

2025 Annual Report

and a look forward
to 2026



Westminster Presbyterian Church, Calgary

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through writing or review

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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 Iyarde 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.



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Message from the Ministers

“So neither the one who plants nor the one who waters is anything, but only God who gives the growth.” — 1 Corinthians 3:7

2025 at Westminster has been a season of growth — growth that has shown up in numbers and participation, but also through deepening relationships, expanding our capacity for care and growing in faith.

There is a sense of renewed energy across generations — from children to youth to adults — and we sense a growing excitement about what God is doing in and through this place and its people.



At the same time, our community has walked together through difficult moments: losses, illness, challenging transitions, and the hidden weight that life can carry.

Scripture reminds us that growth is not something we manufacture, but something we tend to. We plant. We water. We show up again and again, but God brings the growth. This has felt especially applicable this year.

We see it in worship, where the sanctuary has been fuller — not just with people, but with participation, attentiveness, and a hunger for meaning and connection. We see it in our expanding Bible study, where thoughtful questions and honest conversation have created space for shared wisdom and deeper faith. We see it in our youth group, which has grown into a strong and vibrant community — a place of belonging, laughter, and trust for a number of young people.

We see it in the evolution of Sunday School, as leaders have embraced a new way of gathering, and learning together — one that reflects the curiosity, energy, and diversity of our children. We’ve seen it outdoors as well, in the blooming beauty of the pollinator garden — a living sign of patience, care, and hope.

None of this growth has happened by accident. It has been nurtured by dedicated volunteers, thoughtful planning, and a shared willingness to try new things.

Growth also brings responsibility and opportunity. This season of vitality invites us to ask important questions: How do we continue to nurture and expand ministries with dedicated and generous volunteers? How do we practice good stewardship — not only of finances, but of people’s time, energy, and gifts — so that service remains life-giving rather than exhausting? And how do we intentionally support and develop future leaders, equipping them to step forward with confidence, care, and vision? Attending to these questions now will help ensure that Westminster’s growth is sustainable, faithful, and rooted in mutual care.

We are deeply grateful for the ways Westminster continues to faithfully respond to God’s call. Thank-you for your generosity that makes ministry here possible, for the courage to grow and change, and for the care shown in moments of celebration and sorrow alike.

We are looking toward the future with excitement and hope — confident in the strengths and gifts of this community, but most importantly in God who is faithful and who gives the growth.



Overview of 2025: 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’s 2025, we developed three goals that we believed to be critical for long-term growth, and we introduced them in our 2024/5 annual report. These three goals were: strengthening our community mission presence through use of our property, helping new people get easily integrated into the congregation, and improving accessibility to the building for all who use it.



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

Property as Mission

This year, we wanted to build on the initial work done on the Pollinator Garden in 2024. This project’s intention is to

engage young people and the community in an environmental stewardship project. In 2024, the project got off to a slow start because of the City of Calgary water restrictions. In 2025, not only were we able to complete the plantings from the first phase but successfully carried out the second phase as well. This was done with engagement of the students at Tom Baines School, and with the leadership of many faithful folks at Westminster. We now have a lovely garden space, with a bench so that people can spend some time enjoying it. A full report on the Pollinator Garden appears later in the report.

Helping New People to Integrate into the Congregation

There were several steps taken to move this forward. We streamlined the process for receiving names and getting them into our congregational directory. Over the course of the year, the session hosted three newcomers’ lunches, and Rev. Maren and Rev. Christian held membership sessions for those who were interested. We are pleased to see so many new

faces regularly in our congregation, and ten new members joined Westminster over the course of the year.

Improving Accessibility

The primary projects we identified for action were the replacement of the elevator/lift, and the enhancement of sound assistance for those who were having difficulty hearing the services. We also hoped, if funds allowed, to provide wheelchair-accessible doors for at least the exterior doors.

Parts of this goal still need to be addressed in 2026. While the lift was replaced, there are still a few issues with its reliability that are being addressed with the supplier. And while we have done some research on sound systems and doors, the decisions needed to move forward will be made in 2026, and we look forward to furthering progress.

Summary of Progress on 2025 Goals

Overall, we did well on meeting our goals. The session is discussing what needs to be done to make sure the progress we made in 2025 welcoming newcomers and in working with the school on the Pollinator Garden is sustained in 2026.



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.

Report from the Session

The session now consists of nine members: 7 ruling elders (Heather Bryant, Richard Bryant, Margot Engström, Deirdre Harris, Diane Hill, Lisa Semple, Jack Shephard) and our two teaching elders, Christian Persaud and Maren McLean Persaud.

The session was pleased to see the growth in the congregation, with ten new members and six baptisms welcomed this year. We are grateful to have the leadership of Maren and Christian, and are pleased to see their steady commitment to welcoming new people and in following up when pastoral care is needed.

We maintain good contact with the Presbytery of Calgary-Macleod, and in fact Christian is now the clerk of the Presbytery. Our representative elder, Heather Bryant, served as the moderator from September 2023 through September 2025. Heather Bryant and Christian Persaud attended almost all presbytery meetings, as well as representing us at Synod and at the General Assembly. Maren McLean Persaud also attends the presbytery on a regular basis, and Deirdre Harris, as the co-convenor of the presbytery's Mission Care and Resource Committee, attends as well.



The session maintains close contact with our Finance and Infrastructure team, with a couple of members of F&I attending a portion of every session meeting. This has helped to speed decisions on financial matters, and it keeps the lines of communication open. Many of our session members serve on or convene committees, and all committees report regularly to the session meetings. This allows the session to get a full picture of the life of Westminster, and to discuss synergies and gaps across the teams.

We began discussing potential goals for 2026 in the summer, and at our meeting in January 2026, we finalized three new goals for 2026. See the last few pages of the report for more details.

Worship and Music Ministry

We continued another year of active worship with the leadership of Maren McLean Persaud and Christian Persaud. The service is quite participatory, with a busy children's time, a song of the month, sung prayers for illumination, and introduction of new hymns for the offering every few weeks. We are indebted to our ministers for their creativity and thoughtfulness in worship leadership.

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 the end of 2022, we were averaging about 65 people, as well as a loyal group of online congregants. And we continue to grow. When we compare October and November attendance in 2025 versus the same



months in 2024, we saw a 20% increase in people at worship, averaging over 110 people, and we maintained our group of about 20 online congregants.

There were several special worship services, including Palm Sunday, Maundy Thursday, Easter Sunday and Pentecost in the first half of the year. All of these involved ways to involve the congregation, with a processional on Palm Sunday, communion on Maundy Thursday, an Easter Breakfast and a joyous service on Easter, and a “wear-red” Pentecost service which also saw many of our young people being baptized or confirmed in their faith.



