2024 ANNUAL REPORT

AND A LOOK FORWARD T0 2025

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through writing, layout assistance, or review

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Mission and Outreach: Deirdre Harris
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In the spirit of reconciliation, we acknowledge that we live, work, worship, and play on the traditional territories of the Blackfoot Confederacy (Siksika, Kainai, Piikani), the Tsuut'ina, the Iyarhe Nakoda Nations, the Otipemisiwak Métis Government of the Métis Nation within Alberta District 6, and all people who make their homes in the Treaty 7 region of Southern Alberta.

Westminster
Presbyterian Church

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Message from the Ministers

"The kingdom of heaven is like a mustard seed, which a man took and planted in his field. Though it is the smallest of all seeds, yet when it grows, it is the largest of garden plants and becomes a tree, so that the birds come and perch in its branches." Matthew 13:31-32

This past Fall we sat upstairs during one of our Leaders Lunches, eating pizza with 20 or so church leaders, and we talked about what our dreams are for Westminster. The list was long and wide ranging including everything from expanded ministry programs to our own minibus, from church field trips to a bigger staff team. But something that truly captured our imaginations came a few weeks later during children's time in worship, when one of the youngest among us shared his dream for Westminster: a brand-new building just for Sunday School—complete with drawn up blueprints soon after! We love the joy with which both this child, and the Westminster congregation, look ahead to all our future possibilities.

Over the past year, seeds of hope, faith and vision have been planted at Westminster—some just beginning to sprout and others already growing strong. All through his life on earth, Jesus told stories about small things taking root and becoming more than we could have asked for or imagined. In the same way, God's larger story of growth is unfolding in the world around us, and every ministry and relationship we nurture is part of that story. We have so much to give thanks for.

We have seen the newly formed youth group grow to a network of almost 20 kids within a few short months. Volunteers have lovingly nurtured a peaceful, inclusive space at our bi-weekly coffee and conversation drop-ins. The Legacy Program was launched after a lot of behind the scenes work by many people. The Westminster Session grew and welcomed two additional elders, who each bring important perspectives for our work.

Sunday School leaders are wondering if it is time to expand our classes; our weekly bible study hosts enriching conversations full of group wisdom and sharing. Despite a long season of summer water restrictions our pollinator garden project continues to take on new life as we prepare for the spring and summer seasons.

And this is just a glimpse of all that has happened in 2024! Longstanding ministries and programs continue to flourish, welcoming new people and fresh ideas along the way. As you read through this report, we hope that you'll sense just how much there is to celebrate at Westminster and how much divine inspiration there is to fuel our dreams for the future.

We are incredibly grateful to all the people who so faithfully and generously volunteer their time, energy and gifts as a response to their own faith, love and hope. As we give thanks to God for the dreams and opportunities before us, we are grateful for your care and prayers, your participation and service, and of course your faithfulness.

Overview of 2024: Goals Achieved

In 2023, we adopted a process recommended by The Presbyterian Church in Canada to develop goals for the Session that could be used to evaluate our own work, including that of our ministers. The goals are intended to be the "stretch" goals that go above and beyond the usual status quo activities of the church. For Westminster, we developed three goals that we believed to be critical for long-term growth: strengthening our governance team, enabling long-term innovation and activity, and strengthening our community mission presence through use of our property.

So how did we do? Read below for more details on the goals and what we were able to accomplish.

Strengthening Governance

The current session of Westminster has only been in place since late 2021. At that time, a group of five ruling elders was elected. This is a very small governance base compared to most Presbyterian churches of our size, and so one goal was to hold an election for new elders. Further, we wanted to use the nomination process used by most Presbyterian churches for the first time at Westminster.

We are pleased to report that we added two more ruling elders to our number, Margot Engström and Deirdre Harris, so this goal was fully achieved. Please read the Session report for more details.

Enabling Long-Term Innovation

To do this, we had an overall goal of establishing a long-term legacy program for Westminster, and to have donations being directed to it in 2024. The Legacy Fund Committee was struck, including Lynne Downey, Joe Hooper, and Jeff Perry (members-at-large), Anne Valentine (treasurer), and Heather Bryant (Session rep). Anne Jaggard and Christian Persaud are *ex officio* members. By the end of 2024, over $70 K had been added to the fund. This goal was fully achieved.

Property as Mission

We had two sub-goals in this area. First, we wanted to complete the Positivity Mural; phase 1 had been completed in 2023. The goal was to complete Phase 2, and to engage the community in one event. This goal was fully achieved**;** there is a report on the Positivity Mural elsewhere in this document.

Second, we wanted to launch a project that would engage young people and the community in an environmental stewardship project. Specifically, we wanted to develop a pollinator garden on WPC grounds, and to engage the community on its value to the environment. Unfortunately, we were not able to complete this goal, largely due to City of Calgary water restrictions that made it impossible to care for the perennial seedlings. However, there were other areas that exceeded expectations, and some lessons learned. See the report on the pollinator garden for more information on our progress and plans for 2025.

Summary on 2024 Goals

Overall, we did well on meeting our goals. Just as importantly, we found the goal-setting process to be an excellent means of ensuring that we were addressing the long-term future of Westminster, in addition to our ongoing ministries. We also used the process to formally evaluate the work of the session, and to allow a good discussion on the successes and activities of our ministers. Together, we feel this has strengthened the relationship of the ruling elders with the ministers and allowed us to move forward together effectively.


Credit: Parradee Kietsirikul

Report from the Session

This was our first full year as a session with our own permanent moderators in place – the Rev. Christian Persaud and the Rev. Maren McLean Persaud. As you've seen in an earlier section on 2024 goals, the session established some major goals for 2024; one of these goals was directly related to the session itself, and we report on that here.

In the summer, we introduced a new nomination and election process for Westminster, although it is the more usual way of electing elders in Presbyterian churches across the country. Congregants were invited to nominate potential elders, after discussion of the qualities needed to serve in this role. Following this, Maren and Christian spoke with the nominees to determine if they were able to serve in this way. At the end of the process, we were delighted to add two more ruling elders to our number: Deirdre Harris and Margot Engström, pictured at right.

Over the year we evolved the structure of our ministries and teams – for next year, we have developed budgets for the Fellowship Team and the Communications Team separate from that of the Care and Connection team; this will allow each team to focus on their very specific areas of ministry.

Late in the year, we developed three new goals for 2025. These goals address ensuring that our building is easily accessible for all of us, furthering the community mission/environmental stewardship area by completing the pollinator garden, and developing means to support early engagement of new people coming to the church. There will be more details about this in the 2025 goals article at the end of this annual report. We trust that pursuing these goals will allow us to have an enjoyable and productive year as we continue to develop this community of faith, hope, and love.

Worship and Music Ministry

Worship Over the Year

This was our first full year with our ministers, Maren McLean Persaud and Christian Persaud. Over the year, the order of service was refreshed, with a song of the month, sung prayers for illumination, and introduction of new hymns for the offering every few weeks.

There were several special worship services. Palm Sunday was the opening service in Holy Week, and we involved the children and celebrated Communion together. We held a Maundy Thursday service, inviting our friends from Varsity Acres Church, while they invited us to their Good Friday service. And on March 31, we celebrated a joyous Easter service with a breakfast celebration prior to the service. Pentecost was celebrated on May 19, with Communion and a suggestion that people wore red to signify the flames of the Holy Spirit. That allowed some folks to wear their Flames jerseys one more time during the season (we were well out of playoff contention by then!).

Our worship journey over the summer began with Celebration Sunday in June, where we thanked and blessed our Sunday School teachers, and celebrated all our students who were getting ready for their summer break. The VBS celebration service in August was well-attended and a joyful time for the children who participated. As we transitioned into the fall, our Kick-off Sunday Worship brought us together for the launch of a "Year of Dreaming" and for a delightful church family potluck.

