



2025 Annual Meeting of the Parishioners St. George-in-the-Pines

Sunday, February 2 at 11:30am

Meeting Agenda

1. Welcome: Rev. Seth Enriquez
2. Opening Prayer: Rev. Seth Enriquez
3. Remembrance of the Faithful Departed Pg.3
 - None
4. Signing of the Canonical Declaration
5. Announcement of the Clerk of the Annual Meeting of Parishioners
 - Ji Won Baxter (Parish Administrator)
6. Adoption of the Agenda Pg. 1
 - Motion: Brit Enriquez motions to adopt the Agenda.
 - Seconded: Bill Pringle
7. Review and adopt the Minutes of the 2024 Annual Meeting of Parishioners February 25, 2024 Pg. 4

- Motion: Bill Pringle motions to adopt the Minutes of the 2024 Annual Meeting of Parishioners on February 25, 2024.
- Seconded: Jane Russell

8. Business arising

9. 2024 Year End Reports

- A. Incumbent's Report – Rev. Seth Enriquez Pg. 15
- B. Incumbent's Warden's Report – Bill Pringle Pg. 19
- C. Food and Friends Report – Rev. Seth Enriquez Pg. 21
- D. Office Manager's Report – Ji Won Baxter Pg. 25
- E. Arts Outreach Coordinator's Report – Ji Won Baxter Pg. 28
- F. Envelope Secretary's Report – Brit Enriquez Pg. 31
- G. Financial Report – Rick Gummer Pg. 32

10. Motion to receive all the reports as presented followed by questions or discussion.

- Motion: Carol Thornton motions to receive all the 2024 reports.
- Seconded: Genny Kresic

Discussion

- Jane Russell requests clarification on the duration of the Calgary Diocesan grant for Ji Won's Outreach position. Clarification granted, by Rev. Seth, that the Diocesan grant for Ji Won's Arts Outreach position is only for a year.
- Jane Russell requests clarification on the OESA Arts Café taking place in our Upper Hall. Rev. Seth provides following details:
 - Oesa Arts is a Banff organization which seeks to promote sober nightlife — OESA and St. George's missions coincide.
 - The community café responds to a need for community, and seeks to provide an affordable third-space for young people to spend time, have activities and conversation.
 - Café is not a for-profit entity; despite construction and renovation to our Upper Hall, it's not a competitor of other for-profit coffee shops; community is the goal.

- Regarding health and food safety inspections; food is not made in-house; meals will be provided by Rocky Mountain Meal, owned by Nico Achondo, former Food & Friends chef.
- Amal Alhomsy, Manager of OESA Arts café, has worked with the Town, has barista experience. He understands the requirement to uphold food/health/safety guidelines.
- Rick requires clarification on Seth's Rector's Report; there is a discrepancy in Rick and Seth's report; Seth's Food and Friends report does not include the anonymous \$5000 donation in May.
- Amendment made to Seth's report, to include the anonymous \$5000 donation given on May 15, 2024.
- Jane requires clarification on the Teach Paris grant, included on Bill's report. Disjunct in understanding between Rick, Seth and Bill; Bill refers to the church's application and receipt of grant, Seth and Rick find no information about the receipt of the grant. Conclusion: St. George's did not receive the Teach Paris grant.
- Jane suggests collecting attendee's email addresses for a separate Food and Friends newsletter. The newsletter would allow for more transparency and engagement with attendees and community members, updating subscribers of the newsletter about new grants for Food and Friends, the weekly menu, volunteer sign-up, acknowledgements and donation updates)
- Bill suggests putting printed copies of the newsletter blueprint, so attendees could see what to expect on the newsletter.
- Jane requests clarification on our chef/cooking schedule; Seth reinforces our rotational vendor schedule; gives special thanks to Zyka Banff for covering most of our sponsored meals, and covering the most food costs (highest turnout to Zyka meals).
- Regarding events and concerts: Jane suggests hosting special events for different groups (e.g. people with special needs, children and parents), at different times to make them more inclusive – with diversified artistic selections and presentations.

Motion: Rick Gummer motions to receive all 2025 reports.

Seconded: Jane Russell

11. Appointments Pg. 19

- A. Rector's Warden
- B. Treasurer
- C. Envelope Secretary
 - Appointment or recommendation for Deputy People's Warden; St. George's needs a local warden for immediate signatory purposes. Responsibilities of Deputy People's Warden include a monthly Corporation meeting to make church decisions, to have an ear for the people of the community and parish, and to have signing authority for documents and payments.
 - Put a call for Deputy People's Warden in the newsletter for applications.

12. Elections Pg. 26 (nominations from the floor and from the nominations committee)

- A. People's Warden
- B. Parish Council
- C. Synod delegates

13. 2024 Appointment Pg. 26

- A. Bookkeeper
 - a. Kyoko Yamazaki
- B. Signing Officers
 - a. Members of the Corporation

14. Financial Report Pg. 27

Summary of Operating Results and Budget Pg. 27

- Financials have been difficult to manage and delegate, as a result of St. George's multiple moving parts (i.e. Food & Friends)
- Rick reviews the 2024 Operating (restriction-free church fund) and Designated Funds (restrictions apply)
- *See Diocesan Investment Fund 2024 highlighted section*
- Bequests: F. Crosby (d. 1982) gave sum of \$80k to St. George's.
- Crosby's will states the principal sum cannot be touched; St. George's can only use income derived from the principal.
- Diocese can only prove \$80k out of \$111k is Crosby's; Diocese has been treating \$31k as if Crosby's restrictions apply.

