

KINGSWAY-LAMBTON
UNITED CHURCH
ANNUAL REPORT
2024



85 The Kingsway
Etobicoke, ON M8X 2T6
www.kingswaylambton.ca

MISSION STATEMENT

**Whoever you are, wherever you're at, you are welcome.
Join us on the journey!**

LAND ACKNOWLEDGEMENT

We acknowledge the land we are meeting on is the gift and trust of our Creator and is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that this land has been the object of the Dish With One Spoon treaty calling on all dwelling here to share, in peace, the resources of lake and land and is covered by Treaty 13 with the Mississaugas of the New Credit.

OUR TEAM

MINISTER

Rev. Jaylynn Byassee - Coordinating Minister

jaylynn@kingswaylambton.ca

ADMINISTRATION

Charlene Lyn - Church Coordinator
Ed Mock - Financial Administrator

charlene@kingswaylambton.ca
ed@kingswaylambton.ca

MUSIC & SUNDAY SCHOOL

Nathan Gritter - Music Director
Paul Wisniewski - Organist
Victoria Efting - Sunday School

nathan@kingswaylambton.ca
paul@kingswaylambton.ca
victoria@kingswaylambton.ca

PROPERTY

Santiago Duque - Property Superintendent
Alipio Salazar - Sexton
Valeria Flores - Assistant Sexton

santiago@kingswaylambton.ca

GENERAL INQUIRIES

office@kingswaylambton.ca
www.kingswaylambton.ca

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MINUTES OF CONGREGATIONAL MEETING

**MINUTES OF CONGREGATIONAL MEETING OF
KINGSWAY-LAMBTON UNITED CHURCH**
Sunday, March 3, 2024, following 10am service

Charles Donley, Council Chair, began the meeting at 11:17am in the Auditorium

The purpose of the meeting was to update the Congregation on the feedback received from the Fishing Tips Workshop and to obtain approval for an appointment to the Nominations Team.

Prayer Rev. Jaylynn Byassee

Acknowledgement of the Land Charles Donley

Motion re: Voting of Adherents Charles Donley

That adherents of Kingsway-Lambton United Church have voting privileges at this meeting.

Moved by: Charles Donley

Seconded by: Jeff Loudon

MOTION PASSED

Ukrainian Newcomers Task Force Report/Motions: Jeff Loudon

Members of the Congregation and the community raised \$52,055.72 in support of this initiative, with \$48,368.87 expended and a balance remaining of \$3,686.85. Funds raised supported rent for 4 townhomes in Brampton where Ukrainian Newcomers were being resettled. Three months rent for each townhome was provided, for a total of \$36,600 spent on rent. This supported 6 families and a total of 22 people. In addition to rent expense, these 4 townhomes and an additional 2 townhomes were furnished with donated and purchased items. Subsequently, a skate and helmet drive was held in January 2023, resulting in the collection of over 60 pairs of skates for Ukrainian families.

Motion:

That the Ukrainian Newcomers Task Force activities are now concluded.

Moved by: Colleen Coman

Seconded by: Jeff Loudon

MOTION PASSED

Motion:

That any unspent funds donated for KLUC's Ukrainian Newcomers Initiative be transferred to the Outreach Fund and made available to provide support for the current initiative of The United Church of Canada to help unhoused asylum seekers in Toronto or for other social assistance as approved by Council.

Moved by: Jeff Loudon

Seconded by: Larry Smith

MOTION PASSED

Motion:

That the members of the Ukrainian Newcomers Task Force (Margo Mingay, Margaret Pace, Rick Johnston, Roger Dawson, and Colleen Coman) and supporters (Donna-Lee Waymann, Judy and Deane Collinson, Greg Service and many others) be thanked for their contributions to this successful project.

Moved by: Jeff Loudon

Seconded by: Larry Smith

MOTION PASSED

Nominations Team

Motion:

That Jean Veitel be named to the Nomination Team for 2024 and that the Church Council be authorized to appoint additional members to the Nomination Team.

Moved by: Deane Collinson

Seconded by: David Macdonald

MOTION PASSED

Update on Fishing Tips Workshop

Judy Collinson, Karen Neave, Priscilla Knight

The Fishing Tips Workshop organizing team included Karen Neave, Judy Collinson, Donna-Lee Waymann, Sandra Linsdell and Priscilla Knight. A very informative summary of the workshop, including background and key learnings and next steps was presented to the Congregation.

The workshop was held on September 23, 2023, led by Rev. John Pentland, Lead Minister at Hillhurst United Church in Calgary and based on his 2019 book "Fishing Tips: How Curiosity Transformed a Community of Faith". The purpose of the workshop was to present new possibilities and to encourage us to dream purposefully about the future of our church and what we want to be as we enter this period of transition. Approximately 90 people attended the workshop, participating in table discussions and answering a series of questions which were provided valuable feedback.

Key Workshop Learnings were as follows:

#1 – Excitement for Change

#2 - Need to re-define KLUC's values – who we are and who we want to become as a church

#3 – Changes in the Style and Format of Worship – how do we connect with more people

#4 - More effective use of technology

#5 – Additional paid management staff – assisting with volunteer coordination/staff management

Next steps included the following:

#1 – Re-defining our values with the creation of a Values Task Force of 6-8 people led by Karen Neave

#2 – Implementing Changes to Worship – seizing the opportunity to initiate “quick win” changes to show workshop participants that their ideas have been heard and acted upon

#3 – Adding a paid Communications contract person to enhance creativity and expand online presence.

#4 – Investigating New Fundraising Strategies

#5 – Initiating Process to Hire New Minister and prepare a Living Faith Story

#6 – Completing the Strategic Plan

Charles thanked the Fishing Tips Workshop Team for their hard work in organizing this positive and well-attended event and Rev. Jaylynn thanked Karen Neave and Mary Prime for leading the Visioning Team as we consider our values that will lead us into the future. Thought will also be given to ways that prayer requests can be responded to, possibly through Pastoral Care or Prayer Teams.

Meeting adjourned at 12:10pm

Charles Donley, Chair
Kingsway-Lambton United Church Council

Colleen Coman, Secretary
Kingsway-Lambton United Church Council

MINUTES OF (AFFIRMING) CONGREGATIONAL MEETING

MINUTES OF (Affirming) CONGREGATIONAL MEETING OF KINGSWAY-LAMBTON UNITED CHURCH

Sunday, March 24, 2024, following 10am service

Charles Donley, Council Chair, began the meeting at 11:41am in the Auditorium

1. Constitution of the Meeting Charles Donley

The purpose of the meeting was to present the report of the Affirming Task Force and conduct a vote on whether Kingsway-Lambton United Church become an Affirming Church (Ministry).
A quorum was confirmed.

2. Prayer Rev. Jaylynn Byassee

3. Acknowledgement of the Land Charles Donley

4. General Motions/Declarations

A) Conflicts of Interest Charles Donley

Charles Donley asked if anyone in attendance had a conflict of interest with items noted in the agenda and there were none.

B) Motion re Adherents

Motion re: Voting of Adherents Charles Donley

That adherents of Kingsway-Lambton United Church have voting privileges at this meeting.

Moved by: Colleen Coman

Seconded by: Jeff Loudon

MOTION PASSED

5. Presentation of Reports and Associated Motions Horace Knight

An informative presentation was provided by Horace Knight, Susan Culver, Sarah Keating and Mary Prime. This included

Motion: That Kingsway-Lambton United Church wishes to become an Affirming Ministry

Moved by: Horace Knight

Seconded by: Mary Prime

MOTION PASSED

Voting was conducted for those members and adherents attending in person as well as those attending by zoom. There were a total of 105 yes votes (74 in person and 31 on zoom) and 1 no vote (on zoom). The motion was thereby carried.

6. Co-ordinating Minister's Report and Benediction

Rev. Jaylynn Byassee

Rev. Byassee expressed that Kingsway-Lambton United Church wishes to welcome all those that follow Christ and prays that all will know that they are truly welcome.

Meeting adjourned at 12:18pm

Charles Donley, Chair
Kingsway-Lambton United Church Council

Colleen Coman, Secretary

MINUTES OF SPECIAL CONGREGATIONAL MEETING

MINUTES OF THE SPECIAL CONGREGATIONAL MEETING KINGSWAY-LAMBTON UNITED CHURCH

Sunday June 23, 2024

Auditorium – following 10AM service

1. CONSTITUTION OF THE MEETING

Charles Donley

Charles Donley, Council Chair, began the meeting at 11:15 and confirmed that quorum requirements were met. The purpose of the meeting was to approve the job description for the Coordinating Minister and appoint Search Committee members.

2. PRAYER

Rev. Jaylynn Byassee

3. ACKNOWLEDGEMENT OF THE LAND

4. GENERAL MOTIONS/DECLARATIONS:

a) CONFLICTS OF INTEREST – none were noted

b) MOTION: TO PERMIT VOTING BY ADHERENTS AT THIS MEETING.

Moved by: Greg Porter

Seconded by: Ann Adams

MOTION PASSED

5. MOTIONS:

(i) That the Coordinating Minister job description be approved as presented:

Moved: Greg Porter

Seconded: Ann Adams

MOTION PASSED

(ii) That the following be appointed to the Search Committee:

Janna Adair
Sharon Burlacoff
Alastair Currie
Sarah Keating
Avalon Neale
Greg Service
Jennifer Visser

Moved: Jeff Loudon
Seconded: David Macdonald
MOTION PASSED

Note: The Treasurer confirmed that there was a provision in the budget for search-related expenses, including potential minimal travel expenses. The position will be posted on ChurchHub.

6. OTHER BUSINESS

Council is still looking to fill the following Ministry leadership positions: Engagement, Property, Council Chair, Gifts and Giving.
Council has the authority to approve appointments to these positions.

The meeting adjourned at 11:27am

Charles Donley, Chair
Kingsway-Lambton United Church Council

Colleen Coman, Secretary
Kingsway-Lambton United Church Council

MINUTES OF THE FALL CONGREGATIONAL MEETING

MINUTES OF THE FALL CONGREGATIONAL MEETING OF KINGSWAY-LAMBTON UNITED CHURCH

Sunday, October 20, 2024, following 10am service

Priscilla Knight called the meeting to order at 11:17am.

Prayer

Rev. Jaylynn Byassee

Motion #1

That Richard Efting replace Margaret Pace as co-chair of the Christian Life Ministry, partnering with Pam Gallagher.

Moved by: Pam Gallagher

Seconded by: Greg Porter

MOTION PASSED

Motion #2

That Charles Donley will act as the Shining Waters Regional Representative for Kingsway-Lambton United Church.

