,885,582
Income	524,552	608,542
Expense	(543,977)	(650,654)
Balance 12/31/24	314,551	1,843,469

SALARIES AND BENEFITS

	2024	2023
Full-Time Minister - salary (Jan 1 - 30/23)	n/a	\$ 6,560
Full-Time Minister - benefits (Jan 1 - 30/23)	n/a	\$ 1,712
Pastoral Care Minister - salary	n/a	\$ 6,308
Pastoral Care Minister- benefits	n/a	\$ 144
Full-Time Minister - salary	\$ 82,293	\$ 39,007
Full-Time Minister - benefits	\$ 20,707	\$ 10,229
Organist and music -salary	\$ 43,136	\$ 38,663
Organist and music - benefits	\$ 11,155	\$ 9,980
Office Administrator - salary	\$ 28,896	\$ 27,184
Office Administrator - benefits	\$ 7,399	\$ 6,262
Education and supply ministry	\$ 4,037	\$ 4,436
Summer students	\$ 8,753	n/a
	\$207,007	\$150,485

NOTES TO FINANCIAL STATEMENTS

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 (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.

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.

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, 2024 was \$44,965 (2023-\$48,612)

Total long-term debt at December 31, 2024 was \$236,896 (2023-\$240,533)

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 - 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 (Spiritual Oversight)
Jean Collier (Spiritual Oversight)	Dave Duggan (Spiritual Oversight, Nursery School)
Judy Hayes (Regional Representative)	Caroline Gallop (Outreach)
Jerry Landry (Security)	Janet Mombourquette (Fellowship)

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	

Lifetime Elders

Pat Carolan	Don Farmer	Floyd Fullerton
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	Dorothy O'Brien
Pat Nursey	Carolyn Silver-Crouse
Heather Robinson	

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	Sandra Braye
Paul O'Brien	

Fellowship Committee

Chair, Janet Mombourquette	Vice-Chair, Tony Mombourquette
Don Acker	Linda Acker
Verna Jonasson	Pat Hammond
Judi Houlihan	

Ministry & Personnel

Chair, Heather Robinson	Paul O'Brien
Tony Mombourquette	Gardia Voerman

Outreach Committee

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

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	Envelope Secretary, David Moore
Mary-Beth Fancy	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.**