- \$31k could be proven separate from Crosby to pay off our loans
- September 2000: St. George's passed a motion, any bequests given to the church remain fixed in the Diocese Investment Fund, and the church can keep income/interest from the total.
- \$31 000 could be restriction-free; Rick and Howard to confirm.
- Total current assets from 2024 Operating Funds, added with 2024 Designated Funds demonstrates a \$9000 increase from last year's total assets (growth from Diocese Investment Fund).
- From what we owe: according to QuickBooks, GST 2024 \$2162.54 could be a liability (Rick will investigate further).
- Diocese Loan: over 2 years, Diocese decreased our apportionment (overhead charged) – fewer subsidized salaries
- St. George's owes the Diocese \$33 000; Rick wants to pay off the loan from the Diocese with Crosby's remaining bequest.
- Alternatives to equal Crosby's estate: Town of Banff expressed more rentals of Lower Hall if a handicap ramp was installed.
- St. George's doesn't owe money except to the Diocese
- Each year, we receive \$30 000 into our Operating Funds.

2. Draft Profit and Loss

- Organized between church income and expenses
- December 2024 comes across as inflated due to Christmas
- Envelope Offerings YTD 2024: Out of \$117 129, almost \$60 000 was given by an anonymous donor. This anonymous donor pledges to increase \$60 000 donation to \$100 000 for 2025.
- Anonymous donor was responsible for the matching donation campaign in December 2024 – by early February 2025, St. George's will receive \$60 000+ to match December donations.
- Church income: Wedding income significantly over-budget
- Church expenses: Salaries over-budget (hiring Ji Won)
- Church insurance has gone up (likely as a result of fires)
- We lost \$12 322 by the end of the year

3. Food and Friends Financial Breakdown

- Grants organized by month between February and May
- Donations organized by month from January to December

- Food and Friends expenses: food, chefs, cleaning supplies
- Grants cover most of the costs of Food and Friends, so in order for Food and Friends to operate, grants are critical.

Motion: Rick Gummer motions to move the three draft financial reports – Statement of Financial Position as at December 31, 2024; Statement of Profit & Loss for the year 2024; Budget for the year 2025 – be accepted as presented with the following conditions:

- Should any change of \$5000 or more be made to any of the three reports, the report shall be re-presented to the Parish at a Special General Meeting of the Parish.
- Notification of the completion of the three reports will be made in the weekly newsletter and the final version of all three reports will be made available to any Parishioner upon request.

Unanimous Approval

Seconded: Bill Pringle

Motion: Rick Gummer moves the motion from September 2000 requiring all Parish bequests received to be placed in the Diocese's Consolidated Investment Account and only the income received to be used by the Parish be rescinded.

Unanimous Approval

Seconded: Carol Thornton

Motion: Rick Gummer motions the Corporation of St. George in the Pines actively pursue securing withdrawal of all funds in excess of \$80 000 from the Diocese's Consolidated Investment Account, with the funds to be used to repay the loan from the Diocese in the amount of \$33 000 and to effect required capital improvements to Church buildings.

Unanimous Approval

Seconded: Jane Russell

Summary of St. George in the Pines Budget 2024 Pg. 27

- Discrepancy between 2024 budget and 2024 spending (as a result of bank service charges)
- Two week period where bank collected overdraft charges
- OESA Cafe: insurance, repairs, damages to the upper hall are all OESA's responsibility.
- Grants for concerts, events and presentations; call for anyone in the parish to write grants to cover concert expenses (see Catherine Tetreault, grant-writer for Food and Friends)
- Budget 2025 reflects our financial goals for our church income
- Investing in church infrastructure – wheelchair accessible door?
- Ad campaign for church nave and hall will come as soon as the 2025 rate card is settled.

15. St George's Parish Address

- St. George's has much to offer, to bless the community with the love of Jesus, having the church as a beautiful space. There are so many reasons to be hopeful, with a call for serious work over the next few years. We want to bless our community in service: Food and Friends has been instrumental; Special thanks to Rev. Howard Thornton for beginning Banff Food and Friends.
- Goals for 2025: to move beyond a skeleton team, to grow and have a vibrant church community, and to trust God in what He wants us to do in the community and for our parish.

26. Votes of thanks

- Jane Russell, with a unanimous vote of thanks from the AGM attendees, thanks Rick Gummer (People's Warden) for managing, clarifying, delegating the numbers clearly and diligently. It is our first year with clear financial information.
- Carol Thornton thanks Brit Enriquez, for supporting St. George's, in preparing for coffee hour, kids' church, Tuesday Bible study dinners, and all her work behind the scenes.
- Rev. Seth Enriquez thanks Melissa Wilson, for taking on the role

of Altar Guild at St. George's for several seasons, and to Cathy Whittle for taking over the position. To the Parish Council, for their collaboration, collegiality, and meaningful contribution to church life and decisions. To the Corporation, including Jane Russell (Deputy Rector's Warden), for her initiative and signatory assistance, to Rick Gummer for his sage advice, genuine support and financial management, Bill Pringle for his heart for the Lord and counsel, Rev. Howard Thornton for his ministry and leadership prior to Rev. Seth, Genny Kresic for stepping in to read on Sundays and support to Brit, Alex Karandash for being such an active member and participant of our church community and to Ji Won Baxter, as she's returned to faith, serving in the community and at church as both an administrator and as Arts Outreach Coordinator.

- Rick Gummer thanks Rev. Seth for his leadership, thought-provoking sermons, investment in the church; Ji Won Baxter thanks Rev. Seth for his personability, his mentorship and wisdom throughout her spiritual journey.
- Thanks be to God for the love of Jesus Christ.
- Carol Thornton thanks Eve Baldeosingh Enriquez for her leadership.