Moved by: Joy Crysdale

Seconded by: Robert Watt

MOTION PASSED

Treasurer's Report

Larry Smith

Larry Smith, Treasurer, presented an update on Financial Results for the 8 month period ending August 31, 2024. Operating Revenue of \$398K is better than expected by 36.4K and Operating Expenses of \$449K are less than budgeted by \$21K, resulting in an Operating Deficit of \$51K which is better than plan. If these trends continue, it is possible that KLUC will end the year with a significantly lower deficit in the Operating Fund than budgeted (with a reduced amount needed to be transferred from the General Purpose Funds).

The Search Team that was appointed at the June Special Congregational Meeting includes Janna Adair, Sharon Burlacoff, Alastair Currie, Sarah Keating, Avalon Neale, Greg Service and Jennifer Visser. The Team has been meeting weekly since early summer. A series of interviews have taken place to date. The cost of living in Toronto is a key consideration for candidates.

Meeting adjourned at 11:25am. The Congregation then proceeded to the gym to enjoy coffee, cakes and to visit the displays hosted by the various Church Ministries.

STATISTICAL REPORT

2024

Membership on Church Roll as of December 31, 2023 **578**

Added to the Church Roll in 2024:

By Profession of Faith	
▪ under age 18	0
▪ over age 18	0
By Transfer of Membership	1
Reinstated to the Church Roll	0

Removed from the Church Roll in 2024:

By Certificate of Transfer	0
By Death	12
By Act of Council	0
By Their Request	3

Membership on the Church Roll as of December 31, 2024 **564**

Non-resident Members 104
668

Baptisms for the year 2024	5
Total number of Marriages in 2024	0
Funerals for the year 2024 (Members)	10
Total number of Funerals for the year 2024	12

IN MEMORIAM



“

“But we do not want you to be uninformed, brothers and sisters, about those who have died, so that you may not grieve as others do who have no hope. For since we believe that Jesus died and rose again, even so, through Jesus, God will bring with him those who have died.”

1 Thessalonians 4: 13-14

In sure and certain hope of the resurrection to eternal life and into God's keeping we have entrusted these members of our Kingsway-Lambton family now departed.

We are grateful for them and the gifts they shared as partners in the Gospel and builders of community. We are in their debt as they are in our hearts.

We remember them together with the loved ones of members and adherents of our congregation who have died in this past year:
parents, siblings, and friends.

Hans Dickie died on January 12, 2024

Linda Locke died on January 26, 2024

Andrew Arthur West died on April 7, 2024

Margaret Elizabeth (Libby) Adams died on April 26, 2024

Marjorie Buchanan died on May 19, 2024

Marion MacDonald died on May 28, 2024

Rev. Jeffrey Robert Bacon died on September 7, 2024

Cindy Anne Holovac died on September 14, 2024

William Robert G. Lawlor died on October 1, 2024

James (Jim) Thomas Paradine died on November 22, 2024

Cecilia Dorothy Foster died on December 15, 2024

William (Bill) Cheshire died on December 19, 2024

These Loved Ones Who's Services Were Held with Loving Care
At Kingsway-Lambton United Church

Rowan Elizabeth Erskine Nobbs died on June 7, 2024

Caryl Anne Rutledge died on September 16, 2024

COORDINATING MINISTER'S REPORT

Rev. Jaylynn Byassee

Dear Friends,

What an incredible gift it has been to be your minister for this season at Kingsway-Lambton. When I arrived, we had no idea what God had in store. And now, our lives have been woven together with the thread of God's love, as we've sought to live out our faith with hope and grace. I have been honoured to be your pastor, and I will deeply miss you. Thank you for being willing to join in this journey as we've joined in God's mission for God's world.

In my time with you, our world has been torn apart not only politically, but violently, and with natural disasters coming more often than not. It's enough to make us feel anxious 24/7. There is more for us, and more for this world. In John's gospel Jesus tells us that he knows we will encounter pain in this world. Jesus knows our deepest pain and the pain of others. And we hold fast to God's truth, because God has overcome the world with love. We are a people of hope, not despair.

I have loved serving God's people alongside you these past 18 months. We know that change awaits us both, and we anticipate God's leading for Kingsway-Lambton as you search, seek, pray, and call a new minister to lead you forward.

We are not just a people of transitions; we are a people of transformations. And just as our own lives have been transformed as we've known one another, so too will your lives grow and be enriched as you welcome another minister. We trust and hope that this will take place in this coming year.

We have not slowed down in this past year together. In fact, we've accomplished quite a lot! Through a beautiful process of learning, we have become an Affirming church. In a world that encounters too much hate, we vow to live differently. We choose love. Congratulations on this visible and intentional achievement for Kingsway-Lambton.



REV. JAYLYNN
BYASSEE

“I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world.”
John 16:33 (NIV)

In 2024, we have much to celebrate. Kingsway-Lambton has distributed 274 Food Vouchers, which totaled \$2,685. Through our benevolent assistance, we have provided a total of \$3,050 to 5 individuals in need. We are grateful for the contributions that have been given to this fund, so that we might have the ability to share our gifts with those who are in great need. Through your giving, Christ's message is far-reaching. Our total contributions for 2024 to this fund was \$3,647.

I have appreciated the strength of the lay leadership at Kingsway-Lambton. You have shown enthusiasm and energy, particularly in reaching our youngest generation of children. The children's choir has grown, and our Sunday School has been recently staffed with more caregivers.

I am thankful for a wonderful group who've been faithfully reading the Scripture for our 10 am worship services. Hearing the voices of our community share in God's word has been a moving experience for me to witness.

Our pastoral care team has revitalized and grown and have blessed many of our folks who've been in hospital, homebound, or hospice. Thank you to all those who've contributed to our outreach cards with your messages and signatures of love to those we miss and care deeply for.

I continue to be amazed that 90 is the new 40, and the ministry of love and support that our elderly share for others is phenomenal. You teach us how to grow old with a deepened faith and a sure hope. Thank you.

As your supply minister, it is my hope that I have helped provide stability and hope in the midst of major changes. And in our troubled world, may we embrace the words of Jesus, knowing that our incarnate God has come to save us, and the world.

And finally, it is with great joy that Kingsway-Lambton receives Rev. Don Gibson as the presiding supply minister during this next season of anticipation. Don brings a breadth of experience, love, and compassion for the people of this community. His familiarity with our neighbourhood and many of the folks here, give us a wonderful peace with his approachable manner and kind spirit. You are blessed, Kingsway-Lambton!

And as always, may our every approach, every discussion, every decision, every vision be grounded in prayer. And may God's church flourish for the glory of Christ.

You are Loved,
Rev. Jaylynn

COUNCIL REPORT

Jim Gallagher and Sandra Linsdell

In September 2023, Reverend Jaylynn Byassee joined Kingsway-Lambton as our Coordinating Minister. We have been truly fortunate to have Rev. Jaylynn's steady hand leading us through a time of great change at Kingsway-Lambton. Jaylynn initially joined us for an expected one year stay, and as we navigated the process of searching for a permanent lead minister, she graciously extended her stay until this February 2025. Jaylynn will still be nearby, but will be channeling her goodness towards her family, her PhD studies, and her interest in refugee outreach. Our gratitude towards Jaylynn is enormous.

In February 2025, Kingsway-Lambton welcomed Reverend Don Gibson as our new supply lead minister. Many people know Rev. Don from his tenure at Humber Valley United Church, and later at Runnymede United. Don is with us on a half time basis, and will lead us in worship and pastoral care.

Our search for a new full-time lead minister commenced this past year. Our search committee was named in June 2024 and has been actively working on their mandate since then. It is no small feat to find someone who can answer our call and is keen to embrace the housing challenges of Toronto! We look forward to success in finding the minister to lead us into the future. Subject to congregational approval of the Committee's recommendation, a call to ministry will be issued.

The United Church, in the broad sense, and Kingsway-Lambton specifically, continues to rebound following the impact of Covid. The silver lining was that it forced us to adapt our technology to live-streaming and on-line access. However, this creates the opposing challenge of drawing people back into our church. The sense of community from in-person worship and activities is critical to growth of our church family. The feeling of being in our magnificent sanctuary, with a live choir and organ filling the rafters is unique to in-person worship. If you haven't returned in person, we encourage you to do so. Come and feel the hallelujah!

You may recall, Kingsway-Lambton engaged Rev. John Pentland in April 2023 to lead us in "Fishing Tips", a workshop to help us see what the future of KLUC could look like. Through this workshop, it became clear that we needed to better understand our Values as a church. Rev. Pentland returned to lead us in a Values workshop, the outcome of which has been the articulation of four Values which we aspire to live, and will guide us in our life as a church. They are: Belonging, Spirituality, Compassionate Service, and Relevance. We are grateful to Karen Neave for her leadership and wisdom on this important initiative.

Our gratitude to Charles Donley, who completed his term as Council Chair in June 2024, officially two years, and graciously extended for a third. We, unfortunately, do not have a candidate to succeed Charles. In the interim, council members have agreed to fill the role on a rotating basis, with co-chairs stepping in to cover logical time frames in the church calendar. While we are fortunate to have capable people take this on, obviously this is less than optimal. It does speak to our overriding challenge of finding volunteers to fill leadership roles.

We continue to seek volunteers to lead ministries and fill committees. Our governance model, as developed and initiated in 2022, was intended to minimize the workload for all involved. Assuming that all roles are filled, it achieves this; it is the embodiment of “many hands, light work”. We are particularly in need of volunteers to join our Ministry & Personnel Committee, and our Gifts and Giving Committee and are looking for a Ministry Lead for Engagement and a Chair of Council – without volunteers, appropriate staffing and funding, we can’t function. If you think you might have time and/or skills to contribute, please seriously consider joining us. Having said this, we are blessed with a caring church community that keeps KLUC’s longstanding activities moving along – from coffee hour to the Christmas Pageant and everything in between.

As acting Council chairs, we express our sincere gratitude to our wonderful administrative staff: our exceptional Superintendent Santiago Duque, and his team of Alipio Salazar and Valeria Flores; our Financial Administrator (and much more) Ed Mock; and our new Church Coordinator Charlene Lyn. We are blessed with the contributions of Nathan Gritter and Paul Wisniewski to our music ministry, as well as Victoria Efting, Children & Youth Christian Coach & Teacher, and Ted Clark, our AV Lead input to our worship.

Finally, a sincere thank you to all of our Council members. Your dedication and wisdom are a gift to this church.