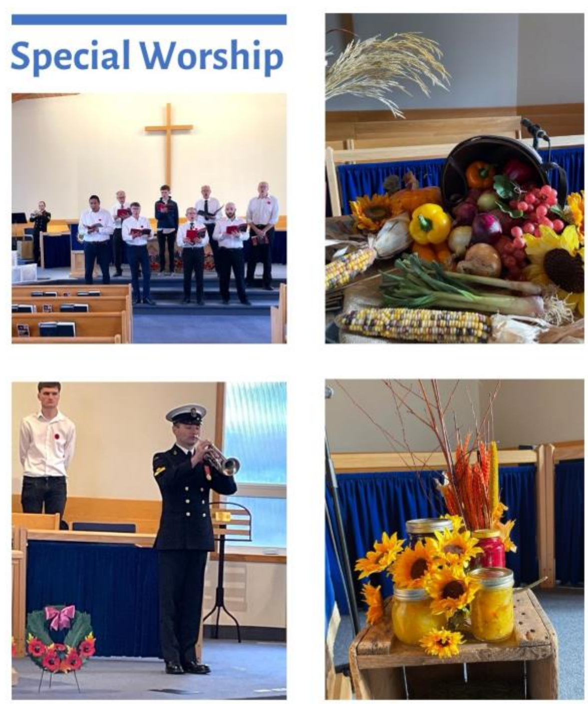
In the fall, we ordained Margot Engström and inducted Deirdre Harris into active service in our Session. We had special celebrations on Thanksgiving and for Remembrance Day. And in addition to our regular Advent services, we had two Christmas Eve services that were both meaningful and well attended.

There is a significant number of volunteers who contribute to our Sunday Services every week. Thank you so much to our A/V team, David, Frances, and Shanna who continue to hold such an important role in our worshipping life at Westminster. So much work goes into developing the technical aspects of our services, and this team dedicates an incredible amount of their own time to ensuring worship is accessible and engaging for everyone in person and online.

Thank you to those who read Bible passages through the year, and to Jan, Darlene and Lyla, who work together as the Chancel team, making sure that we are ready for special services and Sundays through the preparation of communion elements and beautiful decoration at the front of the sanctuary. Sara, our church administrator, prepares the bulletins and assists the minister and director of music in preparing for the services.

Our Celebration Choir continues to grow and has helped us incorporate even more singing into the regular worship services. The Hims of Praise also continue to grow in numbers and joyfully add to the Sundays when they sing (about once a month).

Worship is made especially meaningful by all those who come together on a Sunday morning (in person and online) at Westminster. The steady increase in worship participation has been gratifying to see. Over the early months of 2021, the average worship attendance was 23, and many of those attendees were the people needed to manage the COVID requirements to allow us to worship together safely. By January of 2022, our average attendance hovered around 40 people per Sunday, and by the end of 2022, we were averaging about 65 people, as well as a loyal group of online congregants. In early December 2024, we averaged over 100 people at worship and maintained our group of about 20 online congregants.



Thank you for the faithful commitment from so many friends, old and new, to show up each week and to be present to each other as a community of faith, love and hope.

Message from Elizabeth Clarke, our Director of Music

A big thank you to everyone who has contributed to Westminster's music ministry this year! We certainly have a wide range of talent in our congregation. This year our worship services and special events have been blessed with the sounds of guitar, flute, trumpet, trombone, penny whistle, bodhran drum, piano, and, of course, voices! I am so grateful to everyone who has shared their gifts, and I look forward to many more years of music to come.

Faith Formation Ministry

This team develops and facilitates learning opportunities for our children and adults that strengthen our faith and understanding.

Sunday School

Messy Church

We continued to use the Follow Me curriculum, returning to using Year One of the curriculum this year. We added the curriculum specific for our younger children and continue to use the multi-age curriculum for the older children. We are delighted that our numbers of children have continued to increase. As we look ahead to the next year, we recognize that we will need a third class specifically for those children attending Junior and Senior High – this is an exciting challenge to help provide a faith formation experience specific to their needs and ages. Thanks to all who volunteer to teach classes (usually a 4-to-6-week commitment for each unit).

Vacation Bible School

In August, we had 27 children and 19 volunteers who participated in 'Scuba' where all learned about the beauty of God's world under the sea. The Sanctuary and Narthex were decorated with beautiful depictions of coral and under the sea spaces that reminded us of all the beauty that is under the sea. We learned that some of the coral in the sea is bleaching with warmer water environments. The children collected funds that were donated to the Coral Restoration Foundation which grows new coral that helps to sustain the colourful coral and the beauty of God's world. As in other years, music, outdoor play, science and crafts offered excitement throughout each morning – along with snacks!

Youth Group

Starting in September, a youth group began to meet on the first Friday of every month. Kids grades 5 and up meet for study using the Alpha curriculum for youth, and lots of exciting activities. Thanks to Brook Hubert who approached Maren and Diane to get this group underway. With Brook and Maren's leadership this group has grown and has invited new members each month.



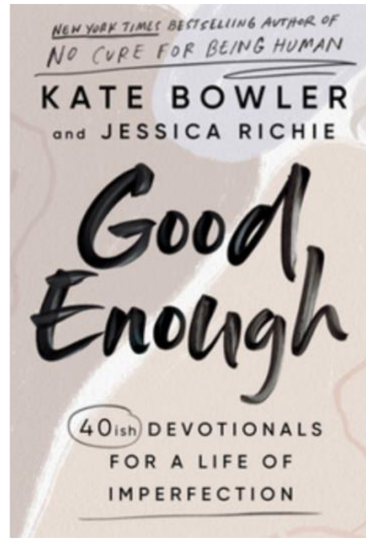
Vacation Bible School

Vacation Bible School

SCUBA Diving Into Friendship With God

August 12 - August 16, 2024

Adult Faith Formation



Over the year there have been several opportunities for faith formation for adults. These opportunities have taken on differing formats and have been offered on different days and at different times.

- Lenten Study – the book Good Enough by Kate Bowler was discussed on Tuesday mornings during Lent
- Video Series – understanding the Holy Spirt began with a video followed by a group discussion
- Book Club was offered in September and November alternately with a Movie Night in October and December.
- Bible Study is offered weekly, led by our ministers and looks ahead to a review and understanding of the scriptures for the next Sunday

We look forward to the coming year and opportunities for faith formation and development of all ages.

Care and Connection Ministry

Relationships play a crucial role in fostering a compassionate community within the church, particularly reaching out to homebound or isolated members. The care and connection group works to extend support, companionship, and encouragement while addressing practical needs. Some members reach out with such gestures as personalized greeting cards or adding a note to a printed newsletter to maintain ties with those unable to attend worship regularly. Other volunteers continue to connect with people over the phone or in person. Finally, bereavement resources/reading materials were provided wherever required by Rev. Christian.

The group has welcomed some new volunteers who have expressed interest in assisting with the organization of meals/receptions and practical support needs. This year, for example, there were several meals provided to the family of a newborn, and many folks helped with transportation to worship or other church events.

For our homebound friends, there is outreach with cards, email messages, and periodic home visits. Maren and Christian also do home visits and provide Communion at home, when requested, for those who cannot attend.

Coffee and Conversation

This new activity began in September, with the intention of providing a chance for people to get together socially and to build community. It takes place twice monthly and generally has about 10 people who attend. Activities have included crafts, baking demonstrations, puzzles, and the odd game of cribbage. Thanks to those who have volunteered to be hosts, and we look forward to this group continuing in 2025.

Prayer Group

The Prayer Group meets every Thursday morning to pray for our church, members of the congregation, the wider community and for the world.

Directories

Many of us struggle with "putting names to faces", so the photo directory project was launched in the spring. Fifty families participated in this activity in May and received their own copies as a resource for them in September.

We also updated contact information on everyone throughout the fall, and a new phone/email directory was distributed in December.

The Roll

It's an important function of any church to keep track of its members, and the baptisms, weddings and funerals that take place within the congregation.