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 followed by a delightful church family potluck (thanks for that, Fellowship Team!). There were also special services for Thanksgiving

and Remembrance Day. Finally, there were uplifting services throughout Advent, incorporating additional Christmas music and traditions through the liturgy, and two services on Christmas Eve.

Several of our services involved our youth in leadership. We enjoyed some storytelling through puppets on a couple of occasions, and the youth are participating more frequently as readers at our services.

Communion was held seven times during the year, on Anniversary Sunday, Palm Sunday, Maundy Thursday, Pentecost, World Communion Sunday, the First Sunday of Advent, and at the late service on Christmas Eve.





This year, the Worship and Music team purchased new flower stands, as the old ones are now supporting the offering plates by the sanctuary door, and some of the remaining furniture was sustaining water damage. We are grateful to Glen Semple, Juergen Hartloper, and David Brent for helping us to repair and refresh some of our chancel furniture this year.

There is a significant number of volunteers who contribute to our Sunday Services every week. Our A/V team, David, Frances, and Shanna, continue to manage the sound, broadcast, and visuals used in our services. The team purchased a new lapel microphone this year, as one of the old mics was not providing sufficient amplification. Thank you to this team, who dedicates an incredible amount of their own time to ensuring worship is accessible and engaging for everyone in person and online.



Thank you also to those who read Bible passages through the year. This year, four new volunteers participated, including one youth, strengthening intergenerational involvement in worship leadership.

Thanks 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. Maren, Frances and Heather each develop some of the slides used in the worship service.

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).

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



Message from Elizabeth Clarke, our Director of Music

Westminster is a congregation full of talented people, and I'm so grateful to everyone who has contributed to our music ministry this year. Thank you for singing, playing, and sharing, and for your ongoing support of me and my work at the church. There is always room for more folks to join us, whether in the Celebration Choir, Hims of Praise, or offering special music during the summer. Let's keep making a joyful noise together!

New Members and Baptisms



Faith Formation Ministry

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

Sunday School

We began the year using the Follow Me curriculum. During the spring a thorough review of several other curriculums was done. In June, the Faith Formation team members taught the classes for the younger children, ages 3 to grade 2 and the children in grade 3 and above using the curriculum options being considered for use. Each curriculum taught was evaluated and in a final review, the Faith Formation team chose the Spark Curriculum for the children ages 3 to grade 2 (Little Lights), and grade 3 to grade 7 (Faith Finders).

The Spark curriculum provides options for teaching the Bible Story using 8 different talents such as Cooking, Bible Games, Music, or Art. Teaching is done in 2-week blocks. One week the teacher teaches the younger children using the talent option they have chosen, and the next week the same teacher teaches the older children using the same talent option. Youth grades 8 and above meet separately, with an adult guiding discussion about topics of interest to the youth, and how those topics relate to the world and their faith. This class is called Holy Hangout and is a relaxed environment where we seek to have the youth feel seen, heard and valued.

We are blessed to have an increasing number of children and youth with us and to have new people who have stepped up to teach using this new approach. We welcome others who would be interested in trying this new approach. There are opportunities to teach alongside someone who has taught before.

Youth Group

The youth group began to meet on the first Friday of every month, after a Summer break. Youth grades 5 and up meet for time together with lots of exciting activities. Thanks to Brook Hubert who leads the group with the support of a few other adults and who welcomes new members as they come. We are grateful that the youth group continues to grow and enrich community life at Westminster. We have welcomed their participation in worship several times and the building is full of energy and noise whenever they gather.



Vacation Bible School

In August, we had 29 children and 27 volunteers who participated in “True North” where all learned that Jesus is our True North as we find our way in the world. Our Sanctuary, Narthex and activity spaces were transformed with depictions of northern lights glowing over majestic mountains, racing rivers, glistening glaciers, and camping spaces to enjoy and explore. It was very exciting to welcome Scout Rivers this year (played by Westminster member José-Luis Moraga)! Scout’s presence each day was a new addition to our opening program and helped us start our day with laughter and extra fun. We had some community children join us on different days and we will be exploring ways to include them in VBS in 2026.

Music, outdoor play, science, crafts and Scripture lessons offered excitement throughout each morning – along with Tundra Treats!







Adult Faith Formation

Over the year there have been several opportunities for faith formation for adults. During Lent our Bible study group worked through the book “*Spending Lent with the Psalms*” and shared their faith journey. Then in the summer we got to do Bible Study on the lawn for a change of venue. It is exciting to see our weekly Bible Study group grow to 16 people meeting to learn from each other. Some additional options for adult faith formation are being planned for 2026!

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

Care and Connection Ministry

Throughout the year, care and connection remained a strong focus of our congregation’s ministry. Birthday cards were sent to 40 children, helping them feel remembered and valued as part of our church family. At Easter, several additional cards were sent to individuals who are unable to attend worship regularly, offering encouragement and connection during the season.

Our dedicated volunteers continue to provide meaningful support by:

- Visiting those who are unable to attend church
- Staying connected through phone calls, emails, and greeting cards
- Faithfully preparing meals and donating food and time to support families during funerals
- Providing transportation to Sunday worship and midweek events

We are deeply grateful for the compassion and commitment shown by these volunteers.

Coffee and Conversation Ministry

The Coffee and Conversation group continues to be a welcoming and engaging space for fellowship. A core group meets on alternate Thursdays to play cribbage, visit together, or work on a jigsaw puzzle. This ministry provides an important opportunity for social connection and mutual support.





This year also included special presentations that were open to both the congregation and the wider community:

- **Protecting Yourself from Cybercrime**
Presented by Michelle Jensen from CPS on June 5, focusing on cybercrime and fraud awareness.
- **Try a Little Self-Kindness: Motivating with Self-Compassion**
On October 15, Westminster hosted an AHS workshop focused on self-compassion and motivation.

Both presentations were well attended and appreciated by community members and congregants alike.

First Aid and AED Maintenance

First aid supplies are routinely maintained, along with the church's AED. A small aspirin supply is also kept on hand. These measures help ensure the safety and well-being of all who use the church facilities.

Congregational Statistics

During the year, there were seven baptisms (Kelebogile Besong, Oliver King, Roland King, Ella Lombard, Liam Parra, Kai Pawliw, Stella Pawliw). Our membership grew by twelve people either through profession of faith, confirmation or by transfer of membership.