Respectfully submitted,
Jim Gallagher and Sandra Linsdell

AFFIRMING TASK FORCE REPORT

Horace Knight

On March 24th, 2024, Kingsway-Lambton voted 99% in favour of becoming an Affirming Congregation. We completed our journey to become an affirming church on November 3, 2024 when we held a celebration event at which time we received a certificate from Affirm United for that achievement.

What is Affirming?

- Affirming means that we believe all persons regardless of age, gender identity, health, race, sexual orientation, differing abilities, religious, ethnic background, or economic circumstance are a gift from God and that the Church should be a safe and welcoming space.
- LGBTQ2S+ means: Lesbian, Gay, Bisexual, Transgendered, Queer, Two-Spirited plus additional sexual orientations and gender identities
- Becoming an affirming church means that we will become PUBLIC, INTENTIONAL & EXPLICIT about the way we welcome & treat members of the LGBTQ2S+ community and people of different ages, races, abilities, classes and economic status.

Other Requirements

- In addition, all our policies have been reviewed and updated including the communion, baptism & confirmation and funeral service policies to ensure they reflect the inclusion of all people.
- The Affirming Committee will plan on having one Sunday a year focused on affirming as well as at least one educational event.

I would like to thank the congregation of Kingsway-Lambton for their participation in the Affirming program throughout the last few years and their overwhelming support in the vote to become an affirming church.



Task Force Members

Emily Barmania, Mia Cornell, Susan Culver, Sarah Keating, Horace Knight, Priscilla Knight, Avalon Neale, Mary Prime, Jean Veitel and Nancy Wilson.

CHRISTIAN LIFE MINISTRY REPORT

Pamela Gallagher and Richard Efting

The Christian Life Ministry supports and promotes the success of worship for all at Kingsway Lambton United Church. From the youngest to the oldest, to the adherents and the longtime attendees, this ministry's purpose is to reach out and accommodate all. We all belong. We want to provide a variety of spiritual offerings in many different ways to provide respite from pressures, to promote reflection and spiritual growth in our tumultuous world.

Kingsway-Lambton has been blessed that Rev. Jaylynn Byassee acting as our lead minister now for 18 months. She has delivered sermons that address today's events and stresses while looking to the Bible for guidance in our modern world. Jaylynn has been a friend and mentor and gift to all. During this time Jaylynn has been the presiding minister for our alternative early morning zoom worship service, Fresh Start. Jaylynn has overseen a busy and ambitious discerning in our congregation that has resulted in the articulation of our Values; and the congregation has unanimously declared ourselves an Affirming Church. Much has been accomplished that lets the community know we are a welcoming and relevant church.

The music program at Kingsway-Lambton continues to be renowned. Under the direction of Nathan Gritter, and accompanist, Paul Wisniewski, and supported by talented soloists, the chancel choir provides weekly varied music. This year, the choir has sponsored three Joyful Singing events that have successfully encouraged the congregation to sing again. Singing brings joy to the soul.

We are adapting to the new reality of the important role technology plays in the delivery of the message. Our new lead AV Technician, Ted Clark, facilitates the on-line presence. It is very important to reach on-line listeners and to increase their numbers and involvement. Slowly we are reviewing and renewing equipment as required.

Thanks to the many volunteers who help. You might be a scripture reader, a choir member, a member of the coffee hour group, helping with baptism, communion or Sunday School. We thank you for your service.

Christian Life Ministry's goals for the coming year 2025 are to improve and expand the ability to belong to church for our littlest and youngest visitors. Improvements to the nursery and Sunday School rooms as well as new curriculum are planned. A children's choir is well received and growing under the leadership of Paul. Similarly, alternative adult opportunities to worship and learn more about God's message are being considered.

The leadership is provided for the Ministry by Pamela Gallagher and Richard Efting. We welcome your input and suggestions.



COMMUNICATIONS MINISTRY REPORT

Meredith Menzies Walker and Eryn Smith

Live & Share Our Faith - Belonging, Spirituality, Compassionate Service and Relevance

Church Website

Our Home page provides valuable, up to date information, including details about Sunday services, the link to the livestream & Zoom link for Fresh Start, as well as a scrolling banner of upcoming events and initiatives. The website continues to be updated as members/groups provide current details and images.

Social Media

On our Social Media Platforms, Instagram & Facebook, YouTube Channel, we continue to see increases in followers and viewers. On social media we are posting regularly to engage and expand our audience. Our YouTube Channel continues to share the weekly services and events happening at KLUC.

Print Materials

We continue to create colourful image & information rich posters/flyers to support engagement and outreach in and around the community sharing news about various events and services.

Our Administrative Staff, as space allows, have been including information on events and/or save the date items in the printed bulletin to let the congregation know of the various upcoming activities.

Live Our Faith in the Community – Compassionate Service, Belonging, Spirituality and Relevance

The Communications Ministry supported and shared the news about KLUC and Community Events via Posters/Flyers, KLUC Website, the Digital Sign and KLUC Instagram and Facebook with the Congregants, and the greater community, to inform them and encourage them to attend/participate in upcoming events. These included:

The Warmth Initiative, Out of the Cold Dinners, CNOY Walk, Pancake Supper, Lenten Bible Study, Art Show, Flea Market, Week of Guided Prayer, Welcome Back BBQ, Pageant, Joyful Singing Workshops, Children's Choir, Live Nativity, St Nicolas Soiree, Advent Worship and Carols Service, as well as Coffee and Conversation, Speaker Series supported by the Men's Group, Family & Youth Events, Stewardship, and Outreach Appeals as they occur throughout the year.

Ensure Leadership Continuance

Actively seeking input from Congregants, Community Groups, and Tenants about events and ongoing gatherings that meet and use the Church to share via our website, flyers and social media platforms.

Maintain our Financial Viability

Throughout the year, create printed materials (4-6 per year) to share upcoming news and events and maximize printing costs to be fiscally and environmentally responsible (e.g. multiple items/events on a flyer/postcard). We have moved to use in-house printing for most of our printing needs.

GIFTS AND GIVING REPORT

Susan Franklin

Our work for 2024 was focused on the Stewardship Campaign. The formal part of the Campaign began on October 20th, 2023 with a presentation to the congregation, followed by a letter, brochure and pledge cards sent to each member and adherent via Canada Post. The formal weeks of the Campaign ended on November 10th, 2023. Pledges began coming in to the church using Canada Post, the Sunday offering plates, emails to the Finance office, and drop offs to the office.

The church received 163 pledges, with a dollar total of \$403,066. and an average pledge amount of \$2,426.

Kingsway-Lambton received one legacy gift from the Estate of Dr. Fred Freud during 2024.

The Ministry takes this opportunity to thank all those who pledged to the church in 2023 for the fiscal year 2024, and who financially supported KLUC during 2024, allowing for the planning and delivery of services, outreach and learning opportunities within the church and the community both near and far.

I personally take this opportunity to thank the above mentioned Ministry members for their commitment and support to Gifts and Giving and to me.

Respectfully submitted,
Susan Franklin,
Chair



The G&G Ministry Members

Rev. Jaylynn Byassee
Susan Franklin (Chair)
Priscilla Knight
Robert Mundy
Gordon Robb
John Waymann

MEMORIAL AND LEGACY GIFTS

LEGACY GIFT

From the Estate of the Late Dr. Fred Froud

MEMORIAL FUND

In Memory of Libby Adams

Susan & John Franklin
Kimberly Hrycko
Shirley & Michael Kosich
Susan Murray
Roma Zyla

In Memory of Rev. Jeffrey Bacon

Deb Bacon
Kerri Hagerman

In Memory of Jim Koziak

Warren Howard

In Memory of Linda Locke

Martha MacGray

In Memory of Gilbert & Marion Milne

Marywinn Milne

In Memory of Jim Paradine

B&B Interest Group (Carol Gordon)
Charles & Dorothy Donley
Brenda Drinkwalter
Rosemary Edwards
Susan & John Franklin
Earl & Ona Humphreys
Beverley Judson
David & Cynthia Macdonald
Don & Mary-Margaret MacInnes
John O'Neill
Suzie Rudy
UCW Unit 1
Maureen Williamson

In Memory of Carol Robinson

Kerri Hagerman

In Memory of Art & Ettie Ryding

Jane Kay

MUSIC FUND

In Memory of Linda Locke

Hilary Apfelstadt & Mike Wiswell
Jean Ashworth Bartle
Susan Culver
Ruth Watson Henderson
Jeff & Colleen Loudon
Anne Mollenhauer
Gail & Ted Teal

In Memory of Carol Robinson

Susan & John Franklin

If your name does not appear on this list, please accept our apologies and please contact the Church Office so we can correct our records.

MINISTRY AND PERSONNEL COMMITTEE **REPORT** Robert Watt

Mission:

M&P is the only mandatory committee of council. It has the responsibility to: ensure the management of ministry personnel and lay employees is fair and objective; maintain a system of annual reviews of performance and remuneration; and provide a forum for ministry personnel and lay employees to bring concerns regarding their employment to Kingsway-Lambton's attention and vice versa.

2024 Activities

Your M&P committee has been busy in 2024 completing annual staff reviews, interactions with new staff, collaborating with Ministry Leads and co/leads relating to the hiring of new staff, lead minister, supply minister including helping with up-dating job descriptions, salary, and benefits etc. Key church policies have been updated, including the KLUC harassment policy for staff, volunteers, and church members.

Committee members each focus on specific areas of responsibility relating to our staff, so that the time commitment and responsibility of each committee member, is not too onerous.

Jennifer Kerr and Anne Williams, valuable committee members, have fulfilled their two year commitment and have left the committee as of the end of 2024. The committee thanks them for all of their contributions; including improving job descriptions, leading key search and hiring activities, transforming outdated church policies, and facilitating record management improvements.

Join us

The committee needs some new members as it will lose some more members this year. Bob Loveys, a retired businessman has agreed to come onto the committee for 2025. We would welcome your participation (through activities and time that make sense to you) in the vital work of your M&P committee.

The M&P Committee Members

Robert Watt
Anne Williams
Elizabeth Tomik
Jennifer Kerr
Greg Porter

OUTREACH AND SOCIAL JUSTICE REPORT

Sandra Linsdell and Jeff Loudon

The Outreach and Social Justice Ministry is co-led by Sandra Linsdell (Community Outreach) and Jeff Loudon (Social Justice). Initiatives are organized and run by ad hoc groups of volunteers, including both church and community members – all are welcome to join. We embrace new ideas that will make a difference in our community.