We were blessed to offer the sacrament of baptism to six children in 2024:

- Mia Lombard, daughter of Chris and Nelri, on March 31
- Oliver Garside, son of Kathleen and Sam, on April 21
- Max Mahadeo Mirkhaidarov, son of Krista and Aaron, great-grandson of Clarence Mahadeo, on June 30
- Rami Hanna, son of Tara Salloum and Youssef Hanna, December 22
- Joani Margaretha Glavic and Lara Glavic, daughters of Erik and Marli Glavic, December 22

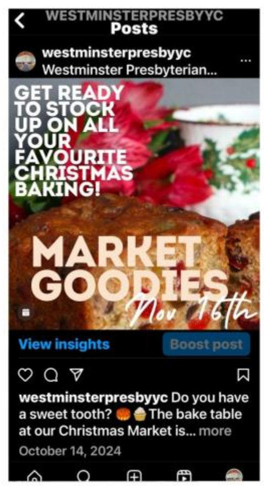
We added to our membership with eight new members, who joined us through profession of faith or transfer of membership:

- Emmanuel Fongeh
- Judith Fongeh
- Ian Harris
- Nyakhan Kang
- Sylvia Kokaram
- James Razon
- Sherryza Razon
- Ricci Razon

As a result, as of January 2025 there are 145 members on the roll, an increase of 8 over last year.

Communications

The core communication vehicle within Westminster is the newsletter, carrying information about any number of congregational activities, including worship services. It also includes news of the Westminster family, and more broadly, the Presbyterian church outside Westminster. About 200 people are considered frequent readers of the newsletter (many of them "friends of Westminster" in addition to our own congregants).



The team also oversees contributions to our Facebook page, and Kathleen Garside spearheads our Instagram presence (with spillover to Facebook). The postings are often very creative and uplifting with the goal of reflecting the core values of the church. Frances Bagley prepares announcement slides for the church services. The website is also updated weekly and focuses on activities and news of interest to those who are outside our Westminster family.

The Annual Report is also readied for publication by the Communications Team, with content input from many others.

Finally, our lawn sign is another way we communicate to the neighborhood. We have been able to use it to welcome the community, to give regular information about worship times, to reach out with positive messages, and to promote activities that would interest the community. There have been difficulties with sign function at several points this year, but we continue to work with the vendor to repair it as needed.

Fellowship

The fellowship team is an active group of people that strives to provide opportunities for the Westminster family to be together on a regular basis. Some of this activity is quite regular and involves many other volunteers: for example, the Fellowship team organizes coffee hosts for every Sunday, and it is rarely a problem to find a willing volunteer. First name Sunday is also organized by the team, with others present to fill out name tags and welcome everyone.

The team coordinated and served at several activities during the year:

- Anniversary Weekend Feb 10 and 11: set up the meeting spaces and organized refreshments
- Organized the continental Breakfast for Easter on Sunday March 31; also decorated the sanctuary with 100 helium balloons
- Supported the Positivity Mural on June 1 by organizing a BBQ for students and parents who were involved with painting, as well as anyone in the community who wanted to participate
- Stampede Breakfast on July 14 – this was an unexpectedly large event, feeding about 600 people
- Welcome back Potluck lunch on September 8

This team also makes a significant contribution to the Christmas Market by running and coordinating the luncheon as part of Christmas Present.

We are extremely grateful for the number of volunteers who help to make all our fellowship events run smoothly and look forward to welcoming new friends to the Westminster church family. Your fellowship team welcomes anyone who would be interested in joining our group. Thanks so much!

Mission and Outreach Ministry

The Mission and Outreach ministry provides a focus for the congregation so that it can assist people locally and across the world. It also coordinates our Truth and Reconciliation activities, and supports the missional property initiatives (the Positivity Mural and the Pollinator Garden – see separate reports for these).

Local Initiatives

The Calgary Food Bank satellite

The Calgary Food Bank satellite marked its one-year anniversary on July 1, 2024. The satellite has been a real blessing to the community allowing us to help not only the families who booked the hampers with the Calgary Food Bank, but also other families in the community experiencing food insecurity. The project continues to be well received by Westminster and the Edgemont community. There are currently 30 volunteers signed up for the satellite food bank, evenly split between Westminster and the community.

The Calgary Food Bank has asked Westminster to increase the number of hampers from 10 to 15 each week, effective January 10, 2025.

Lunch Club

During the summer, the Lunch Club provides lunch every Wednesday during the summer for families living in an affordable housing community in Edgemont. This summer we served 922 lunches, averaging 102 lunches per week. The $2,700 cost was covered by Westminster.

There were 27 volunteers that helped with the program, evenly split between Westminster and the community and the Calgary Housing social worker would often use this time to connect with many of the families.

Edgemont Christmas Hamper Project

The Edgemont Christmas Hamper project is a community-wide initiative that involves the churches, schools, businesses, and residents of Edgemont, as well as the Edgemont Community Association. Families are supported with winter clothing, food, toiletries, household supplies and gifts. Westminster supported five of the fourteen families that were adopted by the community in 2024. Excess donations were shared with the Calgary Food Bank, the Veterans' Food Bank and Umoja Community Mosaic.

Spring Walk for Bankview

Five churches (Westminster, St. Giles, Varsity Acres, Grace and Parkdale United) gathered at St. Giles Presbyterian church on April 27, 2024, to participate in a fundraising walk for affordable housing. Westminster raised $5,030; the total raised by the walk was $16,659.

The funds raised will go to pay down the mortgage on a low-cost housing complex in the Bankview community that is supported by KAIROS Calgary and the HomeSpace Society. This keeps the rents affordable for the residents and eventually frees up funds to build more affordable housing.

Truth and Reconciliation

Several activities occurred this year, including a book study on "*The Valley of Birdtail: An Indian Reserve, A White Town, and the Road to Reconciliation*". The story reflects much of what has gone wrong in relations between Indigenous Peoples and non-Indigenous Canadians and generated good discussion in January.

In May, we hosted a Bannock Baking event with Leslie Bull. Fourteen people, including three community members, attended and heard Leslie's story of growing up with parents who were both survivors of the residential school system and how baking bannock is her way to give back to her community. (The actual bannock baking was great fun and turned out to be delicious!)

In November, we hosted an Evening with Sandra Hayes-Gardiner, who has written a book "*Crossing the River – An unsettling memoir*" based on her experience of having to "cross the river" both literally and symbolically, between the mostly white community where she lived in The Pas, Manitoba, and the Cree nation on the other side. Twenty-six individuals attended the event, including people from the community, St. Andrew's Presbyterian Church, and the Calgary Association of Lifelong Learners (CALL).

Global Initiatives

We support the Bogota Kids Mission, a school mission project in Colombia that provides faith-based after-school support and schooling to local and refugee families. The mission began in 2016 with just fifteen kids in a single room on the second floor of a three-story building. It has now grown to fill the entire three-story building and serves over 200 children with 8 full-time educators. We have collected approximately $700 through Skip the Depot and other donations that will be sent to Bogota in January. By partnering with Skip the Depot, congregants can either drop their bottles off at the church or have them picked up at their house.

Fundraising: The Christmas Market

The Christmas Market was held on Saturday, November 16, 2024, with Richard and Heather Bryant coordinating the work of many other volunteers to make this a success. This year, we introduced a new theme of Christmas Past, Christmas Present, and Christmas Yet-to-Come, with each floor of the building representing one of the time periods.

It was the first time for a Christmas Past sale, with donations of gently used Christmas decorations and other Christmas items sold in the lower level. Thanks to Donna and Earl Jones and Maryn Duffy for taking on the organization and decoration for this, along with many other volunteers on market day.

Christmas Present was coordinated by the fellowship team who once again prepared and served a delicious lunch at the Market. Additional tables were set up in the narthex this year to accommodate the many people who ate, relaxed, and visited with others. It's great to see so many people linger once they've done their shopping – we get to see many old Westminster friends there too!

Christmas Yet-to-Come was on the upper level, where people could shop for Christmas presents and baking for Christmas a month away. You answered the call to make sure we had enough baking to last throughout the sale – and thanks to all for that! Many of our customers arrive with bags when the doors open so they can get their Christmas baking needs met! We also have presales of Christmas cakes (80 cakes this year!) and apple pies that get picked up on market day. Finally, our upper level was home to 14 vendors who provided attractive crafts for purchase.