Sadly, during 2025, the congregation experienced the passing of four members (Heather Brent, Sheila Fray, Dorothy Marnock, and Joseph Riddell). We mourn their loss and think of their family members who feel this loss most deeply.

The total number of members on the roll is now 156.

Presbyterian Anniversary

We had a unique opportunity for fellowship and connection when we celebrated the 150th anniversary of The Presbyterian Church in Canada in October. Thanks to those who put the history board together and helped us to celebrate this important occasion.



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. Our list to whom the newsletter is sent has seen an increase in numbers, and our opening rate remains robust; on many weeks, more than 175 people open our e-newsletter.

Communications also oversees contributions to our Instagram and Facebook pages. We have seen an increase in followers this year. We've also experimented with "boosting" posts to increase our outreach. The website is also updated weekly and focuses on activities and news of interest to those who are outside our Westminster family.



The World Needs What You Carry

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 again this year, but we continue to work with the vendor to repair it as needed.

Fellowship

The fellowship team helps to provide hospitality at Westminster, through regular chances to be together informally, and to build important relationships among our people.

The most regular way we do this is by overseeing coffee hour after each worship service. The fellowship team maintains the volunteer list and provides the instructions for hosts, but we are very lucky that many people volunteer to make sure there is coffee, tea, and refreshments every week. Thank you, everyone! The team also seamlessly moves to disposable cups when water restrictions are in place, purchasing supplies and monitoring city regulations.

We do have a wonderful time together checking in after service; it is not at all unusual to have people still visiting an hour after the service has ended. And the regular “first name Sundays”, during which people wear name tags so we can learn one another’s names more easily, is also overseen by this team, with others helping out.



The team also prepares for potlucks and special functions. They set up the tables, provide any special décor, receive and serve the food that comes in, and clean up afterwards. We

had two potlucks this year, on our anniversary in February and as a welcome-back event in September. The team also prepared and organized a continental breakfast for Easter and made sure that the balloons in the sanctuary were purchased and placed.

We hosted a couple of BBQ-style events this year. In May, 32 students from Tom Baines School participated in setting up and planting the pollinator garden, along with about 15 adults from Westminster who were involved. The team was happy to provide a BBQ lunch for all the participants. The Stampede Breakfast was held on July 13, and we fed about 250 people in our parking lot.



We prepare food for the Christmas Present section of the Christmas Market and help with decorations. For more details, refer to the separate article on the Market.

We are extremely grateful for the number of volunteers who help to make all these fellowship events run smoothly. Anyone who has an interest in doing this kind of work would be warmly welcomed to the team.

Multigenerational events

Most of the events and programs at Westminster are multigenerational. Whether it's worship, coffee time after church, fellowship and potluck events, or the Christmas market, we welcome people of all ages and work towards making events accessible to families and people of every generation. We do have some programs targeted to specific age groups – our youth group and Sunday school, for example – but these are the exceptions we make to target different learning needs and to help build special communities.

That said, in 2025, we piloted some events designed to invite people of every generation to get together in an informal setting to get to know one another better. Below are a few pictures of events in the fall, and they do show that these events do build community.



Fundraising: The Christmas Market

The Christmas Market was held on Saturday, November 15, 2025, with Richard and Heather Bryant coordinating the work of many other volunteers to make this a success. We continued the theme of Christmas Past, Christmas Present, and Christmas Yet-to-Come, with each floor of the building representing one of the time periods.

The Christmas Past sale accepted donations of Christmas decorations and other Christmas items, which were sold in the lower level. It was a favourite spot for families who may have just moved to Canada, and with kids, who were able to find some great gifts at a very low price! Thanks to Donna and Earl Jones for taking on the organization and decoration for this, along with many other volunteers on market day. Because this was the second year of this event, there was some concern that we may not receive as many donations of goods, but that turned out not to be a concern – Westminster and the community had much to share!



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! Several customers spent over \$200 each on baking purchases, so there is a demand for our products. The Christmas cakes (90 cakes this year!) and apple pies (over 40) also are counted towards our baking total.

Our upper level was also home to vendors who provided attractive crafts for purchase. We deliberately invited fewer vendors so that we could keep the quality of the crafts high, and to allow a more “outdoor market” feel for people to walk around in the upper floor.

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 some members of the youth group, who helped with waiting on tables and generally just helped out!

The Market raised about \$9400 in total, with most (about \$5800) from baking, \$1800 from the lunch, and \$1000 from Christmas past. The rest came from special donations and vendor donations. We were able to share some of the unsold goods with the clients of our Food Bank satellite centre, who were able to pick up some Christmas goods at no cost. Thanks to everyone who helps to make this a success!



Mission and Outreach Ministry

Expanding Connections

One of the goals of the M&O Team for 2025 was to collaborate more on mission projects with other churches, both Presbyterian and non-Presbyterian. Two members of Westminster have joined ecumenical TRC Indigenous Relations gathering at St. Andrews Presbyterian Church, and four Westminster members attended a workshop at Grace Presbyterian focused on food security. We also invited our neighbour church, Foothills Alliance, to join us in our lunch program at the affordable housing community in Edgemont.

Calgary Food Bank Satellite

Effective January 10, 2025, Westminster increased the number of hampers booked each week from 10 to 15. Volunteers adjusted to the increase with very little difficulty. The satellite continues to be a 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 Calgary Food Bank satellite location has also offered opportunities to reach out to the hamper recipients in ways other than food. The items left over from the Christmas Past section of the Christmas Market were very popular with the families, especially the children. We also collected gently used warm winter clothing (coats, boots, hats, mittens & scarves) in December that the recipients were very grateful for.

Spring Walk for Bankview



Westminster once again participated in the Spring Walk for Housing, a fundraiser for HomeSpace Society, an organization that builds and maintains safe, affordable housing for families who need them most. The Walk took place at St. Giles Presbyterian church on Saturday, May 3, 2025 and also involved congregants from Varsity Acres and Grace Presbyterian churches. Westminster raised \$4,325, which will be matched by the Rogers Birdies for Kids campaign.

Lunch Club

The Lunch Club provides lunch every Wednesday during the summer for families living in an affordable housing community in Edgemont. We provided 1,153 lunches, averaging 128 lunches per week. This is a 25% increase from last summer. We had 20 volunteers that came from both Westminster and the community.



Reading Club

This was a pilot project in partnership with Umoja Community Mosaic over the summer at Edgeburn Lane affordable housing community. Approximately 15 - 20 children attended the program every Tuesday, which was a mixture of reading, word games and a snack. Highlights of the program included the Calgary Public Library Book Truck coming out in July and August and issuing 30 library cards in July. We were also able to set up an ongoing weekly volunteer with a young girl in Grade 5 who was reading at a Grade 2 level.