27. Closing Prayer

- Adjournment

Faithful Departed

Minutes for AGM February 25, 2024

2024 Annual Meeting of the Parishioners St. George-in-the-Pines

Sunday, February 25 at 11:30am

Minutes

1. Welcome: Rev Seth Enriquez
2. Opening Prayer: Rev Seth Enriquez
3. Remembrance of the Faithful Departed Pg.3
 - None
4. Signing of the Canonical Declaration
 - Rick Gummer and Genny Kresic signed the canonical declaration in Nova Scotia but received permission from Archbishop Greg to sign the document and vote in our parish as well.
5. Announcement of the Clerk of the Annual Meeting of Parishioners: Ji Won Baxter
6. Adoption of the Agenda Pg. 1
 - Motion: Bill Pringle motions to adopt Agenda
 - Seconded: Genny Kresic
7. Review and adopt the Minutes of the 2023 Annual Meeting of Parishioners February 19, 2023 Pg. 4

- Motion: Aaron Smith motions to adopt Minutes
- Seconded:

8. Business arising

- None

9. 2023 Year End Reports

- A. Incumbent's Report – Rev Seth Enriquez Pg. 7
- B. Rector's Warden's Report – Bill Pringle Pg. 10
- C. People's Warden's Report – Jane Russell Pg. 12
- D. Food and Friends Report – Rev Seth Enriquez Pg. 14
- E. Office Manager's Report – Brit Enriquez Pg. 16
- F. Envelope Secretary's Report – Brit Enriquez Pg. 18

10. Motion to receive all the reports as presented followed by questions or discussion.

- Motion: Aaron Smith motions to accept all the reports as presented
- Seconded: Cathy Whittle
- Brit will send out updated digital copy of all donations
 - Paper copy of the reports was already updated
- No further questions or discussion about the reports

11. Appointments Pg. 19

- A. Rector's Warden
 - a. Bill Pringle
- B. Deputy Rector's Warden:
 - a. Jane Russell
- C. Treasurer
 - a. Formerly Lily Reid; in process of procuring new treasurer
- D. Envelope Secretary
 - a. Brit Enriquez

12. Elections Pg.19 (nominations from the floor and from the nominations committee)

A. People's Warden

- a. Jane Russell (stepping down)
- b. Spot open for People's Warden
 - i. Wardens form leadership team at church
 - ii. Make decisions for the business of church
 - iii. Work with parish council (advocate for the church)
 - iv. Monthly meetings pertaining to church life and advocacy
 - v. Advocacy in business, legality, spirituality
- c. Jane Russell willing to meet with potential candidates
- d. Rick Gummer willing to share position for six months (Nov–April)
- e. No official candidate submissions
- f. Rick Gummer nominated– all votes affirmative
- g. Rick Gummer elected People's Warden**

B. Parish Council

- a. Charlynn Odegard
- b. Continuing

C. Synod delegates

- a. Qualify for one lay delegate
- b. Rick Gummer nominated, all votes affirmative
- c. Rick Gummer elected synod delegate.

13. 2024 Appointment Pg. 19

A. Bookkeeper

- a. Kyoko Yamazaki: Continuing

B. Signing Officers

- a. As of this Annual Meeting Bill Pringle, Seth Enriquez, Rick Gummer, and Jane Russell are signing authorities on bank and other legal documentation.
- b. Only members of the corporation are signatories
- c. Online cheque and banking signatures to be pursued with the bank in 2024

14. Statement of Financial Position Pg. 20

- Rick – Question to Team:

- What are the terms and conditions of loans from the diocese?
 - Seth: Loans without interest. Contact is being made with the diocese to find out any other terms and conditions.
- Are year headings correct on financial statements – yes they give a history of the church’s financial position.
- Financial summary from 2022 leading into 2023
- End of 2022: Turnover in Bookkeeper and Treasurer. We have a stable bookkeeper now – Kyoko Yamazaki – so tracking financials will be more smooth in 2024.
 - Summary into budget captures everything
- \$40 000 one time income
 - Investment from sale of Howard’s house
 - (Interest on loan from Howard’s house)

15. Summary of Operating Results and Budget Pg. 21

- Thanks to Sandra Davenport

16. Statement of Operations Pg. 22

17. St. George in the Pines Budget 2024 Pg. 23

- Insurance is much less – One of the only churches where insurance has gone down
- “Advertising” heading actually encompasses all online expenses: website, donor database, Adobe, etc (computer expenses)
- “Advertising” is going down because church is using free softwares
- Cathy: Several bank accounts – We are moving to consolidate into one account at the bank.
- Rick: Breakdown of investments vs. cash? \$160 000
 - All of that is cash in the three different accounts.
 - Bill: Lots of that is grants from the diocese.
 - Three bank accounts: 120k / 30k – kitchen ren. / 128k – diocese
 - Rick: Interest opportunity in BMO investment
- Rick Gummer: Motion to accept 2024 Budget as presented

- Bill Pringle: Adopt Motion
- Cathy Whittle: Seconds
- All vote affirmative

18. Commentary on St. George's Financials: Martin Hall Pg. 24

19. St George's Parish Address

- A. This is the first time St George's has had their own full time priest in many years (20?)
- B. There is lots of work to be done – we are in a period of regrowth and renewal
- C. There is a lot to be hopeful about, lots to look forward to.

20. Votes of thanks

- A. Thanks to Melissa Wilson (not present) for all her work on the altar guild
- B. Thanks to Wardens in 2023 – Bill Pringle and Jane Russell
- C. Thanks to Ji Won Baxter and Aaron Smith for their musical gifts and worship leadership.
- D. Thanks to Brit Enriquez for volunteering as Office Manager
- E. Thanks to Rev. Seth Enriquez for leadership

21. Closing Prayer: Seth Enriquez

- Adjournment: 12:40pm

Reports



“There are better things ahead than any we leave behind”

— C.S. Lewis

Rector’s Report 2024

Rev. Seth Enriquez

Greetings in the name of our Lord Jesus Christ, who is the same yesterday, today, and forever.

As I look back on the past year at St. George’s in the Pines, I can’t help but be grateful for how God has been at work among us. We’ve had opportunities to share the love of Jesus in new ways, and we’ve seen how our church has continued to be a place of hope and connection here in Banff. It’s a joy to be part of a community that proclaims the good news of Christ both in word and action.