COMMUNITY OUTREACH

Community outreach supports seven local agencies covering a range of social needs and ages (Out of the Cold, Parkdale Golden Age Foundation, Lake Scugog, Stonegate Ministries, The Gatehouse, Youth Unlimited, Youth Without Shelter). In 2024, our Easter and Thanksgiving campaigns were our sole source of fundraising. Funds were distributed evenly across all seven agencies, providing \$2,000 per agency.

In addition to providing financial support, Kingsway-Lambton cooked and served two dinners at our local Out of the Cold Program in 2024.

Volunteers prepared and served 95 meals (Feb 9) and 105 meals (March 1) to guests at All Saints Anglican Church, our local Out of the Cold host church. The March 1 dinner attendance was a return to pre-covid levels for dinner. Leftovers were transported to Elisa House, a local women's shelter.



The annual KLUC Food Drive ran for the first two weeks of December and collected 8 cases (a full carload) of food for Christ Church St. James' Food Pantry. CCSJ is part of Stonegate Ministries and has been our long-time destination for Food Drive proceeds.

SOCIAL JUSTICE

The Social Justice ministry offers ad hoc events and programs aimed at raising awareness and providing an opportunity for people to get involved and respond to issues that they feel passionate about. In 2024, Social Justice supported the following programs.

The Warmth Initiative

The Warmth initiative (led by Judy Collinson) collected more than 100 large bags of warm clothing generously donated by members of the community and our congregation. Donations were delivered to charities that help people experiencing homelessness and poverty including: Youth Unlimited and Light Patrol; Fred Victor Women's drop-in center; The Dale in Parkdale; Fred Victor emergency shelter at The Better Living building; Peel Children's Aid; Fred Victor main mission at Queen & Jarvis; Regeneration Outreach in Brampton; and Across Boundaries at Caledonia and Eglinton. These charities thankfully received the much-needed warm clothing. A special thanks to the 20+ volunteer team who helped to sort, bag, and deliver the mountain of clothing.

Coldest Night of the Year Walk

On Saturday, February 24, 2024, 50 enthusiastic participants walked 2 km for KLUC's inaugural Coldest Night (Morning) of the Year event. The event joins people across Canada, symbolically linking arms with people experiencing hurt, hunger, and homelessness. KLUC walked in support of Connect City Ministries, raising \$6,100 for their programs that support and empower youth in refugee communities. Judith McCartney from Connect City joined us on the walk, and shared inspiring stories of the important work that their team provides.

National Day for Truth and Reconciliation

On September 29, 2024, KLUC marked Canada's National Day for Truth and Reconciliation (September 30) and Orange Shirt Day with our reconciliation flags and orange shirts.

White Gift Sunday and Toy Drive

This year KLUC partnered with St. Phillips Lutheran Church to provide gifts for children of families living at the Willowridge Toronto Community Housing Complex. KLUC's generous donations made it possible to contribute 212 toys to children, and 100 \$10 Walmart gift cards to families, all of which were distributed at a Holiday Party in the community. Special thanks to the UCW Council and UCW Unit 8 for their generous donations of both gifts and funds. UCW support was key to our success.

Additional Outreach

Kingsway Lambton continues its longstanding relationships with The Honduras Mission, Stonegate Ministries, and Kingsway-Lambton Homes for Seniors.

Goals

The Outreach and Social Justice Ministry contributes to the following church priorities: Live and Share our Faith; Live our Faith in the Community; and Ensure Leadership Continuance.

Respectfully Submitted on behalf of the Outreach and Social Justice Ministry
Sandra Linsdell and Jeff Loudon

PROPERTY REPORT

Jim Gallagher

The Property Ministry faced an increase in service contract costs in 2024 that added to the expense of running the building. We were on budget for all internally controlled costs. We completed the installation of the new interactive entry system at the glass doors, added a new hearing assist system, worked to upgrade our AV technology. With assistance from the Pageant, KLUC improved screens, back drops and lighting used for this annual production.

Our church continued to be heavily utilized, our major tenancies: The Nursery School, Brickworks Summer Camp, our music teacher and the Etobicoke Gardeners' are all still in place. Our community tenants include Yoga, Basketball, and Art, plus 2 Embers, 2 Girl Guides and one Beaver troops. Rental enquiries continue as we expand the use of the church, while being mindful of our congregational events. Our new Office Administrator, Charlene Lyn has upgraded our scheduling system and is now the point person for all space utilization.

Santiago Duque continues to ensure that our church operates efficiently, while maintaining a high level of cleanliness and order.

Looking forward, in 2025, small projects to be undertaken to keep our church looking good. A major overall of the glass door entry system, delayed last year, must take place this year due to the heavy use of this entrance.

Of concern over the next 3 years is the deterioration of our flat roof, the condition of all carpeting in the church, and the aging of the second HVAC unit.

Keeping your church running smoothly relies on the staff leadership of Santiago, Charlene Lyn, Ted Clark and Ed Mock with assistance of Ali & Valeria. I thank them for their continued dedication to KLUC.

Jim Gallagher, Property Ministry Lead



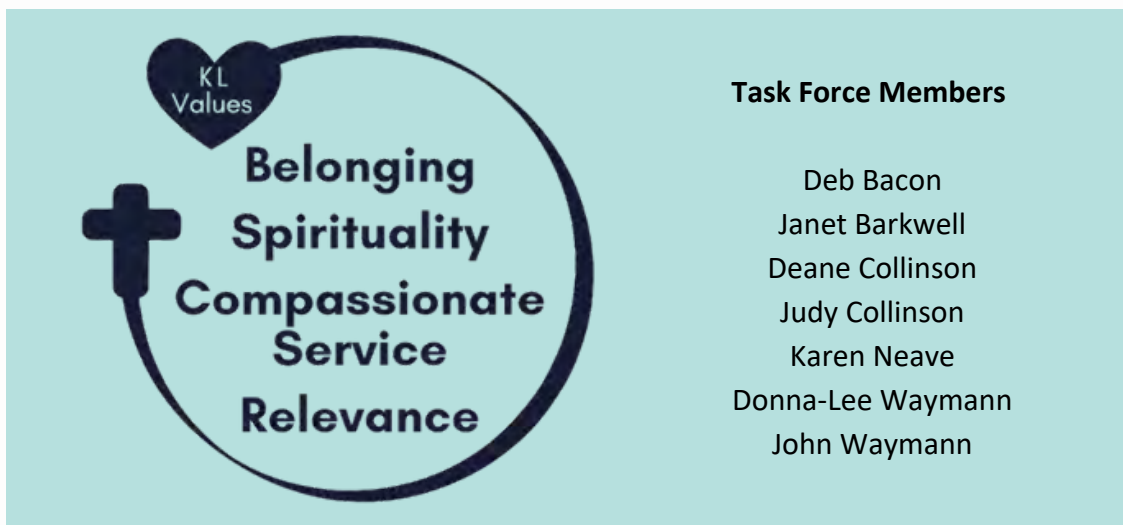
VALUES TASK FORCE AND IMPLEMENTATION REPORT

Karen Neave

One of the recommendations put forward by the team that organized the 2023 Fishing Tips workshop was for KLUC to establish a Values Task Force. The goal of the Values Task Force would be to help KLUC name the values that would carry us forward into the future. A task force was established to lead the exercise, with support and coaching from the Rev. Dr. John Pentland. Task force members included Judy Collinson, Donna-Lee Waymann, Janet Barkwell, John Waymann, Deb Bacon, Deane Collinson and Karen Neave. The team hosted multiple small group discussions through the winter of 2024 with the KL community, where stories were shared, and feedback was gathered. On April 13, 2024, KLUC came together for Values Day where we took the information gathered over the winter and worked through a series of exercises to name our values: Belonging, Compassionate Service, Spirituality and Relevance.

After our values were named, a Values Implementation Team was established to put these values into practice at KL. The team of 8 people refined the short and long descriptions for each value and worked with our communications partners to create banners and posters that are on display around KL. Each of our key communications – the eBlasts, Order of Service, website and the outdoor sign proudly reference our values. Work is underway to create additional outdoor signage to display our values. The Implementation Team also put together a values toolkit that can be used by any of the groups within KL to help put values into practice. Our values are prominently referenced in our Community of Faith Profile and in the position descriptions being used to find our next Lead Minister and fill other staff positions.

Here are a few examples of how KL lived these values in 2024: The Warmth Initiative, The Coldest Night Walk, Out of the Cold, the Flea Market, the Toy Drive, the Christmas Pageant, and our Live Nativity.



Task Force Members

- Deb Bacon
- Janet Barkwell
- Deane Collinson
- Judy Collinson
- Karen Neave
- Donna-Lee Waymann
- John Waymann

BOARD OF TRUSTEES REPORT

Susan Franklin

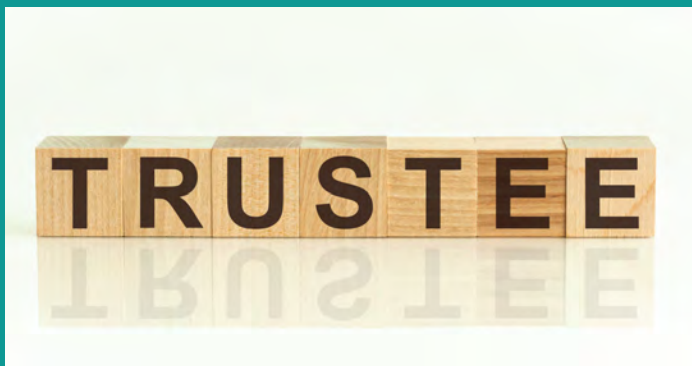
During 2024, the Board has brought the insurance coverage into line with the professionally assessed values of the building and of the stained glass windows. In addition, a cost saving measure was implemented. Our \$1,000.00 deductible value was increased to \$10,000.00 resulting in an approximate premium cost saving of \$2,000.00. The Board feels confident with this new deductible amount.

Kingsway-Lambton's investment accounts now total approximately \$1,200,000.00 with investment returns during the year of slightly under 9%. Our accounts are held with Fiera Capital Corporation. Funds include the Manse Fund which helps to fund the Minister's Compensation Package, other allocated funds such as the Music Fund, residual of the Capital Campaign funds raised 4 years ago and a small reserve fund.

Unfortunately, and due to conflicting schedules, Nestor Kostyniuk had to step away from the Board. We thank Nestor for his invaluable input into the work of the Board of Trustees.

It is with deep gratitude that I extend a thank you to the above named Board Members.

Respectfully submitted
Susan Franklin,
Chair



The Board of Trustees Members

Mark Coutts
Susan Franklin (Chair)
Nestor Kostyniuk
Jeffery Loudon
Ian Lush

KINGSWAY-LAMBTON HOMES FOR SENIORS, INC. REPORT

Greg Service

With a little over 3 ½ years left in our agreement with the City to provide subsidized housing, it was a year to get our house in order.