Veterans Food Bank Drive

We had a very good response from the congregation to the Veterans' Food Bank Drive leading up to Remembrance Day (October 26 to November 9). We had to empty the donation box three times during the collection period. The food was taken to the Veteran's Association Food Bank.

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 2025.

Food and hygiene/cleaning supplies gathered from the schools and community were collected at Westminster on Friday, December 12, 2025. Volunteers from Westminster and the community helped to sort and pack the items. Excess donations were shared with the Calgary Food Bank, Veterans Food Bank, Edgemont affordable housing community, and Umoja Community Mosaic.

Good Morning, I am speechless! I cried with joy for the first time in my life!! This is way more than I ever expected!! I felt like we won a lottery!! You guys are God sent! You made our life way better! Thank You! Thank You!! Thank You!!!"

"Thank you soooooo much for all the gifts!!!! You and Barb and the whole team are amazing!!!! I've been so emotional and crying the last couple of hours!!!! I really appreciate you guys for everything!!!"

"Hi there! I have no words to thank you enough for accommodating my family last minute for Christmas and for blessing us so much this holiday! We are amazed with so much effort, time spent, and love put into our hamper! We really appreciate all that you did for us! We wish you a blessed Christmas!"

Truth and Reconciliation

Indigenous Awareness

In March, Marie Wilson, one of three Commissioners of the Truth and Reconciliation Commission of Canada (TRC), shared from her book "North of Nowhere" of experiences she had on the 6 and ½ year journey, culminating in the 94 Calls to Action in 2015.

The Rev. Dr. Ray Aldred from the Vancouver School of Theology led a workshop on Indigenous Awareness at St. Giles Presbyterian Church on June 20 and June 21, 2025, and some members of Westminster attended.

Reconciliation Journey Walk

The second annual Reconciliation Journey Walk was held at South Glenmore Park on September 20, 2025. Both Indigenous and Non-Indigenous participants walked 16 km around the Glenmore Reservoir. About 75 people attended the event. Five members from Westminster participated as either walkers, volunteers or supporters.



Global Initiatives

Bogotá Kids Mission

Bogotá Kids Mission is a school mission project in Bogotá, Colombia that provides faith-based after-school support and schooling to local and refugee families. The project exists with the idea that if these kids don't get an education, they are lost. We have collected \$425 through Skip the Bottles and other donations that was sent to Bogotá in January 2025. By partnering with Skip the Depot, congregants can either

drop their bottles off at the church or have them picked up at their house.

Presbyterian World Service and Development

Westminster supports the work of PWS&D, both through monthly donations and response to urgent appeals.

Pollinator Garden

In 2025, we continued the work on the pollinator garden which was started in 2024 but was limited by water use restrictions. On May 29, approximately 30 students from Tom Baines School and members of Westminster joined together to plant over 130 plants for Phases 1 and 2 of the Pollinator Garden. It was a great day ending with a BBQ put on by the Fellowship Team.

The garden has also been enhanced with the addition of a gravel path around the perimeter and a wooden bench, which was the result of the work of volunteers from our church, and supplies purchased with the support of a \$7,000 grant from the Presbytery of Calgary-Macleod Trinity Fund for New Mission.

Finally, as part of our community outreach, a community talk on pollinator gardens by Janet Melrose from the Calgary Horticultural Society took place on June 11 for the benefit of the community.



Property Team

As part of the budget for the property team there are several regular items that make up expenditures throughout the year. Monthly expenditures include utilities (water, gas and electricity), monitoring systems (fire and security) and janitorial services. Twice a week a cleaning service comes into the church for services that include vacuuming, garbage removal, washroom and surface cleaning. There are also “as needed” expenses, like waste management and various “one-off” items like a toilet that needed to be replaced.

Seasonal expenses include snow removal, exterior irrigation and inspections of our lift and alarm systems. We employ Yardworx for sidewalk snow removal and parking lot clearing. Salt and gravel are our responsibility.

This year, along with the regular items, the property team helped manage the replacement of the lift. For much of the Spring we had employees from Savaria Elevators and Lifts, along with members of the congregation, working diligently to remove the old lift, prepare the shaft for the new lift and install the new lift. This was a very large capital expense, and we are grateful to all those who contributed to the building fund for this. We also received \$25,000 from the Chisholm Fund of the national church towards this expense. We are grateful for the gracious way that Unique Kids, one of our long-standing space users, put up with the impact on the basement while this was all happening.

One of Westminster’s goals for 2025 was centered on accessibility. While we did not meet all our goals, just because the calendar year ended does not mean the goal goes away.



Westminster’s property team will continue to look for ways to improve accessibility and care for the building and property on Edgepark Boulevard.

Thanks to those who prune, clean and mow, it saves on the bottom line and the property looks great.

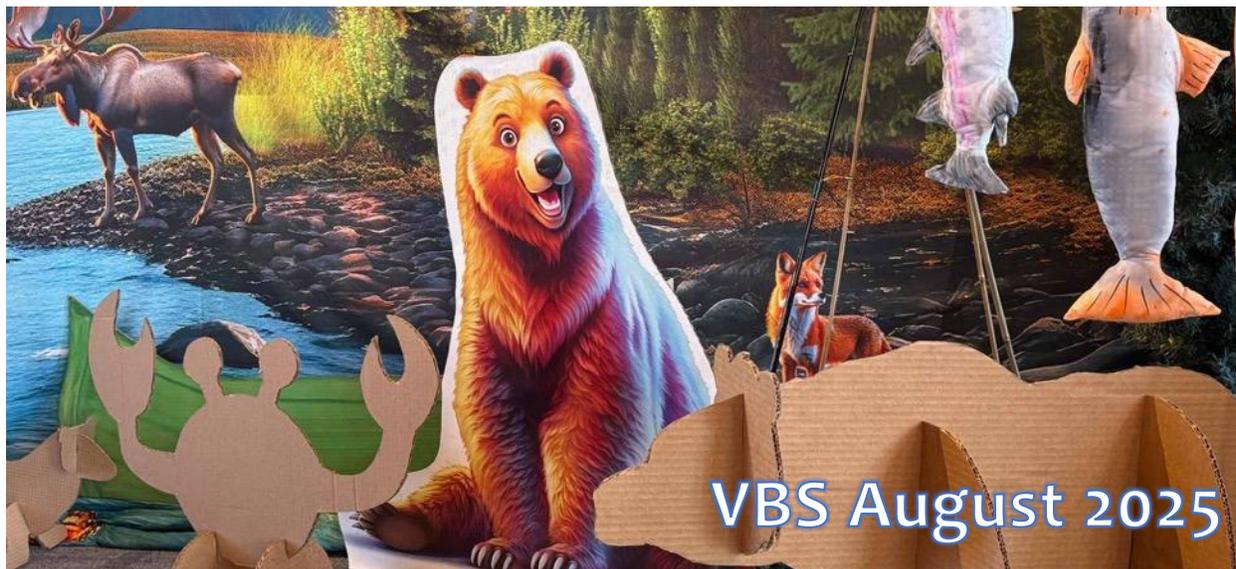
Finance and Infrastructure Team

The Finance and Infrastructure team works behind the scenes to ensure that the financial affairs of the church are well managed and comply with the Presbyterian Church in Canada and other legislation. We also oversee the rental of our building to outside groups, the Leading with Care program, and infrastructure items such as policies and procedures.