This past year has been one of growth, outreach, and renewed hope. We’ve strengthened our ministries, embraced new opportunities, and shared life’s sacred moments together. Through it all, we’ve sought to live out the love of Christ and share that love with our neighbors.

Ministry Highlights 2024

Looking back, there are so many moments to celebrate. Here are just a few highlights:

- **Successful Diocesan Ministry Funding Grant:** We secured a grant that allowed us to bring Ji Won Baxter on as our Arts Outreach Coordinator. Her passion for both the arts and the Gospel has opened new doors for ministry.
- **Alpha Meetings and 321 Course:** Together, Ji Won and I led Alpha meetings and the 321 Course on Christian Essentials, creating spaces for folks to explore faith and ask the big questions about life and Jesus.
- **Concert Fundraiser for Jasper Wildfire Relief:** We hosted concert fundraisers to support wildfire relief efforts, which brought people together to care for our neighbors in need.
- **Banff Food & Friends Ministry:** Our Banff Food & Friends ministry continues to grow, offering meals and a warm welcome to anyone in our community who needs it. (More in the Banff Food & Friends Report)
- **Weekly Bible Study:** Our weekly Bible Study has become a key part of parish life. We have a faithful group who attend regularly, and we keep welcoming new participants who are seeking friendship and spiritual growth.
- **Sacred Moments:** This year, we celebrated three weddings and two baptisms, reminding us of God's promises in life's most meaningful moments.
- **Playtime at the Pines:** Every Tuesday morning, we hosted families and children ages 0–5 in our hall for a time of play with toys, books, and our presence. While we are currently on hiatus as Brit's pregnancy draws to a close, we hope to resume this cherished time in the spring of 2025.
- **Lessons and Carols Sing-Along:** In December, we welcomed a full house for our "Lessons and Carols Sing-Along," sharing the hope of Jesus through carols and connection with many who might not otherwise attend church.
- **Christmas Services:** We held three Christmas Eve services and a Christmas Day service, welcoming people to celebrate the birth of Christ with joy and reverence.
- **Matching Donation Drive:** In December, we were able to take full advantage of a Matching Donation Drive which tripled our giving efforts.¹ We are

¹ (more details in the financial update)

incredibly grateful for the generosity and support of our community, which has helped us continue our ministry here in Banff.

Looking Forward to 2025

Looking ahead, we do so with excitement and trust in Jesus's abundant provision for whatever comes next. There are wonderful things on the horizon that I'm eager to share.

We're thrilled to continue building on the great arts outreach work that Ji Won Baxter has begun. Her leadership has been a gift to our church and community, and I can't wait to see where God leads this ministry in the coming year. In March we hope to launch a Community Cafe in the upper hall in partnership with OESA Arts, led by Amal Alhomsy. This "third space" will provide locals with a welcoming spot to gather, offering sober nightlife, events like courses and games nights, and a safe hangout for young people.

"There is no saint without a past, no sinner without a future." – St. Augustine

My dear friends, in Jesus Christ, there is always hope. He changes lives, renews hearts, and gives us a future rooted in His grace and love. Over the past year, St. George's has welcomed people from all walks of life, each at different points in their spiritual journeys. My hope is that our church will always be a place where anyone can find a warm welcome and encounter the love of Jesus. As His family, we are called to love and welcome others, inviting them into a genuine connection with God through Him.

Each of us is called to witness to Jesus Christ. Every one of us has a story of how He has changed our lives. Our church isn't just a place for personal devotion; it's where we meet the living God, are filled with His grace, and are sent out to share His transforming love with the world.

As we look ahead, my prayer is that God's work in us will continue to grow and impact the wider Banff community. Through the cafe, arts outreach, and all our ministries, may we shine His light and share His love, seeing more lives transformed by His grace. I pray that more people will awaken to the truth, hope, and healing found only in Jesus.

I'm deeply grateful for Bill Pringle and Rick Gummer, for their faithfulness as Wardens; Ji Won Baxter, for her incredible leadership in arts outreach; Charlynn Odegard, for serving on Church Council and extending kindness to all; Jane Russell, for her tireless service in so many ways to keep St. George's running; Melissa Wilson, for her dedication as a one-person altar guild; and Cathy Whittle, for stepping into this role with generosity and cheer.

My deepest thanks go to my wife, Brit, who ran Playtime at the Pines, leads Junior Church, prepares coffee hour, cooks for Tuesday Bible study, cares for our children, and makes the rectory a true home. Her love, support, and partnership in ministry are an incredible blessing.

I'm so thankful for each of you who give your time, talents, and treasure to support our mission at St. George's. Let us continue serving Banff in the name of and for the sake of Jesus Christ—our Lord, our God, our Saviour, and our true friend. Thanks be to God.

Rev. Seth Enriquez

Rector's Warden's Report 2024

Bill Pringle

"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future."

— Jeremiah xxix, 11

Well, here we are at another AGM meeting which of course means that another whole year has passed us by. My, how quickly time has passed and yet the clock still ticks one second at a time.

I am thankful to be part of this loving community in Banff and I am hopeful that my work here has been God-led and productive.

Please find listed below some of the work I was directly or indirectly involved in.

- We had applied for the Teach Paris grant of \$5,000.
- We had applied for an Arts Outlook position grant for \$20,000.
- The ½ time People's Warden Rick Gummer was voted into position at the last AGM meeting and he quickly took on the role as a full time warden. He is such a wonderful asset to the Corporation
- Our hiring of Ji Won; she is such a blessing to us bringing her youthful energy into our church and sharing so many gifts of management and music.
- Grants were approved giving us some extra income to continue and expand our church ministries.
- We had applied for and approved for the Mission Funding Board Grant.
- Mechanical problems with the upstairs mini fridge occurred and funding for such was found to replace it. It was replaced and is in use serving our present needs.
- I was approved by the Bishop to lead two Morning Prayer Services while Rev. Seth was away on holidays.
- Obtained my Temporary Lay Minister License for A, B & C which includes preaching. This is a three-year temporary license whereupon I need to take numerous approved courses through the Diocese of Calgary.
- I took and passed my first two courses with the Diocese towards a full time Lay Ministry license.