- Priscilla Knight, Gwen Paris and David Macdonald formed the Record Storage and File Retention Committee and went through 30 years of records to purge and digitize.
- We hired an Insurance Consultant. Normally in Canada, we would have our insurance broker guide us through the process of purchasing and managing our insurance. An Insurance Consultant is arm's length from the process and can provide unbiased insight into our insurance coverages. Although her report was too late to impact our renewal this year, we will be ready with some competitive bids for next year and close some loopholes in our coverages.
- David Macdonald and Charles Donley have selected a lawyer who will work with us to prepare our Articles of Continuance – a Provincial government requirement for all non-profit organizations.

To obtain funding for our elevator project last year, we learned that being ready for the funding opportunity entailed having all our corporate documents, an engineering firm's study of the project and three quotes to execute the project. So when Canada Mortgage and Housing Corporation (CMHC) through their Canada Green Affordable Housing (CGAH) program offered to provide funding for a pre-retrofit study, we jumped at the opportunity. They agreed to cover the expense for a Level Three Energy Audit, a Building Assessment Study (BCA) – a very detailed report on the condition of every component of the building – and a Roof Study to determine its remaining life. Our management partner, Greenwin Corporation hired Trinity Engineering and Consulting to undertake all three studies. Their reports were delivered in late December. The next step in 2025 will be to use these studies to apply for retrofit funding. We hope we can achieve energy savings of 70% and qualify for the grant.

Yoga classes were arranged for our tenants on a trial basis during the summer and I'm pleased to report that the classes have been successful and are still well attended. We had our annual Tenants Bar-B-Que on June 21st and celebrated the theme "the first day of summer" – what a beautiful day we had. Our annual Christmas luncheon has been on hold since COVID. Because of our tight quarters, we asked Greenwin to conduct a poll to determine

the level of interest from our tenants. The poll resulted in an overwhelmingly positive response. I was so pleased that the Board and our management team had the opportunity to enjoy lunch together and wish everyone a Merry Christmas Season.

We all lost a wonderful friend with the passing of Jim Paradine. The Board recognizes and thanks Jim for his years of work on the KLHS Board of Directors.

Respectively Submitted by Greg Service

Thank you to all our Directors and our Management partners at Greenwin Corp

(*Executive Board Member)

Jane Bright, Director, Tenant Relations;

Charles Donley, Vice President *;

Gale Hughes, Treasurer *;

Priscilla Knight, Director, Tenant Health & Safety;

Ian Lush, Director At Large;

David MacDonald, Past-President *;

Gwen Paris, Director At Large;

Greg Service, President *

UCW ANNUAL REPORT

Priscilla Knight

The UCW was very active in 2024 by being involved in major fundraisers such as the Art Show, the Flea Market and funeral catering; social and spiritual support of our members at the unit level and the over-seeing of the activities by the UCW Council. The following are examples of how the UCW lived Kingsway-Lambton's new values in 2024.

BELONGING - Be your authentic self and come as you are!

- Attending unit meetings to hear about issues such as: beekeeping, singing, gardening and discuss books
- Supporting and caring for other members during a difficult time.
- Sharing fun and laughter together
- Sharing meals together with all UCW members and with individual units

SPIRITUALITY - Together we nurture and inspire our faith.

- Attending spiritual retreats together
- Participating in mindfulness workshop
- Supporting others through prayer circles



COMPASSIONATE SERVICE - With joy and passion, we care for people who are in need.

- We donated \$83,000 to local charities that support those in need in a variety of ways including food security, shelters, education, hospice care, etc. The funds are raised through the Art Show, the Flea Market and catering for funerals (Unit 2)
- We gave unsold goods from the Flea Market are picked up by local charities to be distributed to those in need or re-sold in their stores to help those with limited funds.
- We prepared baskets with Christmas gifts and donated them to Women's Habitat to be given to mothers and children escaping violent situations.

RELEVANCE - Relevance gives us purpose and meaning in an ever-changing world.

- Many non-church volunteers, both adults and young people, participate at our Flea Market & Art Show which gives them the opportunity to contribute to those in need and see KL in a very positive light.
- UCW has shown 'relevance' by contributing funds annually for many years to support the work of many charities that make a difference in the local community and beyond.

MEMBERS OF UCW COUNCIL

Mary Asquini, Lynne Barnard, Elizabeth Dalzell, Anna DiPede-Sexton, Lynda Emerson, Gale Hughes, Priscilla Knight, Hanna Pai, Jennifer Visser, Nancy Wilson, Bob Yeo

KINGSWAY-LAMBTON MEMORIES 2024



FINANCE MINISTRY REPORT

Larry Smith

The Finance Ministry comprises the Financial Administrator, the Financial Oversight Committee, and the Treasurer. The ministry met four times in 2024.

Sincere thanks to the Finance Ministry team - Mireille Khayat, Don Linsdell, and Jim Newton, for their expertise and thoughtful contributions to this Ministry's work. Special thanks to Ed Mock, Financial Administrator, whose insights, experience, dedication, and excellent work are greatly appreciated. In particular in 2024, Ed stepped in to support many of the administrative functions after Janet Riddell retired.

Finance Ministry Activities & Goals:

In addition to the ongoing management and oversight of financial activity and reporting, the Finance Ministry has been engaged in the following projects:

- Coordinating and preparing the 2025 Operating and Project Budgets.
- Planning and overseeing the annual Financial Statement Review by the external accountant.
- Supporting the Minister Search Team as they work toward their goal of finding our new full-time minister.

Financial Report:

Immediately following this report are three schedules:

- Internal Operating Report used by the Finance Ministry and Council in managing the Church Operating Fund. It includes a comparison of the 2024 Budget and Actuals and the proposed 2025 Budget. (3 pages)
- 2025 Projects Budget (1 page)
- Reviewed Financial Statements. These are the Financial Statements (Unaudited), December 31, 2024, prepared by Lynne Remigio (CPA, CA) and overseen by the Finance Ministry's Financial Review Team consisting of Mireille Khayat (CPA, CMA), Don Linsdell (CPA, CA) and Jim Newton (FCPA, FCA). (13 pages)

2024 In Review

The following comments refer to the table of 2024 Actuals & 2025 Budget.

Total Revenue in fiscal 2024 was \$676K, \$37K above the budget. The main contributors to this positive variance were combined Local Use and Open offerings being \$36K higher than budget. This was offset somewhat by Rental Revenue being about \$8K lower than budget due to fewer film company rentals. Investment Income of \$8K (which is always budgeted as zero) made up the balance.

Operating Expenses of \$713K were \$29K below budget. The Ministers cost was \$12K below budget due to having Jaylynn Byassee, our Supply Minister, for the full year. Administration costs were \$16K below budget due to reduced salaries for 3 months following Janet Riddell’s retirement. Property was \$20K above budget due to salaries, repairs, equipment costs, and services & inspections. Christian Life was \$15K below budget due mainly to budgeted Christian Education programs that did not occur and lower Music costs due to a reduced cost for accompanist and reduced attendance by choir leads.

The revenue improvement and expense savings led to an Operating Deficit of \$37K, which is \$66K less than the Operating Deficit anticipated in the 2024 budget.

The Operating Deficit was funded by planned Internal Fund Transfers of \$57K made up of \$29K from the Manse Fund, \$13K from the Music Fund, and \$15K from the UCW Fund.

This resulted in an Operating Fund Increase of \$20K.

2024 Funds

Kingsway-Lambton has several funds that are invested under the management of our Trustees. These funds are listed in the Reviewed Financial Statements – Statement of Financial Position (see page 4 and notes 7 & 8). The summary below excludes Capital Assets.

Funds (page 2)	2024	2023	Change
Externally Restricted (note 7)	766,195	699,598	+66,597
Internally Restricted (note 8)	1,144,842	980,881	+163,961
Unrestricted (Operating Fund)	125,037	155,007	-29,970
Total	2,036,074	1,835,486	+200,588

In addition to the regular Offering support provided to the Operating Fund, generous contributions are made to and from other funds that support Kingsway-Lambton programs and projects and the community at large. A summary of those contributions and the initiatives supported follows:

Funds Supporting Kingsway-Lambton Operations & Programs:			
Fund	Contributions	Disbursements	Destination
Memorial Gifts*	\$8,880	\$2,228	To Capital Reserve Fund
		\$2,228	To Compensation Support Fund
Legacy Gifts*	\$5,000	\$0	
Capital Reserve Fund	\$340	\$12,099	To fund sound system and Pageant equipment upgrades
Music Fund	\$33,121	\$14,869	To Operating Fund to Support Section Lead Costs
		\$2,549	Special Program Expenses
Pageant Fund	\$5,653	\$4,424	To Pageant Expenses
Funds Supporting Other Outreach Programs:			
Fund	Contributions	Disbursements	Destination
UC Missions	\$31,854	\$31,854	To UCC Mission & Service Fund
Benevolent Funds	\$3,647	\$3,050	To Benevolent Support
		\$2,685	To Food Vouchers

**Memorial and Legacy Gifts are allocated 50% to the Capital Reserve Fund and 50% to the Compensation Support Fund effective January 1st the following year.*

UCW

Through their fundraising efforts the Kingsway-Lambton UCW also made the following very generous contributions:

- \$ 79,065 to charities and community organizations
- \$ 15,000 to the Kingsway-Lambton Operating Fund
- \$ 5,000 to the United Church Mission & Service Fund

Please note that the UCW financial reporting is included with the financial report of the church.

Financial Statements (Unaudited), December 31, 2024

The difference between the Reviewed Financial Statement and the Internal Report is that the Internal Report does not include transactions affecting the Capital Assets (amortization, acquisitions, dispositions).

The following reconciles the Internal Report to the Reviewed Financial Statement - Statement of Operations (page 3):

Operating Surplus/(Deficit) - (Internal Report)	(\$37,055)
Less: Amortization of Capital Assets - (Reviewed Statement)	(\$109,970)
Deficiency of Revenue over Expenses - (Reviewed Statement- Statement of Operations)	(\$147,075)

2025 Operating Budget and Project Budget

Preparation of the 2025 Budget began in the fall of 2024. The 2025 Operating and Project Budgets were reviewed at the Council meeting held on February 9, 2025, and approved for presentation to the congregation at the ACM to be held on March 2, 2025.