Highlights for 2025 include:

- A major accomplishment was the receipt of the Chisholm Grant, in the amount of \$25,000, from the Presbyterian Church in Canada. This was used to pay for a portion of our new lift.
- A Presbytery grant in the amount of \$7000 was received for the Pollinator garden.
- Established an operating cash balance strategy to ensure that we have cash available for our needs despite fluctuating donations and expenses throughout the year.
- Managed the Building fund to support our lift replacement project.
- Had a record year for space use activity and revenue.
- Held a training session for our Leading with Care program and continued to ensure that Westminster was aligned with this program.
- Upgraded the office photocopier to better meet the office needs.
- Reviewed the process for managing space use requests for weddings.

Many thanks to everyone who supports Westminster with their gifts of time, talent and treasure.



2025 Financial Statements And Reports

2026 Budget

Donations Administrator's Report – 2025

Tax receipts were generated for 108 households that donated to Westminster Presbyterian Church's General Fund (compared to 109 households in 2024). The sum of these receipts was \$237,561 between January 1 and December 31, 2025. In addition, just over 5% 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), Presbyterians Sharing, Mission & Outreach (including Bottles for Bogota), and the Randy Jaggard Fund (youth and fellowship focussed).

This report will focus only on funds donated to the General fund. Tax receipts were not issued for annual amounts less than \$20. The breakdown is as follows.

	# of households	Amount contributed	Average per household
\$20 to \$99	8	\$395	\$49
\$100-\$499	25	\$6,250	\$250
\$500-\$999	13	\$8,780	\$675
\$1000-\$1999	29	\$39,628	\$1,366
\$2000-\$2999	11	\$26,280	\$2,389
\$3000-\$4999	9	\$33,837	\$3,760
\$5000 and above	13	\$122,319	\$9,415
Total	108	\$237,561	

Method of Giving	% of Givings
Sunday Morning Offering	41%
Pre-authorized Remittance	25%
Electronic Transfers	34%

In the 12-month period, households gave:	% of Households
More than 12 times	21%
12 times	21%
6 – 11 times	19%
3 - 5 times	13%
1 – 2 times	26%

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



“Therefore, encourage one another and build each other up, just as in fact you are doing.”
1 Thessalonians 5:11

Financial Report

2025 Results

We are pleased to share Westminster's 2025 Annual Financial Report. Thanks to your generosity, we're able to keep our church alive and thriving—your support really makes a difference, and we couldn't do it without you.

The next pages show how we put your contributions to good use, keeping things transparent so you can see exactly how you help Westminster's ministry grow and move forward.

Overall Results

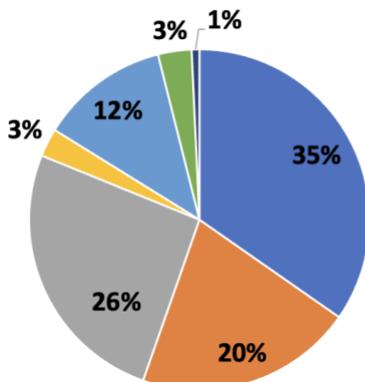
The chart below shows the overall revenue and expense results for the year. In the following sections we will break down this chart into sections, provide comments, and show a comparison to 2024.

REVENUE	Actual 2025	2025 Budget
General Offering	249,647	250,000
Fund Raising	9,482	6,000
Facility Use	36,503	27,500
Investment Interest	2,196	5,000
GROSS REVENUE	297,827	288,500
Total Special Purpose	9,281	-
Total Transfer Out	(8,581)	-
NET REVENUE	298,527	288,500
EXPENSES		
People	176,813	171,454
Facility	38,146	44,600
Office & Insurance	25,625	25,600
Ministries & Session	11,410	15,170
Presbyterian Church	35,438	28,913
TOTAL EXPENSES	287,432	285,737
Operational Surplus	11,096	2,763

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

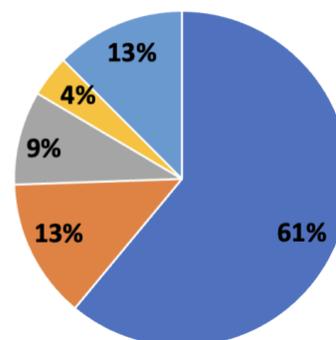
2025 Revenue Breakdown

- Envelopes
- PAR
- E-transfers
- Canada Helps
- Space Use
- Fund Raising
- Interest



2025 Expense Breakdown

- People
- Facility
- F&I
- Ministries
- PCC



Revenue Overview

In 2025, Westminster received strong financial support from four main revenue streams, which enabled continued service to the congregation and broader community.