- I have been attempting to do some street evangelizing to Christ on the street with some of Banff's less fortunate residences throughout the year.

The items listed above are some of the actions that I have been involved with in Banff and I hope as your warden I have met your approval. May the good Lord Bless you all and continue to grant wisdom to all our leaders in this wonderful church.

Sincerely,

Bill Pringle



“Dear friends, since God so loved us, we also ought to love one another. No one has ever seen God; but if we love one another, God lives in us and his love is made complete in us.”

— 1 John iv

Food and Friends Report 2024

Seth Enriquez

Banff Food & Friends continues to grow and bless our community, sharing the love of Jesus in tangible ways. This year has been marked by growth, challenges, and incredible opportunities to serve, and we are deeply grateful for everyone who has been part of this journey.

Program Growth and Leadership

This year, Banff Food & Friends experienced significant growth, both in the number of meals served and in our team’s capacity.

- **Charlynn Odegard** joined us as Operations Manager, ensuring our kitchen is well-stocked, chefs are supported, and Monday dinners run seamlessly.
- **Elisha Joshua**, our Volunteer Coordinator, has done an excellent job leading our volunteers every Monday, ensuring they feel equipped and appreciated.

- **Ji Won Baxter** has provided consistent guidance and support to both Charlynn and Elisha, stepping in during challenging times with strength and grace.
- I have continued to oversee the program, offering leadership and direction as we expand.

A special thanks to Ji Won Baxter, who led the program during the summer when I was away, stepping up during the unexpected loss of our lead chef. Her incredible leadership during a challenging time ensured the continuity of Banff Food & Friends, and we are immensely grateful.

Evolving Our Culinary Model

When Banff Food & Friends first launched, we relied on a head chef model, with Nico Achondo as our first head chef, followed by Michelle Edgar. While this model helped us establish the program, we learned that offering a minimal stipend for such a demanding role made it unsustainable in the long term.

We remain deeply grateful for the efforts of Nico and Michelle, whose hard work and passion made an enormous impact on Banff Food & Friends.

This year, we transitioned to a culinary team model, bringing together a rotating group of chefs. This change ensures we are not overly reliant on a single chef and helps prevent burnout. The team approach has already proven to be a sustainable and effective solution, allowing us to continue offering high-quality meals while spreading the workload among multiple talented individuals.

Meals and Attendance

The heart of Banff Food & Friends remains our weekly Monday dinners. This year, we averaged 200 meals served each Monday, with some Mondays reaching upwards of 300 meals.

These meals are more than just food; they are an opportunity for connection, friendship, and community. Parents bring their children, young adults find companionship in an expensive and transient town, and volunteers embody the hospitality of Christ, fostering genuine relationships with our guests.

Community Support

We are deeply blessed by the generosity of local vendors who have partnered with us:

- **Arctos & Bird** sponsored dinners through **Juniper Bistro**, providing full meals and volunteer staff to serve our guests free of charge.
- **Saffron Indian Bistro** sponsored a dinner that welcomed an incredible number of guests with their flavorful dishes.
- **Norquay** covered the costs of their head chef, who prepared a wonderful dinner at a very low cost.
- **Pursuit** graciously stepped in to sponsor a Monday dinner which was a blessing.
- **Zyka Banff** sponsored two Monday dinners with their delicious Indian cuisine, drawing record numbers of guests.

Each of these partnerships has allowed us to maintain our vision of serving high-quality meals in a welcoming, community-oriented space.

Financial Support and Grants

We are incredibly grateful for the financial resources that sustain this program. This year we received generous grant support from:

- The Pauw Foundation: \$25,000
- Banff Canmore Foundation: \$15,000 (plus an additional \$500 contribution specifically for our Christmas dinner).
- Town of Banff: \$3,000
- The Myron and Catherine Tetreault Foundation: \$5,000
- Anonymous Donation: \$5000

In February 2025, we will receive the second installment of the Pauw Foundation Grant, totaling \$25,000 for the year. A heartfelt thank-you to Cathy Geisler of The Pauw Foundation, not only for her financial support but also for her invaluable advice and encouragement during the summer when we faced the loss of our lead chef.

Our Banff Food & Friends Christmas Dinner was a wonderful highlight of the year, completely sponsored by Defending Awesome, with additional support from the Banff Canmore Foundation's extra \$500 contribution. This event brought warmth and joy to our community, embodying the spirit of generosity and celebration.

Additionally, Banff Food Rescue has consistently provided treats and desserts for our Monday dinners. Their contributions not only bless our guests but also significantly reduce our costs by eliminating the need to purchase desserts.

A special thanks to Catherine Tetreault, a key member of our leadership team, who has continued to support us by writing grants. Her efforts, including applications for the Banff Canmore Foundation Community Grants and the Town of Banff Municipal Community Wellbeing Grants, ensure we remain well-funded to serve our community.

Technology Enhancements for Giving

This year, we introduced *Square software* to accept donations via debit and credit tap. This addition has made it easier for those who wish to give, and we've seen an increase in contributions as a result. While donations are always appreciated, we remain committed to providing free meals to all, with no obligation to give.

Looking Ahead to 2025

The future of Banff Food & Friends is bright, with offers and commitments from local vendors to sponsor dinners in 2025. Each sponsored dinner helps us save funds for future meals, ensuring the sustainability of this ministry.

As we move forward, our focus remains on fostering community and sharing the love of Christ through acts of hospitality. We invite you to join us in this work. Come to a meal, get to know our guests, and share the hope you have in Jesus. Together, we can continue to make a difference, one meal, one conversation, and one act of love at a time.