Key assumptions underlying the operating budget are as follows:

- No major changes in the worship services and other current programs.
- The budget does not include a second minister.
- The budget includes a full-time Engagement position.
- Operating Revenue is based on the 2024 actual revenues. Offerings have recently been higher than projections based on historical relationships to pledge numbers. Rentals are based on known rentals plus a slower year for film companies.
- Operating Expenses will be higher than 2024 with cost-of-living adjustments for salaries and expenses. Minister salaries are expected to be a little higher than 2024 with a combination staff including Jaylynn Byassee, Don Gibson, and a new Lead Minister. Administration and Music are higher based on full staff levels.
- The Operating Deficit for 2025 is anticipated to be \$144.6K (excluding Projects).
- The Operating Deficit is partially offset by the usual Internal Fund Transfers totaling \$61K, from the Manse Fund, the Galbraith CE Fund, the Music Funds, and the UCW.
- An additional "one time" \$83.7K transfer from the Operating Reserve Fund is required to balance the budget.

Item	2023 Actual	2024 Actual	2025 Budget
Operating Revenue	708,465	676,115	664,365
Operating Expense	(737,419)	(713,170)	(808,967)
Operating Surplus/(Deficit)	(28,954)	(37,055)	(144,602)
Regular Internal Fund Transfer	53,048	57,084	60,978
Operating Fund Increase/(Decrease)	24,094	20,029	(83,624)
One Time Transfer from ORF	-	-	83,750
Operating Fund Increase/(Decrease)	24,094	20,029	126

A 2025 Project Budget was also approved at the recent Council meeting. This budget provides for \$95K. This includes \$35K for several capital expenditures for necessary maintenance and repairs, plus an allocation of \$60K for potential search costs for the new Lead Minister including preliminary estimates of possible search firm fees, moving expenses, travel, and other costs.

Sincere thanks to all the Kingsway-Lambton staff, Ministry leaders, and Council members who have contributed to the development of the 2025 budget.

Kingsway-Lambton United Church
Annual Congregational Meeting - Mar 2, 2025
2024 Actuals & 2025 Budget

Description	2024 Jan-Dec Actual Reviewed	2024 Annual Budget	2025 Annual Budget Proposed	Notes
			(v2b)	
Operating Revenue				
Offering - Local Use	551,251	525,000	550,000	1
Offering - Open	32,890	23,000	30,000	2
Rent	82,017	89,865	83,365	3
Investment Income	8,340	0	0	4
Other Income	1,617	1,000	1,000	
Operating Revenue	676,115	638,865	664,365	
Operating Expenses				
Ministers	152,162	163,751	157,407	5
Administration	154,830	170,933	233,244	6
UCC National Assessment	38,652	38,652	37,720	
Property	268,322	248,738	259,411	7
Communications	1,326	2,375	2,375	
Gifts & Giving	1,157	1,300	1,300	
Christian Life - Christian Education	1,764	8,850	11,878	8
Christian Life - Music	79,078	89,003	87,832	9
Christian Life - Worship	2,535	3,500	3,000	
Christian Life - Fresh Start	10,377	13,100	9,800	10
Engagement	2,967	2,000	5,000	
Operating Expense	713,170	742,202	808,967	
Operating Surplus/(Deficit)	(37,055)	(103,337)	(144,602)	
Internal Fund Transfers				
From Manse Fund	28,800	28,800	28,800	
From Galbraith CE Fund	0	0	5,000	11
From Music Fund	13,284	17,355	17,178	
From UCW Fund	15,000	5,000	10,000	12
Regular Internal Fund Transfer	57,084	51,155	60,978	
Operating Fund Increase/(Decrease)	20,029	(52,182)	(83,624)	
From GP Funds / Op Reserve Fund	0	53,000	83,750	
Operating Fund Increase/(Decrease)	20,029	818	126	

Kingsway-Lambton United Church
Annual Congregational Meeting - Mar 2, 2025
2024 Actuals & 2025 Budget
Notes

Notes for 2024 Actuals

1. Offering Local: Higher than projected; projection from pledges too conservative?
2. Offering Loose: Higher than projected
3. Rent: Lower, mainly film company rentals -\$13K
4. Investment Income: Budget at \$0; actual only known after year-end
5. Minister Salaries: Lead Minister not found. Supply Minister for full year.
6. Administration Salaries: Janet Riddell retirement reduced salaries for 3 months
7. Property: Salaries +\$8K; Repairs +10K; Equipment -\$5K; Services & Inspection +\$9K
8. Christian Education: Anticipated programs did not occur
9. Music: Reduced cost for accompanist; Leads reduced attendance
10. Fresh Start - Presiding Minister cost is included in "Ministers" expense
11. Galbraith CE Fund - N/A in 2024.
12. UCW Fund - Additional support from UCW

Notes for 2025 Budget

1. Offering Local - Based on 2024 actual and traditional giving pattern
2. Offering Open - Conservative estimate a little higher than 2024 budget
3. Rent - Similar to 2024 budget except film rentals based on 2024's lower actual.
4. Investment Income: Budget at \$0; actual only known after year-end
5. Ministers - Jaylynn Byassee (Supply) + Don Gibson (Supply) + new Lead Minister
6. Administration - Full staff plus salaries COLA + new Engagement Coordinator
7. Property - Similar to 2024 budget plus salaries COLA.
8. Christian Education - Anticipating a full program
9. Music - Full staff + Soloists & Leads salaries plus COLA
10. Fresh Start - Presiding Minister cost is included in "Ministers" expense
11. Galbraith CE Fund - Contribution from dedicated Fund to CE budget
12. UCW Fund - Based on revised 2025 commitment

2024 Actuals & 2025 Budget - Details

	2024 Actual Reviewed	2024 Budget	2025 Budget Proposed
MINISTERS			
Salaries	117,295	129,179	123,163
Pension & Benefits	26,276	26,982	26,605
Contracted Services	1,300	-	-
Con Education - Coord Minister	1,655	1,640	1,689
Telephone Reimbursement	806	800	800
Travel Reimbursement	29	550	550
Supply Ministers	4,800	4,200	4,200
Coord Minister Expense Account	-	400	400
Total	152,162	163,751	157,407
ADMINISTRATION			
Salaries	89,566	101,280	141,929
Pension & Benefits	8,991	16,836	29,446
Contracted Services	7,994	-	12,708
Telephone & Internet	7,917	7,740	8,376
Copy & Print Expense	8,482	9,260	9,260
Office Supplies	2,550	3,830	4,105
Postage Meter Lease	1,938	1,960	1,960
Postage	628	1,500	1,600
Offering Envelopes	526	500	600
WSIB	1,899	2,400	2,400
Payroll & Other Process Charges	4,818	4,498	4,635
Technology Supplies & Services	4,919	5,605	5,725
Professional Services	4,749	6,200	6,500
Boiler Loan Interest	24	24	-
Other Expense	9,828	9,300	4,000
Total	154,830	170,933	233,244
UCC NATIONAL ASSESSMENT	38,652	38,652	37,720
PROPERTY			
Salaries	109,068	100,749	111,511
Pension & Benefits	28,036	26,703	30,193
Casual Help	550	2,500	2,500
Insurance	14,527	15,770	15,150
Natural Gas	15,929	17,098	14,661
Hydro	20,119	17,215	19,776
Water	2,779	2,530	2,900
Instrument Tuning & Repair	944	2,300	1,500
Facility Repairs	21,129	10,825	10,625
Equipment	1,376	6,550	3,450
Property Supplies	6,037	7,600	8,265
Services and Inspections	47,830	38,898	38,880
Total	268,322	248,738	259,411

2024 Actuals & 2025 Budget - Details

	2024 Actual Reviewed	2024 Budget	2025 Budget Proposed
COMMUNICATIONS			
Advertising	1,006	2,000	2,000
Website	320	375	375
Total	1,326	2,375	2,375
GIFTS & GIVING			
Printing	624	500	500
Postage	294	500	500
Other Costs	239	300	300
Total	1,157	1,300	1,300
CHRISTIAN LIFE / CHRISTIAN EDUCATION			
Adult Education Programs	100	4,600	1,000
Children & Families Programs	1,664	750	10,578
Contemporary Youth Performance Group	-	2,000	-
Teen & Young Adult Programs	-	1,500	300
Total	1,764	8,850	11,878
CHRISTIAN LIFE / MUSIC			
Salaries	34,143	40,216	39,141
Pension & Benefits	2,437	2,912	2,811
Section Leads & Soloists	37,304	41,375	41,130
Instrumentalists	4,575	3,000	3,000
Music & Memberships & Children's Choir	619	1,500	1,750
Total	79,077	89,003	87,832
CHRISTIAN LIFE / WORSHIP	2,535	3,500	3,000
CHRISTIAN LIFE / FRESH START			
Guest Speakers	8,500	8,400	8,400
Music	174	1,800	1,400
Advertising	-	500	-
Events	1,659	2,000	-
Supplies	44	400	-
Total	10,377	13,100	9,800
ENGAGEMENT			
Connecting, Caring, Welcoming	2,967	2,000	5,000

**Kingsway-Lambton United Church
2025 Projects Budget - Property & Non-Property**

Property Projects

	Project	Description	2025 Budget	Status and Costs	Funding
2.	West entrance exterior glass door refurbishment.	The mechanism controlling the glass doors at the west entrance requires extensive maintenance.	9,500	This estimate would allow for parts and service work for ASSA to do a complete maintenance of the exterior glass doors, rebalancing the door to ensure smooth use for another 10 years. This work is in addition to regular maintenance provided in the annual operating budget.	Capital Reserve Fund
5.	Stained Glass Window preservation work.	A survey of the stained glass windows was done in 2023. This allocation is for minor repairs that may be required.	4,500	The survey done in 2023 established a current value of the windows and this valuation has been updated in our insurance coverage. This allocation will cover any minor repairs needed in 2025.	Capital Campaign Funds
6.	Small Projects Allowance	Allowance to be used at the discretion of the Property Ministry Lead to address small, unexpected projects that arise during the year.	21,000	This budget is to be used for small and mid-size projects that arise through the year in a building of this age. Any major work required would be outside of this budget and would be brought to Council for approval as an unbudgeted project.	Capital Reserve Fund
	TOTAL		35,000		

Non-Property Projects

	Project	Description	2025 Budget	Status and Costs	Funding
1.	Lead Minister Search	Kingsway-Lambton has a search continuing in 2025	60,000	Future costs for the search may include search firm fees (est. \$25K), moving expenses (est. \$30K), travel and other expenses (est. \$5K). These amounts are placeholder estimates for potential future costs.	Reserve Account
	TOTAL		60,000		

KINGSWAY LAMBTON UNITED CHURCH
FINANCIAL STATEMENTS
UNAUDITED
DECEMBER 31, 2024

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of
Kingsway Lambton United Church

I have reviewed the accompanying financial statements of Kingsway Lambton United Church that comprise the statement of financial position as at December 31, 2024, and the statements of operations and changes in net assets and cash flows and the related schedules for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not for profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical standards.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from those performed in an audit conducted in accordance with Canadian generally accepted audit standards. Accordingly, I do not express an audit opinion on these financial statements.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that these financial statements do not present fairly, in all material respects, the financial position of Kingsway Lambton United Church as at December 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not for profit organizations.