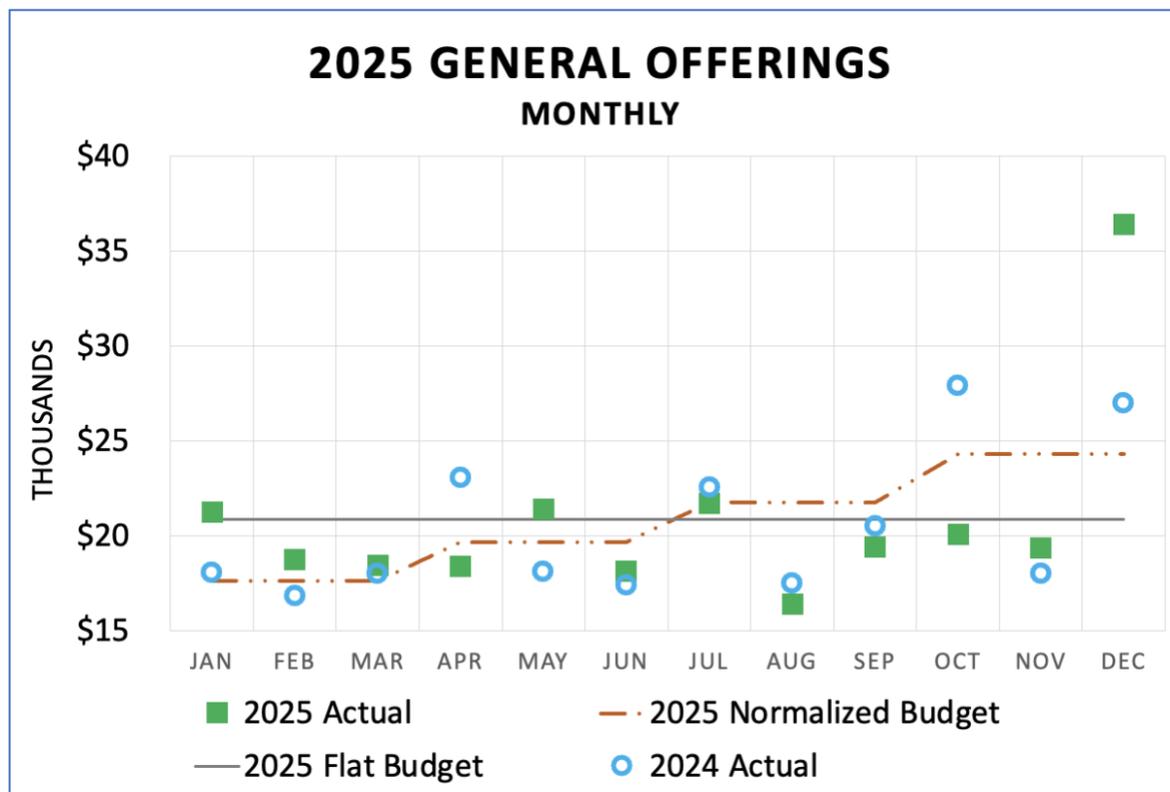
- **General Donations:** The generous giving of our congregation continued to be the cornerstone of Westminster's financial well-being. These gifts sustained our ministries, supported outreach efforts, and ensured the day-to-day operation of our church.

These gifts are given through the offering plate, the PAR program, E-transfers, and Canada Helps. The latter has doubled in 2025 over 2024 levels.
- **Fundraising Initiatives:** A highly successful fundraising event not only strengthened our financial position but also raised Westminster's profile within the broader community.
- **Facility Use:** By welcoming non-WPC groups and events into our building, we generated additional revenue while sharing our space.
- **Investment Interest:** Careful and responsible stewardship of our resources allowed us to earn interest on investments, further contributing to Westminster's long-term financial health and stability.

REVENUE	Actual 2025	2025 Budget	2024 Actual
General Offering	249,647	250,000	244,829
Fund Raising	9,482	6,000	7,268
Facility Use	36,503	27,500	42,285
Investment Interest	2,196	5,000	4,504
GROSS REVENUE	297,827	288,500	298,886

Thanks to your generosity and the hard work of our teams, our gross revenue was 3% over budget and within 0.3% of 2024's revenue.

The plot below shows the general givings in 2025 by month. Note that the 2025 Actual (green square n) shows a flatter trend through to November than the quarterly focus we saw in 2024.



Special Purpose and Flow-through revenue

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

Special Purpose & Flow Through Revenue	Actual 2025
Randy Jaggard Fund ¹	500
Mission & Outreach Fund ¹	691
Building Fund ¹	6,850
Total to Funds	8,041
Food Bank ²	230
CPAWS ²	110
Total Direct Flow-Through	340
Other ³	200
Total Transfer Out	8,581
Presbyterians Sharing ⁴	250
PWS&D ⁴	450
Total PCC	700
TOTAL SPECIAL PURPOSE	9,281

Notes:

1. These amounts were transferred into the appropriate funds on the balance sheet and therefore aren't counted as revenue. The Randy Jaggard Fund and the Mission and Outreach Fund carry over from year to year. The Building Fund will be discussed below.
2. The Food Bank and Canadian Parks & Wildlife Society (CPAWS) donations flowed through. They were received at special events during the year and the monies passed on.
3. Other: designated donation towards specific hearing equipment.
4. PWS&D and Presbyterians Sharing donations are sent to PCC at the end of each year. These amounts are included with Presbyterian Church expenses, described in the Expense section of this report.

	Actual 2025	2025 Budget	2024 Actual
GROSS REVENUE	297,827	288,500	298,886
Total Special Purpose	9,281	-	31,515
Total Transfer Out	(8,581)	-	(30,815)
NET REVENUE	298,527	288,500	299,586

Expense Overview

Our expenses are divided into 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.

EXPENSES	Actual 2025	2025 Budget	2024 Actual
People	176,813	171,454	158,251
Facility	38,146	44,600	42,479
Office & Insurance	25,625	25,600	24,348
Ministries & Session	11,410	15,170	12,028
Presbyterian Church	35,438	28,913	29,179
TOTAL EXPENSES	287,432	285,737	266,285
Operational Surplus	11,096	2,763	33,301

Notes:

People: Includes all people related expenses, including benefits, employer contributions, WCB, piano & pulpit supply. Employer expenses were slightly higher than estimated.

Facility: We achieved savings on both utilities and snow removal

Office & Insurance: Office expenses include half of the GST that we spend. We receive back the other half due to our charitable status. Significant expenditures like the lift result in higher GST costs, which we anticipated.

Ministries & Session: The Ministries are made up of Worship & Music, Care & Connection, Mission & Outreach, and Faith Formation. Small expenses for Session and Ministers' discretion expenditures are also included here.

Presbyterian Church

- The Presbyterian Church expenses include 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.
- Presbyterians Sharing:
We accepted \$12,057 as our Presbyterians Sharing budget, which was half of our recommended remittance for 2025. Members of our congregation donated \$250 through our offering and \$1300 directly to PCC. The latter was credited to Westminster. Because we ended the year in a good financial position, Session chose to send additional funds to achieve 80% of our recommended remittance.
- PWS&D:
We received \$450 designated to PWS&D. In addition, congregation members sent \$1020 directly to PWS&D. The latter donations are credited to Westminster.

Operational Surplus: If we subtract the Total Expenses from the Net Revenue, the operational surplus for 2025 is \$11,096, well over the budgeted surplus. This very positive bottom line is a result of revenue being over budget and expenses being under budget.