Office Manager's Report 2024

Ji Won Baxter

In July 2024, I had the joy and privilege of being hired at St. George in the Pines as Parish Administrator/Office Manager. Upon my arrival to the position, I had designated office hours from Fridays to Tuesdays, for my administrative tasks, as well as being St. George's local representative for drop-in visits or consultations by members of the community. The past six months have been marked by a rich tapestry of spiritual development, community engagement, and a deepened sense of fellowship between my colleagues and parishioners at St. George's, who share a common mission of supporting the church as a Banff historic monument, and as a beacon of faith, ministry and friendship.

St. George's and Banff Food and Friends Financial Deposits

This past year was filled with planning and activity. At the outset of my role, I worked closely with Rev. Seth Enriquez, who had recently been inducted as full-time rector at St. George's, to prepare the materials for all church services. I was in charge of counting, depositing and maintaining records of Sunday donations, which I then sent to our bookkeeper, Kyoko Yamazaki. With regard to financial deposits on the church, I also managed and deposited donations for Banff Food and Friends, our local, weekly community meal program which takes place in our Lower Hall. I briefly

acted as Volunteer Coordinator for Food and Friends, which, along with Rev. Seth's leadership, allowed St. George's to have a representative to observe the communal and financial progress of the program. By the end of the year, we had 18 consistent front-of-house and kitchen volunteers.

Lower Hall Rentals and Activities

Throughout 2024, St. George's received a host of rental requests and bookings. In our church hall, we hosted our meal program Food and Friends on Monday evenings during the whole year. In the summer, we had a longer-term rental from an international tour group called Universal Explorer, and I corresponded and coordinated their series of rental periods from May-July. In the fall, St. George's continued to host Banff Dance Academy's practices on Tuesdays and Wednesdays. Additionally, we provided space for events by the Town of Banff, children's birthday parties, and our new weekly Tuesday children's play program called Playtime in the Pines. It was very encouraging to see how the lower hall can be used for a wide range of activities, and the enthusiasm of members of the community to use it.

Church Nave Rentals and Activities

St. George's nave was likewise a bustling location for community engagement. Every week, we celebrated the Lord at our Sunday services, and we've observed a regular attendance from many members of our congregation. My first month at St. George's overlapped with Rev. Seth's vacation, and I was put in charge of preparing bulletins, music, orders of service and our post-service reception and communicating with guest officiants about final details and how we arrange our services. We held four weddings and one baptism in our sanctuary. In the fall, our space hosted two very well-attended concerts held by a local classical music organization, Peaks and Prairies. Weekly violin and piano lessons took place in our nave, as well as children's recitals and intimate classical concerts. We continued, throughout the Spring and Summer, being a site on the Whyte Museum's Walking Tours. Finally, St. George's hosted 4 of its own events and concerts, including a fundraiser for Jasper National Park's fire relief efforts. We had a strong end to 2024, with 5 Christmas services, including our Lessons & Carols service, Blue Christmas, 3 Christmas Eve and one Christmas Day service.

Acknowledgements and Goals for 2025

The vibrance of activity at St. George's stands as a testimony to the unity, strength and hope of our congregation. With the enormous aid of local donors and parishioners, St. George's has been allowed to flourish in the Banff community. From worship services and community outreach programs, and observing the incredible ministry of St. George's leadership team, 2024 has been filled with growth and remarkable opportunity. None of it would have been possible without the love and grace of Jesus Christ, who continues to guide and sustain us in everything that we do here. As we look ahead to the coming year, we are determined to move forward with a steadfast mission of faith in Christ's care and stewardship of our beautiful church, always seeking to glorify and honour Him.



Creative Outreach Coordinator Report 2024

Ji Won Baxter

Over the last year, St. George's has been a vibrant hub of activity and the arts, fostering wonderful, heartfelt connections and friendships among members of the Bow Valley community. As a first-time coordinator of activities at a non-for-profit organization, this role has been a life-changing experience. It has allowed me to not only contribute to the enrichment of my relationships with others in my community, but also to my professional maturation. From organizing and hosting events, and nurturing meaningful collaborative opportunities, this experience has been a profound journey of learning and growth. The spirit at St. George's and its love for the community have made this role a privilege in my life, career and most importantly, to my relationship with the Lord.

Volunteer Coordinator at Banff Food and Friends

In July 2024, as the newly appointed Creative Outreach Coordinator, I stepped into the role of Volunteer Coordinator for Banff Food and Friends after the unexpected departure of the previous coordinator. The role proved challenging due to a summer drop in volunteer availability, attendance, and donations. The sudden resignation of our full-time chef just hours before a Monday dinner added to the strain, but with

support from volunteers and the Banff Lodging Corporation, we were able to carry on that evening. Despite disruptions and two postponed dinners, we averaged 188.83 meals and \$165.05 in donations across six meals in July and August. During Rev. Seth's vacation, I worked closely with board member Catherine Tetreault and local organizations to sustain the program. By the end of my term, the leadership team implemented a communal cooking schedule for Banff chefs and restaurants, significantly improving the quality, diversity, and consistency of the program.

Digital Music Ministry at St. George in the Pines

I launched a digital music ministry on Instagram and Facebook to engage both Christian audiences online and our local Banff-Canmore community, to help promote our church's activities and music-making. Our creative outreach posts averaged 348.75 views, not including our two paid Christmas ads. Our paid Christmas ads performed significantly better, averaging 5064 views — 1355.2% higher than our other outreach posts. Music posts averaged 387.64 views on Instagram, 122.11 on Facebook, and a total of 117 views on YouTube. A particular highlight throughout my social media ministry was creating a 6-minute video deconstructing and analyzing a well-known violin piece from Massenet's *Thais*, which helped me uncover its Christian symbolism and spiritual implications. This ministry has allowed me to deeply ponder and understand my faith, it has taught me about audience engagement, approachable and invitational aesthetics and content, and has enriched my understanding of music and how it affects and attracts people to church life.