Thank you to the many volunteers (30 to 40 people) who helped with preparations before the Market and welcomed and served shoppers on the day of the Market. The narthex and sanctuary were also beautifully decorated and brought a festive spirit to the church throughout the Advent and Christmas season. And special thanks to the many members of the youth group, who came and acted as virtual shoppers for those who couldn't easily get between the floors in the absence of a working elevator. Your cheerful and willing help to get things up and down the stairs was much appreciated!

The Market raised about $7100 in total, with most (about $4500) from baking, $1400 from the lunch, and $800 from Christmas past. The rest came from vendor donations and Sunday sales. Thanks to all who made this a success!

Christmas Market

The Positivity Mural

In 2023, a partnership between us and the art students at Tom Baines School resulted in a student-driven gift of art and positivity to the community of Edgemont. The Positivity Mural expresses the key values of positivity, community, and inclusion. The community has enjoyed this project immensely, so in 2024, we expanded the impact by adding many more panels to the side of the fence that faces Tom Baines School. The new phase is very visible as you drive north up Edgepark Boulevard.

In 2023, we received funding from the Calgary Foundation and the Jaggard Fund at Westminster, which allowed us to build the fence, and with partners, fund the painting and a couple of community events to support the students. In 2024, supported by the Jaggard Fund and the Tom Baines parent association, the project expanded, as 90 students at Tom Baines worked under the leadership of Amanda Morhart, the art teacher, to develop and paint their designs.

Thanks to the many who led this project, whether by overseeing the structural elements, consulting on the artwork and our responses to it, or providing a BBQ on the day of painting. You can, of course, see the mural anytime at the church, but it you want to see the students' explanations of their designs, you can go to our website, and click on “Positivity Mural” in the upper right-hand area of the landing page.

Positivity Mural

Phase 2

The completed panels of the second section of the Positivity Mural. The second section is comprised of 22 unique and inspiring murals.

Trust Your Wings

Tree of Life

The Earth Tree

The Blooming Earth

Spreading Love

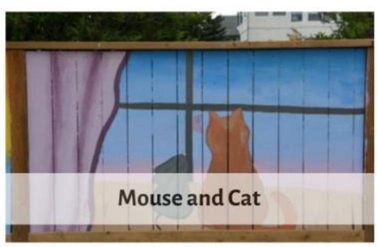
Puzzled Together

Puzzle

Peace and Love

Ocean and Friends

Mural of Hope



Mouse and Cat

Loving World


Locked Imagination


Kindness Garden


Flock of Positivity


Ephemeral Bliss


Embracing New Beginnings


Connections

Community


Connected Together


Bird of Hope and Freedom

Bee-utiful

Pollinator Garden

A new initiative for 2024 was the development of a pollinator garden on Westminster's grounds. This developed out of an awareness that young people believe that the church should turn its mind to environmental concerns, and we wanted to both demonstrate a willingness to do this and engage the youth at Tom Baines in working on this together.

Early in 2024, we received an extensive three-year phased plan developed with Kelly Pouteaux at no cost to use. We also wanted to educate the community on the value of pollinator gardens, so an information session was held at Westminster in the spring.

While the bed was prepared according to the Phase 1 plan, we couldn't plant or sustain the plants given the water restrictions last summer.

Contact has been made with teachers at the school who are leading some environmental projects there, and plans are in place to start the project again this spring.

Property Team

The property team oversees the contracts that provide Westminster with a safe environment for worship and other activities. This includes managing the fire and security monitors, the janitorial contracts, waste management, the utilities bills and snow removal contracts.

This year, during an inspection of our four furnaces in the basement, cracks were discovered in the heat exchangers, which meant they were no longer safe to use and had to be replaced. The property team helped manage the replacement and they have been replaced with more efficient ones. Thanks to everyone who stepped up and made contributions to the building fund which allowed this to happen, along with replacement of the hot water tank located in the same room.

Another project that was undertaken was changing the lights in the sanctuary. The incandescent light bulbs were replaced with LED ones, which should result in lower energy consumption along with brighter lighting in the sanctuary.

Moving forward, along with regular activities, the property team will be managing the replacement of the lift that has not been working for several months. Westminster has employed the services of Savaria Lifts and Elevators to take out the old lift and get a new one placed into the present shaft.

Finance and Infrastructure Team

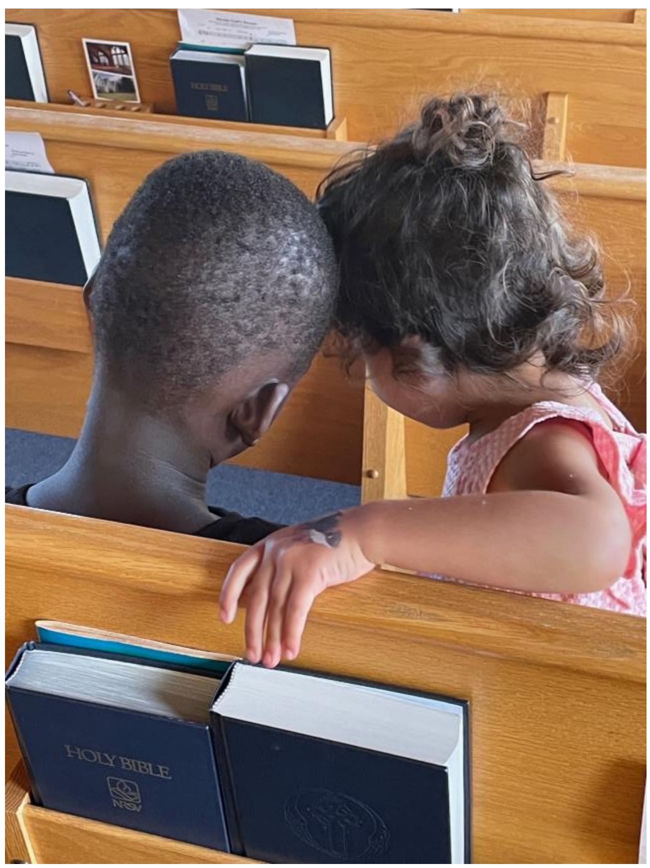
Much of the work done by the F&I team is visible in the financial section of this Annual Report. The day-to-day work includes the tracking of donations, preparing tax receipts and monthly reports, and overseeing, with the administrator, the payment of bills and invoices. This summary highlights the behind the scenes work that happened during 2024.

To launch the Legacy Fund, the team created the terms of reference for the Legacy Fund Committee and worked with Session to identify individuals to serve on the committee. They also dealt with the administrative issues so that funds could be accepted directly into the Legacy Fund, including stock transfers through the PCC.

Space use by others is a generator of funds for Westminster. The team updated the space use rates for 2024 and added content for a space use section to the website with descriptions of the rooms available for rental. We also managed the relationship with space users within the church which included 6 regular users and 4 short term users.

The team worked with the church office to upgrade the office computer equipment and improve the wifi and telecommunications within the church.

This team also oversees the Leading with Care Program for Westminster.



2024 Financial Statements
And Reports

2025 Budget

Donations Administrator's Report – 2024

Tax receipts were generated for 109 households that donated to Westminster Presbyterian Church's General Fund (compared to 108 households in 2023). The sum of these receipts was $237,428 between January 1 and December 31, 2024. In addition, just over 3% was donated to the general fund through unreceipted cash donations and donations through Canada Helps. As CH provides the tax receipts directly, these are not included in the data provided.

Donations were received through the weekly offering in the form of cheques and cash and via e-transfers, Pre-Authorized Remittances (PAR), and Canada Helps (CH).

Donations were received for the life and work of Westminster (General), the WPC Building Fund, the WPC Legacy Fund, Presbyterian World Service and Development (PWS&D), Mission & Outreach (including Bottles for Bogota), and the Randy Jaggard Fund (youth and fellowship focussed, including the positivity mural project).

This report will focus only on funds donated to the General fund. The breakdown is as follows. Please note that the categories have needed to be adjusted this year to ensure confidentiality.