Building Fund & Capital Expenditures

At year-end 2024 the Building Fund had been fully spent on the furnaces and hot water tank. We projected a capital expenditure in 2025 of up to \$60,000 for the lift.

During the first half of 2025 we received generous donations of \$6,350 as well as the Chisholm grant for \$25,000 for the lift, which cost \$59,441. These revenue monies had already been spent therefore the cost of the lift had mostly been covered by operating cash rather than by the Building Fund. Note that the Chisholm grant was credited directly to the Building Fund balance, rather than being treated as any sort of a donation.

In July we chose a sum of cash-on-hand to replenish the Building Fund while still leaving us plenty of available cash. In Q4 we received a \$500 donation, setting the Building Fund balance at \$15,448.

Legacy Seed Fund

The assets of the Legacy Seed Fund are split between a savings account and a GIC.

Legacy Seed Fund Assets	Dec. 31, 2025	Dec. 31, 2024
Bank account	1,453	25,055
GIC	105,000	48,585
Total	106,453	73,640

Other Funds - Disbursement of monies

Disbursements from our funds are tracked separately and treated similarly to capital expenditures. All these funds carry over from year to year.

We received a grant for \$7,000 from the Presbytery of Calgary-Macleod towards the pollinator garden fund. Note that this grant was credited directly to the fund balance, rather than being treated as any sort of a donation.

2025 Disbursements		Note
Mission & Outreach Fund	50	Adjustment
Randy Jaggard Fund	288	Youth Group
Pollinator Garden Fund	3,514	Pollinator garden

The Mission & Outreach Fund was combined with an old missionary project fund which had a balance of -50.

Financial Position as of December 31, 2025

This table summarizes all funds at the end of 2025 compared to the previous year.

	Dec. 31, 2025	Dec. 31, 2024
Legacy Seed Fund	106,454	73,640
Building Fund	15,448	-
Mission & Outreach Fund	2,213	1,572
Randy Jaggard Fund	7,415	7,203
Pollinator Garden Fund	4,198	-
TOTAL DESIGNATED	135,728	82,416
Ministers' Study Leave Fund	3,720	-
TOTAL ALL FUNDS	139,448	82,416

The Ministers' Study Leave Fund was initiated at the end of 2025. Because study leave allowance carries forward for up to 5 years, we determined that we needed a fund to properly track this.

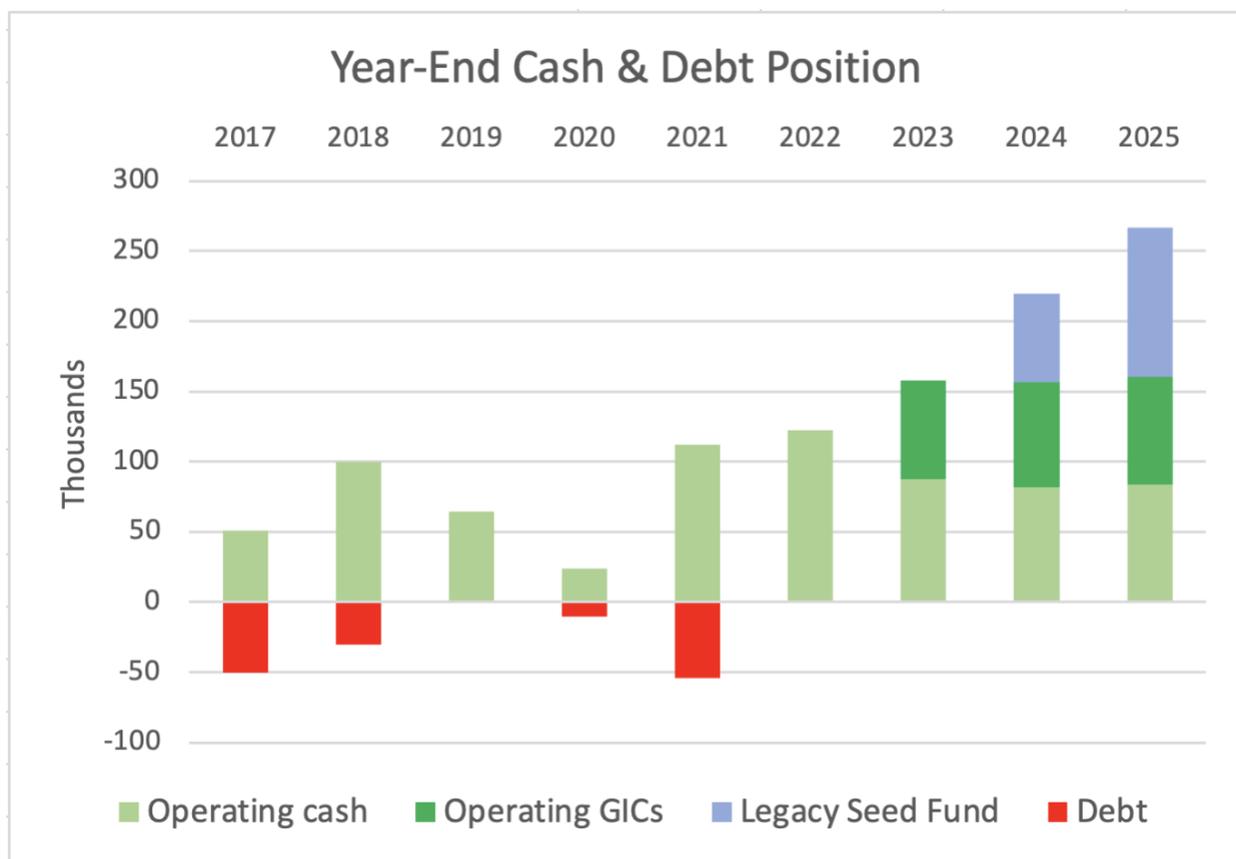
The chart below shows our financial position at year-end 2025 compared to 2024. The growth in our net assets was made possible thanks to the generous support of donors, as outlined in the revenue section above.

	Dec. 31, 2025	Dec. 31, 2024
ASSETS		
Operating bank account	83,660	71,833
Investment GICs	76,478	74,396
Credit card GICs	4,381	4,268
Operating Assets	164,519	150,497
Legacy Seed Fund Assets	106,453	73,640
Other current assets	12,647	24,593
Total Current Assets	283,619	248,730
Land & Building	1,287,468	1,222,169
TOTAL ASSETS	\$ 1,571,088	\$ 1,470,899
LIABILITIES		
Current Liabilities	16,550	942
Funds Total (non-current liabilities)	139,448	82,365
TOTAL LIABILITIES	\$ 155,998	\$ 83,308

The addition to the land and building was our investment in the lift.