Concert Organization and Community Outreach

One of the most rewarding aspects of my role as Creative Outreach Coordinator at St. George's was organizing and hosting activities that connected the church with the local community. Since my term began, I have invited 6 non-Christian friends to our Sunday church services, concerts, or Christian discussion groups. Additionally, I invited over 20 Christian friends, acquaintances, and strangers to these events, many of whom brought their own friends and family. This not only increased attendance but also fostered a sense of community among locals and visitors in an otherwise densely touristic area. Recognizing the challenges of encouraging spiritual openness, I began hosting concerts in our nave, providing a welcoming space for

locals to interact with the church in a non-pressured, artistic environment. I organized, advertised, and hosted three public concerts—two of which were ticketed, working with 16 musicians in total. We collaborated with Oesa Arts for a farmers' market musician appreciation concert, and for another community event for the Bow Valley Immigration Partnership's Community Week. Our most well-attended event was our Lessons and Carols Community Sing-Along service, with 46 people and \$475.00 in donations to St. George's. The enthusiasm for these outreach efforts was a positive reward.

SpeakLife 321 Course and Friendship Opportunities

Finally, I held a 7-week discussion course, 321 SpeakLife, on Monday nights after Food and Friends. Each session featured a 10-15 minute video followed by discussions. Attendance averaged 4.14, with a median of 6, including a non-Christian who attended consistently. It was inspiring to witness young people's deep insights on spirituality, ethics, and philosophy. Similar discussions followed our casual Advent Saturday movie nights. These gatherings have inspired me to organize more thought-provoking church activities to engage and nurture the minds of young people in the Bow Valley.

Acknowledgements and Goals for 2025

Altogether, 2024 was a year of learning, adjustment and growth. I'm deeply touched to have served in this role this past year, and I look forward to maximizing my efforts for the rest of my term. I cannot wait to see how my faith and love for Christ will grow, as I continue to advocate for St. George's and for our local community. My deepest gratitude extends to Rev. Seth, his wife Brit and the members of the church board and council who have put their trust in my work to protect and uphold the interests of Jesus Christ and His church.

Envelope Secretary Report 2024

Brit Enriquez

This past year we saw an increase in donations for our church, and for Food and Friends. We had a very successful matching campaign in December that encouraged larger donations from regular and new donors. Rev. Seth implemented new ways to give online, via text message or by tap through an app called Square. This simplified giving, especially for patrons of Food and Friends. We continue to receive donations through Canada Helps and Tithely, as well as cash and cheque donations.

Parishioners and Sunday Attendance

- Parish Roll: 59
(52 in 2023, 39 in 2022)
- Average attendance: 20
(19 in 2023, 17 in 2022)
- Easter: 44
(32 in 2023, 44 in 2022)
- Pentecost: 27
(60 in 2023, 62 in 2022)
- Christmas: 158
(167 in 2023, 96 in 2022)

Events

- Baptisms: 2
(1 in 2023, 2 in 2022)
- Confirmations: 0
(0 in 2023, 0 in 2022)
- Marriages: 3
(4 in 2023, 4 in 2022)
- Funerals: 0
(1 in 2023, 0 in 2022)

Donations

- Total giving: **\$119,694.04 from 92 identifiable individuals**
(*\$107,359.35 for the church and \$12,334.69 for Food and Friends*)
- \$70,352.14 from 92 identifiable individuals
- \$40,879.01 from 43 individuals in 2022

Respectfully submitted by,

Brit Enriquez

Financial Report 2024

Rick Gummer

Financial Reports: 2024 Calendar Year

As of today, I can only provide a draft of the 2024 Financial Reports as we are still trying to reconcile some numbers and we are awaiting a response to a few questions posed to the Diocese. At St. George in the Pines, we have two (2) main sets of financials: one (1) for Church Operations and one (1) for Food & Friends. Therefore, I will comment on each of these for the year 2024 and then I will provide some highlights from the budget.

Church Operations 2024

- Offerings greatly exceeded the budget due to the arrival of a donor who wishes to remain anonymous; they contributed almost \$60,000.
- We hired an Administrative Assistant which was not budgeted for.
- Insurance increased dramatically, as rates for everyone just kept dramatically increasing.
- There were many expense items which were not budgeted last year.
- Revenues came in at about \$189,000 – over budget by about \$78,000.
- Expenses came in at about \$201,000 – over budget by about \$42,000.
- Year end loss came in at about \$12,000 – under budget by about \$36,000.

Food and Friends 2024

- Good news: The grants and donations we received from the community exceeded the costs we incurred by about \$8,400.
- When you have great volunteers from both the church and the community, great financial results occur.

Budget 2025

- As stated above, we are awaiting some answers from the Diocese, which may result in some major changes (e.g. Repayment of Diocesan loan).
- The anonymous donor has committed to a higher level of donation in 2025 than in 2024, with the first \$50,000 arriving in February.

- This level of donation is contingent on having a full time Administrative Assistant / Outreach person (hopefully Ji Won) being kept on a 40 hour per week basis, even if the Diocesan Grant is not renewed.
- Revenues are budgeted at about \$230,000 – over 2024 actual receipts by about \$41,000.
- Expenses are budgeted at about \$242,000 – over 2024 actual expenses by about \$41,000
- Year end loss came is budgeted at about \$12,000 – almost identical to 2024 actual loss.

I look forward to presenting and discussing the draft financials at the AGM.