	# of households	Amount contributed	Average per household
Up to $99	14	$570	$41
$100-$499	23	$6,165	$268
$500-$999	13	$9,380	$721
$1000-$1999	22	$28,943	$1,316
$2000-$2999	12	$28,750	$2,396
$3000-$4999	12	$43,308	$3609
$5000 and above	13	$120,312	$9,255
Total	109	$237,428	

Method of Giving	% of Givings
Sunday Morning Offering	43%
Pre-authorized Remittance	26%
Electronic Transfers	31%

In the 12-month period, households gave:	% of Households
More than 12 times	22%
12 times	25%
6 – 11 times	10%
3 - 5 times	19%
1 – 2 times	24%

Thank you to all who donated to the life and work of Westminster.

FINANCIAL REPORT

2024 RESULTS

With gratitude, we present the 2024 Financial Annual Report.
We extend our sincere appreciation to each of you whose steadfast support has been the foundation of Westminster's financial stability.

In the following pages, you'll find a transparent overview of our financial stewardship, detailing how your generous contributions have been utilized.

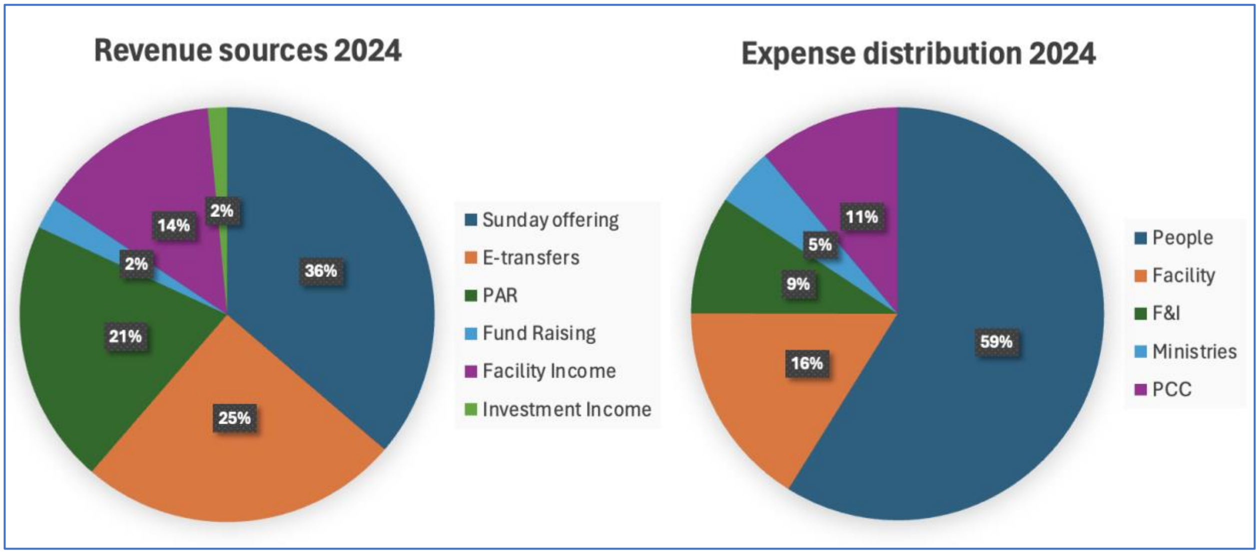
-- Finance & Infrastructure Team

Overall Results

The chart below shows the overall income and expense results for the year. In the following sections this chart will be broken down further.

REVENUE	2024 Actual	2024 Budget
General givings	244,829	250,000
Fund Raising	7,268	5,000
Space Use Income	42,285	32,000
Investment Income	4,504	3,700
Gross Revenue	**298,886**	**290,700**
Designated donations to: Building, Jaggard, M&O Funds, PWS&D, Mustard Seed	31,515	0
Transfer designated donations to Funds	-30,815	0
Net Revenue	**299,586**	**290,700**
EXPENSES		
People	**158,251**	**164,283**
Facility	42,479	46,200
Office & Insurance	24,348	22,220
Ministries & Session	12,028	15,310
Non-people Total	**78,854**	**83,730**
Presbyterian Church	29,179	28,478
Total Expenses	**266,285**	**276,491**
Operational Surplus	**33,301**	**14,209**

The 2 pie charts below illustrate our operational revenue and expenses:



Income Overview

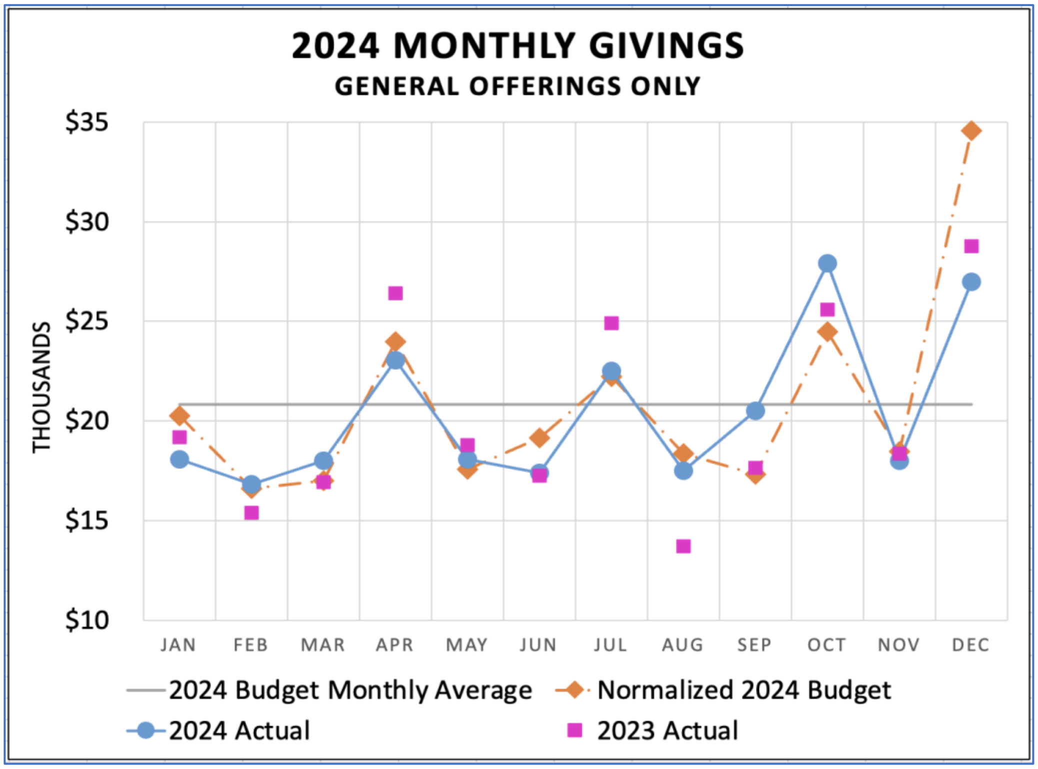
In 2024 Westminster experienced strong financial support through four key revenue streams, enabling us to fulfill our mission and serve both our congregation and the wider community. Our income sources included:

- **General Donations:** The generosity of our congregation remained the foundation of our financial stability. These contributions sustained our ministries, funded outreach programs, and ensured the continued operation of our church.
- **Fundraising Initiatives:** A very successful fundraising effort strengthened our financial position while also enhancing our presence within the community.
- **Facility Use Income:** Revenue was generated by opening our church facilities for use by non-WPC groups and events.
- **Investment Income:** Responsible financial stewardship allowed us to earn interest on investments, further supporting our overall financial health.