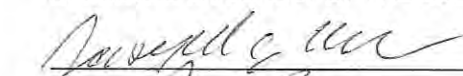
Etobicoke, Ontario
February 19, 2025



Lynne D. Remigio, CPA CA
Licensed Public Accountant

Kingsway Lambton United Church
Statement of Financial Position
As at December 31, 2024
(Unaudited)

	<u>Operating Fund</u>		<u>Restricted Funds</u>		<u>Total Funds</u>	
	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>	<u>2024</u>	<u>2023</u>
ASSETS						
Current Assets						
Cash and cash equivalents	\$ 132,952	\$ 193,793	\$ 328,493	\$ 233,012	\$ 461,445	\$ 426,805
Accounts receivable	9,102	11,381	-	-	9,102	11,381
Prepaid expenses	<u>3,646</u>	<u>1,921</u>	<u>-</u>	<u>-</u>	<u>3,646</u>	<u>1,921</u>
	<u>145,700</u>	<u>207,095</u>	<u>328,493</u>	<u>233,012</u>	<u>474,193</u>	<u>440,107</u>
Investments (Note 2)	-	-	1,587,944	1,450,642	1,587,944	1,450,642
Capital Assets (Note 3)	<u>1,006,358</u>	<u>1,104,230</u>	<u>-</u>	<u>-</u>	<u>1,006,358</u>	<u>1,104,230</u>
	<u>\$ 1,152,058</u>	<u>\$ 1,311,325</u>	<u>\$ 1,916,437</u>	<u>\$ 1,683,654</u>	<u>\$ 3,068,495</u>	<u>\$ 2,994,979</u>
LIABILITIES						
Current Liabilities						
Accounts payable and accrued liabilities	\$ 20,663	\$ 46,911	\$ -	\$ -	\$ 20,663	\$ 46,911
Deferred revenue (Note 4)	-	500	5,400	3,175	5,400	3,675
Loan payable, current portion (Note 5)	<u>-</u>	<u>4,677</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,677</u>
	<u>20,663</u>	<u>52,088</u>	<u>5,400</u>	<u>3,175</u>	<u>26,063</u>	<u>55,263</u>
FUND BALANCES (Note 1)						
Invested in Capital Assets	1,006,358	1,104,230	-	-	1,006,358	1,104,230
Externally Restricted (Note 7)	-	-	766,195	699,598	766,195	699,598
Internally Restricted (Note 8)	-	-	1,144,842	980,881	1,144,842	980,881
Unrestricted	<u>125,037</u>	<u>155,007</u>	<u>-</u>	<u>-</u>	<u>125,037</u>	<u>155,007</u>
	<u>1,131,395</u>	<u>1,259,237</u>	<u>1,911,037</u>	<u>1,680,479</u>	<u>3,042,432</u>	<u>2,939,716</u>
	<u>\$ 1,152,058</u>	<u>\$ 1,311,325</u>	<u>\$ 1,916,437</u>	<u>\$ 1,683,654</u>	<u>\$ 3,068,495</u>	<u>\$ 2,994,979</u>

APPROVED ON BEHALF OF THE BOARD:

 _____ Director

 _____ Director

See accompanying notes to financial statements

Kingsway Lambton United Church
Statement of Operations and Changes in Net Assets
For the Year Ended December 31, 2024
(Unaudited)

	<u>Operating Fund</u>		<u>Restricted Funds</u>		<u>Total Funds</u>	
	<u>2024</u>	<u>2023</u>	<u>(Schedule)</u>		<u>2024</u>	<u>2023</u>
			<u>2024</u>	<u>2023</u>		
REVENUES						
Contributions						
Envelope offering	\$ 551,252	\$ 565,502	\$ 51,647	\$ 47,736	\$ 602,899	\$ 613,238
Open offering	32,891	23,536	10,960	3,220	43,851	26,756
United Church Missions	-	-	31,854	35,036	31,854	35,036
Pageant offering	-	-	5,400	6,419	5,400	6,419
Legacy gifts	-	-	5,000	-	5,000	-
Memorial donations	-	-	8,880	4,066	8,880	4,066
Government funding (Note 6)	-	4,871	-	-	-	4,871
Investment income (loss)	8,340	8,946	171,632	119,704	179,972	128,650
Fundraising income	-	-	160,328	145,189	160,328	145,189
Rental income	82,017	102,625	-	-	82,017	102,625
Program, event and other revenue	<u>1,615</u>	<u>2,985</u>	<u>5,225</u>	<u>-</u>	<u>6,840</u>	<u>2,985</u>
	<u>676,115</u>	<u>708,465</u>	<u>450,926</u>	<u>361,370</u>	<u>1,127,041</u>	<u>1,069,835</u>
EXPENSES						
Salaries and benefits	467,015	493,702	-	-	467,015	493,702
Property maintenance and repairs	130,274	126,816	-	2,962	130,274	129,778
Outreach	-	-	101,083	128,437	101,083	128,437
United Church Missions	-	-	31,854	35,036	31,854	35,036
Office and general	43,529	48,487	3,479	5,100	47,008	53,587
UCC National assessment	38,652	33,903	-	-	38,652	33,903
Benevolent support	-	-	5,735	5,443	5,735	5,443
Fund raising expenses	-	-	38,567	27,856	38,567	27,856
Professional fees	4,749	5,925	-	-	4,749	5,925
Christian education	1,764	3,959	-	-	1,764	3,959
Music and choir	1,563	1,756	1,585	1,000	3,148	2,756
Ministers expenses	7,262	5,340	-	-	7,262	5,340
Amortization of capital assets	109,970	107,685	-	-	109,970	107,685
Pageant expense	-	-	4,424	5,905	4,424	5,905
Program and other expense	<u>18,362</u>	<u>17,531</u>	<u>14,458</u>	<u>3,245</u>	<u>32,820</u>	<u>20,776</u>
	<u>823,140</u>	<u>845,104</u>	<u>201,185</u>	<u>214,984</u>	<u>1,024,325</u>	<u>1,060,088</u>
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	(147,025)	(136,639)	249,741	146,386	102,716	9,747
Fund balances, beginning	1,259,237	1,309,209	1,680,479	1,620,760	2,939,716	2,929,969
Interfund transfers (Schedule)	<u>19,183</u>	<u>86,667</u>	<u>(19,183)</u>	<u>(86,667)</u>	<u>-</u>	<u>-</u>
FUND BALANCES, ENDING	\$ <u>1,131,395</u>	\$ <u>1,259,237</u>	\$ <u>1,911,037</u>	\$ <u>1,680,479</u>	\$ <u>3,042,432</u>	\$ <u>2,939,716</u>

See accompanying notes to financial statements

Kingsway Lambton United Church
Restricted Funds
Schedule of Revenues and Expenses and Changes in Net Assets
For the Year Ended December 31, 2024
(Unaudited)

	<u>General Purpose Funds</u>	<u>Ministry Compensation Support Funds</u>	<u>Capital & Property Funds</u>	<u>Program Funds</u>	<u>Other Purpose Funds</u>	<u>Total 2024</u>	<u>Total 2023</u>
REVENUES							
Contributions							
Envelope offering	\$ -	\$ -	\$ 340	\$ 31,379	\$ 19,928	\$ 51,647	\$ 47,736
Open Offering	-	-	-	1,742	9,218	10,960	3,220
United Church Missions	-	-	-	-	31,854	31,854	35,036
Pageant offering	-	-	-	5,400	-	5,400	6,419
Legacy gifts	5,000	-	-	-	-	5,000	-
Memorial donations	8,880	-	-	-	-	8,880	4,066
Investment income	15,262	78,351	48,681	15,022	14,316	171,632	119,704
Fundraising income	-	-	-	-	160,328	160,328	145,189
Program, event and other revenue	-	-	-	2,030	3,195	5,225	-
	<u>29,142</u>	<u>78,351</u>	<u>49,021</u>	<u>55,573</u>	<u>238,839</u>	<u>450,926</u>	<u>361,370</u>
EXPENSES							
Property maintenance and repairs	-	-	-	-	-	-	2,962
Outreach	-	-	-	-	101,083	101,083	128,437
United Church Missions	-	-	-	-	31,854	31,854	35,036
Office and general expenses	-	-	-	-	3,479	3,479	5,100
Benevolent support	-	-	-	-	5,735	5,735	5,443
Fund raising expenses	-	-	-	1,400	37,167	38,567	27,856
Music and choir	-	-	-	1,585	-	1,585	1,000
Pageant expense	-	-	-	4,424	-	4,424	5,905
Program and other expense	-	-	-	1,150	13,308	14,458	3,245
	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,559</u>	<u>192,626</u>	<u>201,185</u>	<u>214,984</u>
EXCESS OF REVENUES OVER EXPENSES	29,142	78,351	49,021	47,014	46,213	249,741	146,386
Net Assets, beginning of year	123,379	657,205	544,965	158,707	196,223	1,680,479	1,620,760
Interfund transfers							
To Operating Fund:							
From Manse Fund	-	(28,800)	-	-	-	(28,800)	(28,800)
Capital assets acquired	-	-	(12,099)	-	-	(12,099)	(33,619)
From Music Fund	-	-	-	(13,284)	-	(13,284)	(14,248)
From UCW Fund	-	-	-	-	(15,000)	(15,000)	(10,000)
From Operating Fund							
To Operating Reserve	50,000	-	-	-	-	50,000	-
From General Purpose Funds							
To Capital Reserve	(2,228)	-	2,228	-	-	-	-
To Compensation Support Fund	(2,228)	2,228	-	-	-	-	-
From Other Purpose Funds							
	<u>45,544</u>	<u>(26,572)</u>	<u>(9,871)</u>	<u>(13,284)</u>	<u>(15,000)</u>	<u>(19,183)</u>	<u>(86,667)</u>
NET ASSETS, END OF YEAR	<u>\$ 198,065</u>	<u>\$ 708,984</u>	<u>\$ 584,115</u>	<u>\$ 192,437</u>	<u>\$ 227,436</u>	<u>\$1,911,037</u>	<u>\$1,680,479</u>