Rick Gummer

Examiner of Church Records & Peoples Warden

St. George in the Pines Anglican Church
Statement of Financial Position (FINAL)
As at December 31, 2024

	2024		2023	
	Operating Funds	Designated Funds	Operating Funds	Designated Funds
Assets				
<u>Current Assets</u>				
Cash	13.208,97	38.727,47	160.608,00	30.310,00
GICs	133.000,00	0,00	0,00	0,00
Diocese Investment Fd	31.428,09	111.469,28	128.338,00	
Accounts Receivable				
Other	0,00		609,00	
GST	2.162,54		1.076,00	
Total Current Assets	179.799,60	150.196,75	290.631,00	30.310,00
Liabilities & Equities				
<u>Current Liabilities</u>				
<u>Accounts Payable</u>				
GST 2024	0,00		1.975,00	
Loan from Diocese	33.000,00		31.300,00	
Total Current Liabilities	33.000,00		33.275,00	
Net Assets				
Food & Friends		38.727,47		30.310,00
Bequests		111.469,28		
Unrestricted Assets	146.799,60		257.356,00	
Total Liability & Equity	179.799,60	150.196,75	290.631,00	30.310,00

FINAL PROFIT & LOSS - DECEMBER 2024

CHURCH INCOME		Dec 2024	YTD 2024	Budget
4001	Envelope Offerings	67,010.48	117,129.82	66,000.00
4004	Diocesan Grant	1,600.00	21,714.37	
4005	Rectory Rental	2,000.00	24,000.00	23,700.00
4006	Funerals		350.00	
4007	Weddings	1,922.55	5,996.75	3,000.00
4008	Hall Rental	425.00	14,889.65	15,000.00
4009	Investment Income		1,317.14	3,500.00
4011	Other Income	10.00	3,750.54	
TOTAL CHURCH INCOME		72,968.03	189,148.27	111,200.00
CHURCH EXPENSES				
5501	Salaries & Benefits	11,781.10	126,617.28	102,165.00
5504	Musicians Wages	50.00	3,900.00	4,200.00
5601	Apportionment	838.27	10,059.24	10,060.00
5602	Insurance	592.37	6,995.67	3,500.00
5604	Snow Clearance	230.00	960.43	
5605	Repairs & Maintenance	22.37	3,481.38	5,000.00
5607	Cleaning Supplies	995.25	9,659.17	3,300.00
5608	Utilities	1,713.62	13,140.25	19,000.00
5610	Bank Service Charges	104.74	1,831.76	400.00
5612	Office Cost			760.00
5614	Bookkeeping	1,408.00	8,414.81	1,700.00
5615	Computer & Software	177.59	3,271.88	250.00
5616	Church Supplies	220.01	3,380.74	1,325.00
5617	Advertising & Promotion	300.71	1,007.38	4,000.00
5620	Other Expenses	120.00	2,945.19	
5621	Rectory Utilities	299.06	2,347.15	
5622	Rectory Utilities Recovered		-1,382.88	
5623	Telephone	203.92	2,088.48	2,500.00
5626	Clergy Conferences			1,500.00
5627	Rectory Tax & Other	233.67	2,705.81	
5629	Expenses Recovered (F&F)	-500.00	-6,570.00	
5630	Rector Discretionary Fd	500.00	4,750.02	
	GST	173.17	1,866.71	
TOTAL CHURCH EXPENSES		19,463.85	201,470.47	159,660.00
CHURCH PROFIT / LOSS		53,504.18	-12,322.20	-48,460.00

FINAL BUDGET - 2025

CHURCH INCOME		2025 Budget	Actual 2024	2024 Budget
4001	Envelope Offerings	170.000,00	117.129,82	66.000,00
4004	Diocesan Grant	9.600,00	21.714,37	
4005	Rectory Rental	24.000,00	24.000,00	23.700,00
4006	Funerals		350,00	
4007	Weddings	3.000,00	5.996,75	3.000,00
4008	Hall Rental	15.000,00	14.889,65	15.000,00
4009	Investment Income	5.000,00	1.317,14	3.500,00
4011	Other Income	3.500,00	3.750,54	
TOTAL CHURCH INCOME		230.100,00	189.148,27	111.200,00
CHURCH EXPENSES				
5501	Salaries & Benefits	149.040,00	126.617,28	102.165,00
5504	Musicians Wages	4.200,00	3.900,00	4.200,00
5601	Apportionment	11.880,00	10.059,24	10.060,00
5602	Insurance	8.000,00	6.995,67	3.500,00
5604	Snow Clearance	1.200,00	960,43	
5605	Repairs & Maintenance	5.000,00	3.481,38	5.000,00
5607	Cleaning Supplies	10.500,00	9.659,17	3.300,00
5608	Utilities	19.000,00	13.140,25	19.000,00
5610	Bank Service Charges	1.000,00	1.831,76	400,00
5612	Office Cost			760,00
5614	Bookkeeping	8.500,00	8.414,81	1.700,00
5615	Computer & Software	3.300,00	3.271,88	250,00
5616	Church Supplies	3.400,00	3.380,74	1.325,00
5617	Advertising & Promotion	1.500,00	1.007,38	4.000,00
5620	Other Expenses	3.000,00	2.945,19	
5621	Rectory Utilities	2.500,00	2.347,15	
5622	Rectory Utilities Recovered	-2.500,00	-1.382,88	
5623	Telephone	2.500,00	2.088,48	2.500,00
5626	Clergy Conferences	1.500,00		1.500,00
5627	Rectory Tax & Other	3.000,00	2.705,81	
5629	Expenses Recovered (F&F)	-6.000,00	-6.570,00	
5630	Rector Discretionary Fd	10.000,00	4.750,02	
	GST	2.000,00	1.866,71	
TOTAL CHURCH EXPENSES		242.520,00	201.470,47	159.660,00
CHURCH PROFIT / LOSS		-12.420,00	-12.322,20	-48.460,00

Appointments and Election

Appointments:

- A. Rector's Warden: Bill Pringle
- B. Treasurer: N/A
- C. Envelope Secretary: Brit Enriquez

Elections:

- A. People's Warden: Rick Gummer
- B. Parish Council: Charlynn Odegard
- C. Synod delegates: Rick Gummer

2024 Appointment of:

- A. Office Manager: Ji Won Baxter
- B. Arts Outreach Coordinator: Ji Won Baxter
- C. Signing Officer: Bill Pringle, Rev. Seth Enriquez, Rick Gummer