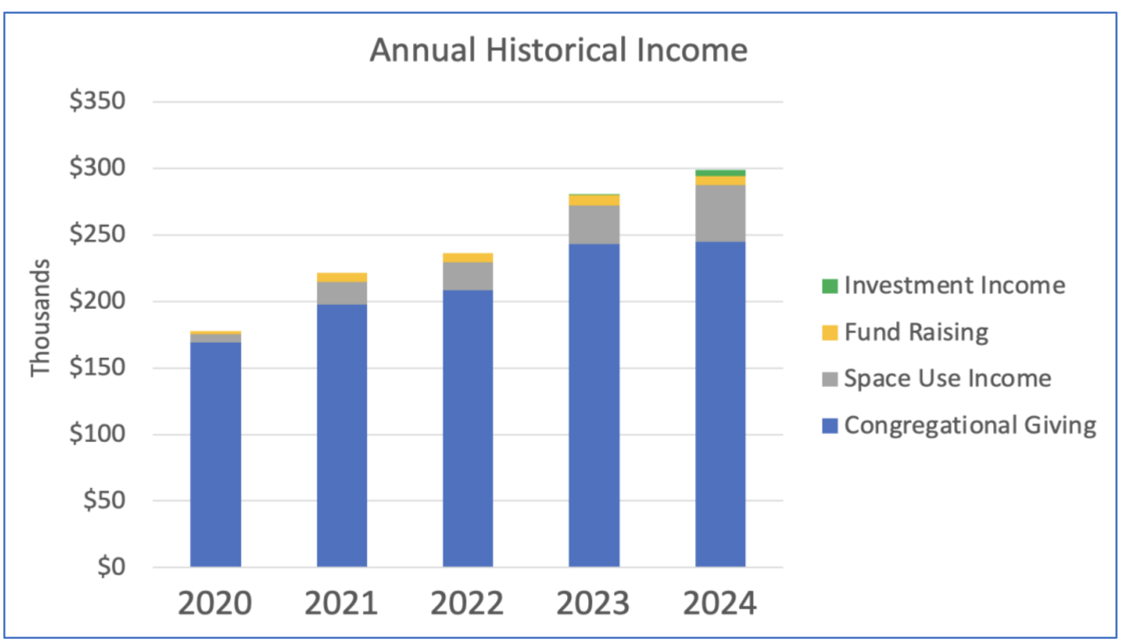
	2024 Actual	2024 Budget	2023 Actual
General givings	244,829	250,000	242,924
Fund Raising	7,268	5,000	8,035
Space Use Income	42,285	32,000	28,846
Investment Income	4,504	3,700	175
Gross Revenue	**298,886**	**290,700**	**279,980**

Thanks to your generosity and the hard work of our teams, our gross revenue was 3% over budget and 7% over 2023's revenue.

The plot below shows the general givings in 2024 by month. Note that the 2024 Actual (blue circle) shows a strong quarterly pattern similar to 2023.



The following graph illustrates the growth of our various revenue sources over the years. After the challenges of 2020, marked by the impact of COVID and a vacant pulpit, our total annual income has shown steady and encouraging increases.



Flow-through revenue:

In addition to the revenue streams shown above, we received special purpose donations. These income items are not budgeted.

Special Purpose & Flow Through Revenue	2024 Actual
Randy Jaggard Fund [1]	1,100
Mission & Outreach Fund [1]	281
Building Fund [1]	29,134
Mustard Seed [2]	300
Subtotal	**30,815**
PWS&D [3]	700
Total	**31,515**

Notes:

1. These amounts were transferred into the appropriate funds on the balance sheet and therefore aren't counted as income. The Randy Jaggard Fund and the Mission and Outreach Fund carry over from year to year. The Building Fund donations were used in 2024.
2. A free will offering at the Christmas carol night in December collected $300. This amount is included in the "Transfer designated donations to Funds" line on the Overall Results chart above.
3. PWS&D donations are sent to PCC at the end of each year. This amount is included with Presbyterian Church expenses, described in the Expense section of this report.

Expense Overview

Our expenses are divided into the following 5 key categories:

- **People:** All staff related costs.
- **Facility:** Costs associated with the upkeep of our physical space.
- **Office & Insurance:** Administrative and operational costs.
- **Ministries & Session:** Funding dedicated to programs that support and advance our church's mission.
- **Presbyterian Church:** Support of our wider denomination.

	2024 Actual	2024 Budget	2023 Actual
People [4]	**158,251**	**164,283**	**129,860**
Facility [5]	42,479	46,200	42,170
Office & Insurance [6]	24,348	22,220	21,713
Ministries & Session [7]	12,028	15,310	11,438
Non-people Total	**78,854**	**83,730**	**75,321**
Presbyterian Church [8]	29,179	28,478	33,568
Total Expenses	**266,285**	**276,491**	**238,749**

Notice that we were under budget in each major category as well as in total expenses.

Notes:

4. At various times in 2024 we had no administrator, resulting in people expenses being under budget.
5. Enmax utility bills came in significantly under budget, due in part to HVAC replacements. These replacement costs are covered separately later in this report.
6. Office expenses include half of the GST that we spend. We receive back the other half due to our charitable status. Significant expenditures like new furnaces result in higher GST costs, putting this category slightly over budget
7. The Ministries are made up of Worship & Music, Care & Connection, Mission & Outreach, and Faith Formation. Small expenses for Session and a Ministers' discretion fund are also included here.
8. The Presbyterian Church line includes Presbytery/Synod dues, our share of the PCC Pension Fund and our remittance to Presbyterians Sharing. We also pass along Presbyterian World Service and Development (PWS&D) donations to PCC. We accepted our Presbyterians Sharing recommended remittance for 2024 of $16,273. Many congregations choose to remit less than the recommended amount. Members of our congregation also donated directly to PCC: $1200 to Presbyterians Sharing and $910 to PWS&D. These generous donations are credited to Westminster.

If we subtract the expenses from the revenue, the operational surplus for 2024 is shown below as $33,301, more than twice the budgeted surplus. This very positive bottom line is a result of revenue being over budget and expenses being under budget.

	2024 Actual	2024 Budget	2023 Actual
Net Revenue	**299,586**	**290,700**	**291,067**
Minus **Total Expenses**	**266,285**	**276,491**	**238,749**
Operational Surplus	**33,301**	**14,209**	**52,317**

Disbursement of funds monies:

Disbursements from our funds which were listed in Notes 1 and 2 do not form part of the expense report shown above. These are tracked separately and treated similarly to capital expenditures, as they are funded from cash on hand. The Randy Jaggard and the Mission & Outreach funds carry over from year to year.

	2024 Disbursements	Dec. 31, 2024 Balance
Randy Jaggard Fund (Positivity Mural, Youth Group, Getting to Know You Dinner)	1,449	7,203
Mission & Outreach Fund (Bogota Kids)	821	1,572
	Total Balance	**9,664**

Building Fund & Capital Expenditures

In last year's Annual Report and Annual Congregational Meeting, we projected up to $30,000 in capital expenditures without impacting our operational budget.

However, due to the failures of furnaces and the hot water tank, additional spending was required, leading to the reinstatement of the Building Fund. Thanks to your generosity, we received over $29,000 in Building Fund donations. By the end of 2024, the fund balance was fully utilized.

	2024 Actual	2024 Budget
Building Fund Donations	**29,134**	-
Expenditures approved as capital		
AV & computer equipment	**12,108**	3,250
New furnaces and hot water tank	**32,501**	26,750
Total Expenditures	***44,607***	***30,000***
Net	***(15,473)***	

Legacy Seed Fund

As described earlier in this report, the Legacy Seed Fund was initiated in 2024. The assets of the fund are split between a savings account and a GIC.

Legacy Seed Fund Dec. 31, 2024	Balance
Savings account balance	25,055
GIC	48,585
Total Cash/GIC Legacy Seed Fund	**73,640**

Financial Position as of December 31, 2024

The chart below shows our financial position at year-end 2024 compared to 2023. It was the generosity of the donations detailed above in the income section that contributed to the increase in our net assets.