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 9 years.



As positive as this is we have to bear in mind that the operating assets are not all available to be spent. We keep at least three months' worth of operating expenses—about \$70,000—set aside for emergencies, as a best practice for prudent financial management. The operating GICs act in that role.

Out of the operating cash balance at year-end 2025 of about \$84,000 we also have nearly \$33,000 tied up in funds (excluding the Legacy Seed Fund, not an operational asset), which can only be spent for those designated purposes. This leaves about \$51,000 in available cash.

Lastly, because the timing of when we receive revenue and when we need to pay expenses can vary and is often unpredictable, we prefer to always maintain a balance of at least \$30,000 in available cash. This reserve helps us cover any shortfalls that may occur when our incoming monies and outgoing payments do not align perfectly.

2026 Budget

Revenue

As outlined in the 2025 financial results, our budgeted revenue streams consist of four main categories:

- General Donations
- Fundraising Initiatives
- Facility Use
- Investment Interest

In 2026 we will be welcoming 3 types of donations: general givings, the Building Fund and the Legacy Seed fund. As a result, we're taking the conservative approach of assuming our 2026 general givings will be the same as 2025.

The fundraising budget is based on the perennially favourite Christmas market and on a yet-to-be identified additional fund-raising initiative. We welcome suggestions and volunteers to organize this.

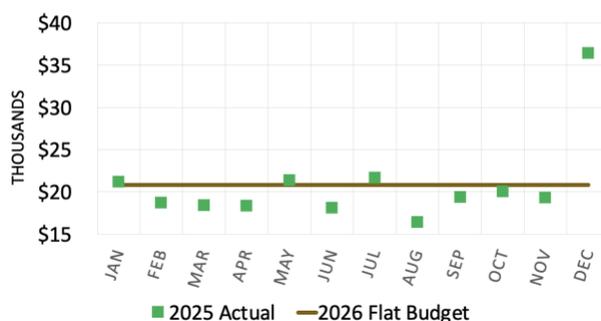
REVENUE	Actual 2025	2026 Budget
General Offering	249,647	250,000
Fund Raising	9,482	7,500
Facility Use	36,503	32,600
Investment Interest	2,196	2,500
GROSS REVENUE	297,827	292,600
Total Special Purpose	9,281	-
Total Transfer Out	(8,581)	-
NET REVENUE	298,527	292,600

Monitoring actuals against the budget:

As mentioned in the Financial Results, general givings in 2025 no longer followed the strong quarterly pattern of previous years. Instead, we had a relatively flat trend for January through November.

As a result, to monitor actuals against budget in 2026, we'll use a flat amount equal to \$250,000 divided by 12 = \$20,833/month.

2026 MONTHLY GIVINGS BUDGET GENERAL OFFERINGS ONLY



Expenses

The 2026 budget was created with input from all teams based on their 2026 plans, plus our obligations to the Presbyterian Church in Canada. The result was an average 3% increase across all expense categories. This leaves us with a small but positive operational surplus.

EXPENSES	Actual 2025	2026 Budget
People	176,813	179,150
Facility	38,146	44,850
Office & Insurance	25,625	26,450
Ministries & Session	11,410	17,620
Presbyterian Church	35,438	24,364
TOTAL EXPENSES	287,432	292,434
Operational Surplus	11,096	166

Capital Expenditures

The Building Fund allows us to pay for big projects—like building upgrades—without having to dip into the money we need for everyday expenses. At the end of 2025, we have over \$15,000 in the fund.

For 2026, we anticipate allocating approximately \$15,000 from the Building Fund toward capital improvements, including accessibility projects such as automatic doors and hearing assistance.

Future Directions

The session of Westminster is charged with creating the conditions that make Westminster able to meet its vision: that we be a community that lives by faith, that is known by love and is a voice of hope to the people and world around us. Over the past few years, we've worked on developing a strong "people" framework of staff and committees, stabilizing our financial situation, and taking care of our property. It is gratifying to see the activity and commitment at Westminster that enabled all the wonderful accomplishments outlined in the first 33 pages of this report. Thanks to the teams who oversee these many activities, all to enable us to walk closely with the Holy Spirit in realizing our vision.



Now that a strong foundation is laid, in 2026 we will focus on optimizing our future through goals that develop leadership, address long-term stewardship, and make our building as accessible as possible. Here is a brief overview of what we hope to accomplish, and we'd invite any ideas you may have on how to achieve and enhance them.

Leadership development

Westminster is blessed with strong volunteer participation in so many activities. We rarely have to ask for volunteers to host coffee hour, and people are delighted to go above and beyond and provide goodies from their own kitchens. The Christmas Market volunteer sheets fill up quickly, as does the list to mow the lawn, count the offerings, help with Sunday School, and participate in any number of activities.

That said, it is time to start thinking about the leadership that organizes these various initiatives and makes sure that the plans are made, the volunteers are invited and coordinated, and who evaluate and suggest changes to any of our current work. While we have a good crew of those folks, too, we need to do some "succession planning" to develop leaders who can take these activities on when some of our leaders decide to move on to other activities or take a break from their current roles.

The session will be developing opportunities to increase awareness of the work of our teams, and to assist with long-term leadership development.

Stewardship

Stewardship implies the most thoughtful use and development of all our resources: talent, financial, and property. The leadership development initiative (above) will address talent and person-power. And we are blessed at Westminster with a capable team to manage the finances that are available to us.

We are looking now to capitalize on stewardship resources available at the Presbyterian Church in Canada that guide us on talking to the congregation on generosity and stewardship. A stewardship team could coordinate various fundraisers at the church, as we are hopeful that we could encourage leaders to develop one or two new fundraisers to augment the funds raised at the Christmas Market. And as the number of funds increases at Westminster, we would hope this team could also lead communication to the congregation that includes all our funds (Operational, Legacy, Building, and others). This will allow people to contribute to the areas that speak to them, and that optimizes the overall health of Westminster.



Accessibility

We started addressing this in 2025, with the replacement of the lift. In early 2026, one accessible door was installed. However, there is still work to be done on making sure our outer doors are wheelchair accessible, addressing issues some have identified in the back parking lot, and deciding on and installing the necessary equipment to assist those who have difficulty hearing the service. We will be looking to develop an ad hoc (short-term) team to work together and to help achieve these goals, and any other projects that would help with accessibility, this year.

Summary

It has been another positive year at Westminster, and we look forward to continuing to strengthen our church community and surroundings further in 2026. Thank you, Westminster, for your willingness to build a community of faith, hope, and love together.