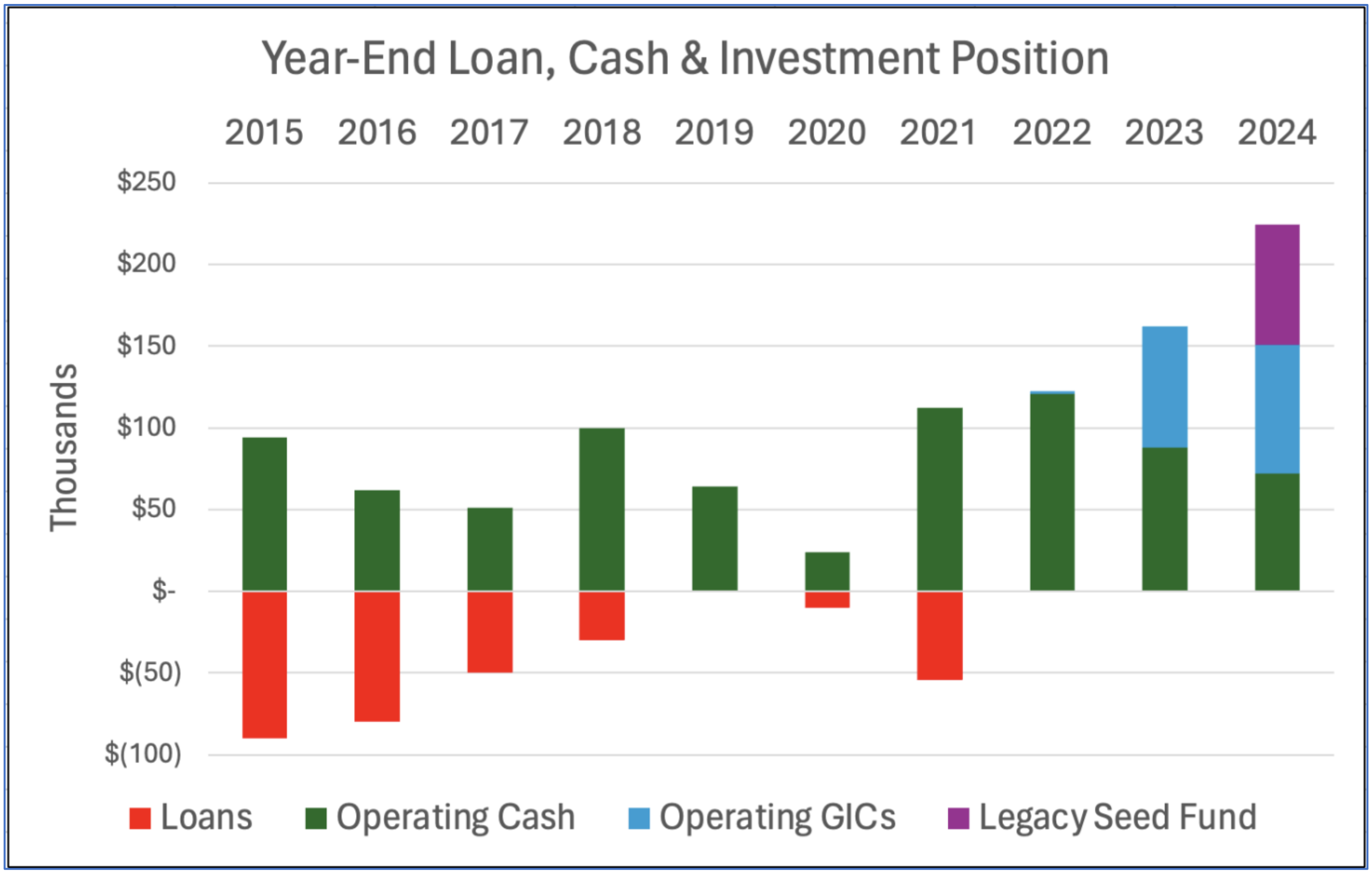
	2024	2023
ASSETS		
Current Assets		
Cash: Operational account	71,833	87,827
Cash: Legacy Seed Fund account [1]	25,055	0
GIC: Credit Card Guarantee	4,268	4,000
GIC: Operational Investment	74,396	70,160
GIC: Legacy Seed Fund Investment	48,585	0
Undeposited funds	0	5,600
GST Receivable	1,393	1,691
Prepaid Expenses [9]	23,200	2,348
Total Current Assets	**248,730**	**171,626**
Non-current Assets		
Land & Building [10]	1,222,169	1,187,073
TOTAL ASSETS	**1,470,899**	**1,358,699**
LIABILITIES		
Current Liabilities	942	14,420
Non-current Liabilities: Special Funds	82,365	9,664
TOTAL LIABILITIES	**83,308**	**24,084**
NET ASSETS	**1,470,899**	**1,358,699**

Notes:

9. The prepaid expenses consist of a deposit for the new elevator and a credit card pre-payment.
10. The additions to the land and building were our investment in new heating and air conditioning.

    As a non-profit entity we have the choice to depreciate the building or not. Our policy has been to not depreciate; it has actually been increasing in value. Any significant additions have been added to the Land & Building line in the year incurred and they remain there at their historic cost.

The plot below shows how much our financial position has improved over the past 10 years. We have no loans, and we have a very healthy operational cash + investment GIC balance of $146,229.



2025 BUDGET

Income

As outlined in the 2024 financial results, our budgeted revenue streams consist of four main categories:

- **General Donations**
- **Fundraising Initiatives**
- **Facility Use Income**
- **Investment Income**

As mentioned previously in the 2024 results, we are grateful to report a slight increase from 2023 in general donations. In 2024, we also took on the dual challenges of launching the Legacy Program and reinstating the Building Fund. As a result, our 2025 budget conservatively assumes a 2% growth in givings compared to 2024.

Regarding fundraising, our traditional events have been the yard sale and the Christmas Market. The yard sale is still seeking new leadership, and while we welcome suggestions for additional fundraisers, none have been proposed so far. Therefore, the budget is based solely on the Christmas Market.

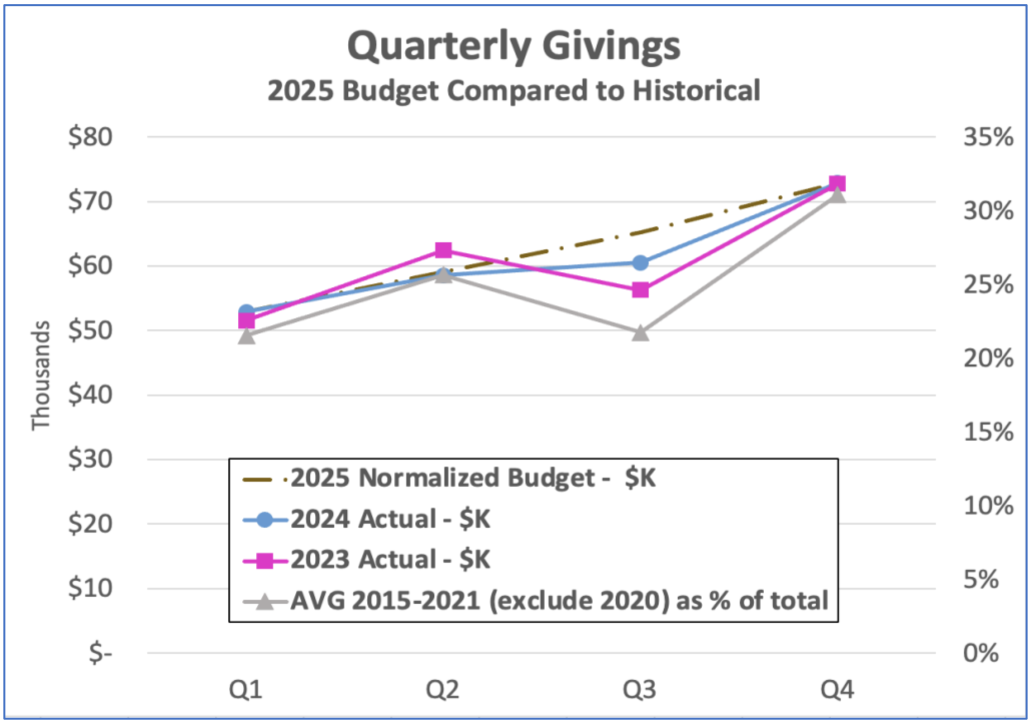
We continue to focus on increasing facility use income; however, we are losing a significant source of this revenue in 2025.

	2025 Proposed Budget	2024 Actual
General givings	250,000	244,829
Fund Raising	6,000	7,268
Space Use Income	27,500	42,285
Investment Income	5,000	4,504
Gross Revenue	**288,500**	**298,886**

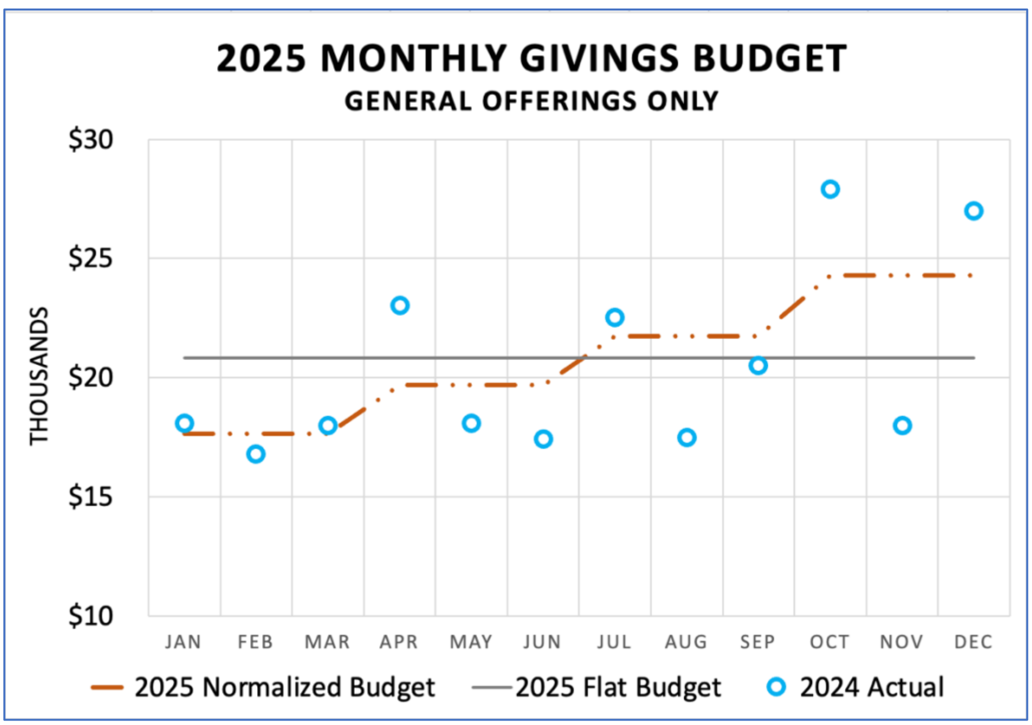
Monitoring actuals against the budget:

As outlined in the Financial Results, general givings in 2024 followed a strong quarterly pattern, making it challenging to track progress against the budget throughout the year.

The plot below shows how the givings pattern has changed. The quarterly totals have smoothed out to the extent that the Q3 drop is nearly non-existent. 2024 was close to a straight sloped line compared to the others. This was despite the fact that the Building Fund appeal began in Q3.



The “normalized” budget for 2025 will reflect stepped increases at the beginning of each quarter, shown as a brown line on the graph below.



Expenses

Our expenses are divided into the following 5 key categories:

People Expenses: These will be higher in 2025 reflecting a full year of having an administrator and well-deserved increases.

Facility & Office Expenses: The 2025 budget is based on 2024 spending, with facility expenses projected to increase by 5%. Office and insurance costs are also expected to rise by approximately 5% over 2024.

Presbyterian Church Expenses: The PCC determines most components, such as pension assessments and presbytery dues, which are based on our 2023 Statistical Report. While the PCC provides a recommended allocation for **Presbyterians Sharing** based on income, we have some flexibility in our commitment. For 2025, we propose accepting half of our allocation. Late in the year we will re-evaluate. If our financial position allows, we may opt to augment the budgeted amount.

Ministry Team Budgets: Each ministry team has planned its budget based on anticipated activities and projects for the year.

	2025 Proposed Budget	2024 Actual
People	**171,454**	**158,251**
Facility	44,600	42,479
Office & Insurance	25,600	24,348
Ministries & Session	15,170	12,028
Non-people Total	**85,370**	**78,854**
Presbyterian Church	28,913	29,179
Total Expenses	**285,737**	**266,285**

Looking at our operational surplus, it will be less than 2024 but is still projected to be a positive value.

Projected Revenue	**288,500**	**299,586**
Minus **Projected Total Expenses**	**285,737**	**266,285**
Projected Operational Surplus	**2,763**	**33,301**

Capital Expenditures

Each year that we achieve an operational surplus, we strengthen our cash reserves, enabling us to fund capital expenditures without impacting our operational budget. As noted in the Financial Results, our combined cash and GIC balance at the end of 2024 exceeded $140,000.

As part of our commitment to responsible financial stewardship, we aim to maintain a cash reserve equivalent to at least three months of operating expenses. This reserve of about $70,000 ensures financial stability, allowing us to meet ongoing commitments, manage unexpected expenses, and sustain our ministries without disruption.

For 2025, we anticipate allocating approximately $60,000 toward capital improvements, including the elevator and audio-visual equipment.

The Building Fund will remain an ongoing opportunity for giving, ensuring that we can continue to maintain and improve our church facilities as needs arise. This fund is designated for capital improvements, allowing us to steward our place of worship responsibly for current and future generations.

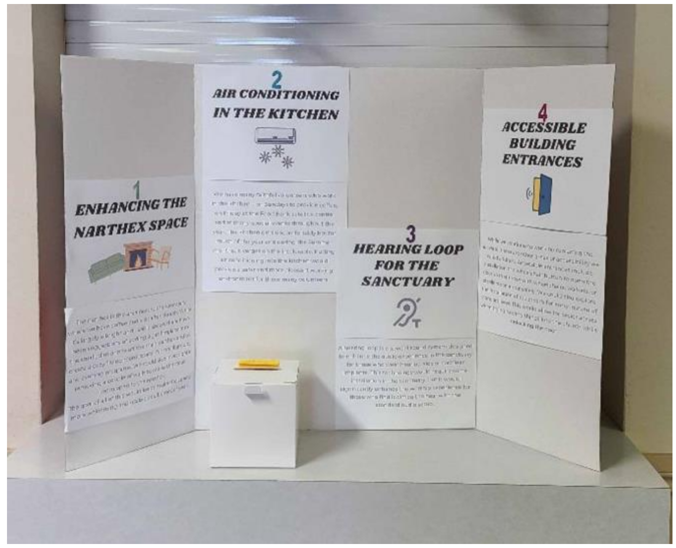
Future Directions for 2025

For the past few years, we've set goals for the subsequent year and written them into our annual report. And, as you'd expect, the goals for the past four years have focused on regaining financial stability, building a vibrant congregational life, and readying ourselves to search for and find a minister. Last year, after Maren and Christian joined us, the session developed the 2024 goals you see in the article at the beginning of this report.

At the session meeting in January 2025, we agreed on three major goals for the year. These include one that looks at our **people** as we continue to grow as a congregation, one that focuses on our **building** to ensure that it is offering all it can to support our programs and people, and a final one that takes us out of our day-to-day activities within and allows us to **reach out to our community**.

The first goal concentrates on developing the skills and events we need to help new people get easily integrated into the congregation. This will involve an overhaul of our contact information system, as well as providing several events for newer people at the congregation to ensure that they connect and feel welcome.

Work on the second goal began last year when we polled the congregation for the building projects that would have the most positive impact on our congregational life. The result was support for a hearing loop system so everyone can hear the service well, and consideration of providing accessible entrances, so those with wheelchairs, walkers, or strollers can enter the building easily. Because we have already started on the replacement of the lift, we have an overall focus on **improving accessibility** as our second theme.



We also are planning to go beyond our first steps in environmental leadership and reaching out to the community as we complete phase 1 (and perhaps phase 2) of the pollinator garden. As we do so, we hope to let the community know about choices they too could take to treat our environments in a future-friendly way.

We look forward to moving forward on all our good work together, including that of our ministries and the goal-focused projects described. Thank you, Westminster, for being ever ready to build and enhance a community of faith, hope, and love.