See accompanying notes to financial statements

Kingsway Lambton United Church
Schedule of Expenses Detail - Operating Fund
(Unaudited)
For the Year Ended December 31, 2024

	2024	2023
EXPENSES		
Salaries and Benefits		
Salaries		
Ministers	\$ 118,595	\$ 145,339
Organists and soloists	76,022	70,579
Office	97,560	98,216
Property	109,068	95,725
Christian education	-	5,824
	401,245	415,683
Pension, group health and life insurance		
Ministers	26,277	31,272
Organists and soloists	2,437	2,183
Office	8,991	20,615
Property	28,036	22,988
Christian education	-	447
	65,741	77,505
Other benefits		
Ministers' travel reimbursements	29	514
	467,015	493,702
Property		
Repairs, maintenance and supplies	76,921	73,418
Fuel	15,929	17,448
Hydro and water	22,897	21,335
Insurance	14,527	14,615
	130,274	126,816
Office and general		
Printing, stationery, office and sundry	35,588	40,777
Loan interest	24	74
Telephone	7,917	7,636
	43,529	48,487
UCC National Assessment	38,652	33,903
Christian education	1,764	3,959
Professional fees	4,749	5,925
Music and choir	1,563	1,756
Ministers expenses	7,262	5,340
Amortization of capital assets	109,970	107,685
Other expenses		
Communications	1,326	822
Gifts and giving campaign	1,157	1,108
Fresh Start expense	10,377	9,941
Worship and congregational support	5,502	5,660
	18,362	17,531
TOTAL EXPENSES	\$ 823,140	\$ 845,104

See accompanying notes to financial statements

Kingsway Lambton United Church
Statement of Cash Flows
For the Year Ended December 31, 2024
(Unaudited)

	2024	2023
Cash provided by (used in) operating activities		
Excess of Revenues over Expenses	\$ 102,716	\$ 9,747
Items not involving cash:		
Amortization of capital assets	109,970	107,685
	212,686	117,432
Changes in non-cash working capital balances:		
Accounts receivable decrease (increase)	2,280	(3,967)
Prepaid expenses (increase) decrease	(1,725)	-
Deferred revenue increase (decrease)	1,725	(3,825)
Accounts payable decrease	(26,248)	(33,183)
Total cash provided by operating activities	188,718	76,457
Cash (used in) financing activities		
Loan repayments	(4,677)	(5,054)
	(4,677)	(5,054)
Cash (used in) investing activities		
Purchase of capital assets	(12,099)	(33,619)
Acquisition of pooled investments	(137,302)	(105,567)
	(149,401)	(139,186)
Increase (decrease) in cash during the year	34,640	(67,783)
Cash and cash equivalents, beginning of the year	426,805	494,588
Cash and cash equivalents, end of year	\$ 461,445	\$ 426,805
Cash and cash equivalents position, end of year comprised of:		
Cash in banks and petty cash	\$ 380,810	\$ 368,574
Cashable GIC's	58,212	40,000
Money market funds	22,423	18,231
	\$ 461,445	\$ 426,805

See accompanying notes to financial statements

Kingsway Lambton United Church
Notes to the Financial Statements
For the Year Ended December 31, 2024
(Unaudited)

STATUS AND PURPOSE OF THE ORGANIZATION

Kingsway Lambton United Church (the church) is a registered charity under the Income Tax Act (Canada) and is organized for the purpose of providing religious instruction and charitable outreach as a member of the wider United Church of Canada.

The accounts of the church include the Kingsway Lambton United United Church Women (the UCW).

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements were prepared in accordance with Canadian accounting standards for not for profit organizations in Part III of the CPA (Chartered Professional Accountants) Canada Handbook – Accounting and include the following significant accounting policies:

Fund Accounting

Kingsway Lambton United Church follows the restricted fund method of accounting for contributions.

(i) Operating Fund

The Operating Fund accounts for the general operations and programs of the church. Unrestricted contributions and restricted contributions to be used for operations are reported in this fund.

ii) Restricted Funds

Restricted funds include both internally and externally restricted resources and are grouped as follows:

General Purpose Funds

General purpose restricted funds are undesignated funds that are available for future operating purposes at the discretion of the Council.

Ministry Compensation Support Funds

Ministry Compensation Support Funds include the Manse Fund and the Compensation Support Fund.

The Manse Fund reports the assets, liabilities and expenses related to the proceeds of sale of two manses previously owned by the church. As a condition of granting consent for the sale of the two manses, the Toronto West Presbytery required that these funds be invested in a special fund from which a housing allowance is to be paid to the church. Any additional income above the transfers to the church is to be reinvested in the special fund to be maintained apart from the general funds of the church. The current Regional Council Executive and Communities of Faith: Property Policy (2021) indicates that the first priority for the use of Manse Funds is to support the ongoing compensation of the ministry personnel, including but not limited to the cost of living amount which replaces the former housing allowance. During the year transfers of \$28,800 (2023 - \$28,800) were made from this fund to the operating fund as a contribution towards ministry personnel compensation.

Kingsway Lambton United Church
Notes to the Financial Statements
For the Year Ended December 31, 2024
(Unaudited)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

The Compensation Support Fund (formerly Manse Fund B) was established in 2012 to set aside additional funds to support ministry personnel compensation in light of the anticipated depletion of the Manse Fund. Allocations to this fund and transfers from the fund are made at the direction of the Council and the funds are separately invested. During the year transfers of \$2,228 were made to this fund from the General Purpose funds (2023 - \$2,661).

Capital and Property Funds

Capital and property funds are funds that have been designated for specific capital purposes or general capital reserves.

Program Funds

Program funds are funds that have been designated for specific program related purposes.

Other Purpose Funds

The church maintains a number of other funds to report the revenues and expenditures related to designated activities or projects of the congregation outside of the normal operating activities.

Recognition of Contributions

The church follows the restricted fund method of accounting whereby internally and externally restricted contributions are recognized as revenue in the fund corresponding to the purpose for which they were contributed. Unrestricted contributions are recognized as revenues in the Operating Fund.

Contributed Services

Volunteers contribute an undeterminable, but substantial, number of hours during the year to assist the church in carrying out its mission. Because of the difficulty of determining their fair market value, contributed services are not recognized in the financial statements.

Recognition of Other Revenues

Other revenues, including rents, activity and event fees, government funding, and miscellaneous sales are recognized when received or receivable. Project grants are recognized over the period of the project.

Financial Instruments

The church initially recognizes its financial assets and financial liabilities at fair value. The church subsequently measures its financial assets and financial liabilities as follows:

Financial assets:

Cash and accounts receivable	Amortized cost
Pooled investment funds	Fair value

Financial liabilities:

Accounts payable and accrued liabilities	Amortized cost
Loan Payable	Amortized cost

**Kingsway Lambton United Church
Notes to the Financial Statements
For the Year Ended December 31, 2024
(Unaudited)**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Recognition and Allocation of Investment Income

Investment income earned on deposit accounts, which includes cash in banks, brokers cash accounts money market funds and guaranteed investment certificates, is recorded on the accrual basis. Investment income on pooled fund investments is recorded based on the increase (decrease) in the fair value of the investments. Investment income is allocated to the appropriate funds as follows:

Investment income of the Manse Fund and the Compensation Support Fund is maintained separate and recorded as revenue of each of those funds.

Investment income earned on other church funds is first allocated to any restricted funds which require reinvestment. The remaining investment income is allocated between the operating fund and all other restricted funds on a pro-rata basis to reflect the activity in those funds. Exceptions to this general allocation policy may be made by the Council directing another allocation method based on financial priorities identified for any given year.

Capital Assets

Purchased capital assets are recorded at cost. Contributed capital assets are recorded at the fair value at the date of contribution.

Amortization is provided on a straight line basis over the assets' estimated useful lives as follows:

Church buildings	straight line over 25 years
Heating systems	straight line over 25 years
Organ	straight line over 25 years
Furniture and Fixtures	straight line over 5 years
LED Sign	straight line over 10 years

One half of the annual amortization is charged in the year of acquisition.

Pension Plan

The church contributes to the Pension Plan of The United Church of Canada on behalf of its eligible employees. The pension plan is a multi-employer defined benefit plan, however it is accounted for as a defined contribution plan as sufficient information is not available to use defined benefit plan accounting.

Cash and Cash Equivalents

Cash and cash equivalents comprise bank balances, cash on hand, money market funds and cashable GIC's with maturities of less than one year at the date of acquisition which are available on demand.

Use of Estimates

The preparation of financial statements in conformity with Canadian accounting standards for not for profit organizations requires church officers to make estimates and assumptions that affect the amounts reported in the financial statements. Significant financial statement items that require the use of estimates are the useful life and amortization of capital assets. Church officers believe that the estimates utilized in preparing the church's financial statements are reasonable and prudent. Actual results could differ from those estimates.

Kingsway Lambton United Church
Notes to the Financial Statements
For the Year Ended December 31, 2024
(Unaudited)

2. INVESTMENTS

Investments consist of pooled investment funds reported at fair value as reported by the investment funds manager.

	<u>2024</u>	<u>2023</u>
Pooled investment funds		
Manse Fund	\$ 493,084	\$ 472,031
Capital Fund	894,856	806,613
Compensation Support Fund	<u>200,004</u>	<u>171,998</u>
Total pooled investment funds	<u>\$ 1,587,944</u>	<u>\$ 1,450,642</u>

The pooled investment funds held at December 31, 2024 include dividend, equity, bond and lending funds.

3. CAPITAL ASSETS

Capital assets are comprised of the following:

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net 2024</u>	<u>Net 2023</u>
Building	\$ 2,001,341	\$ 1,335,575	\$ 665,766	\$ 745,819
Heating Systems	142,447	55,030	87,417	93,115
Organ	236,483	52,027	184,456	193,916
LED Sign	12,676	5,704	6,972	8,240
Furniture and Fixtures	<u>364,320</u>	<u>302,573</u>	<u>61,747</u>	<u>63,140</u>
	<u>\$ 2,757,267</u>	<u>\$ 1,750,909</u>	<u>\$ 1,006,358</u>	<u>\$ 1,104,230</u>

During the fiscal year ended December 31, 2024, capital asset additions of \$12,099 were made to the furniture and fixtures asset category

4. DEFERRED REVENUE

Deferred revenue consists of the following:

	<u>2024</u>	<u>2023</u>
Operating Fund		
Next year's room rentals	\$ <u>-</u>	\$ <u>500</u>
Restricted Funds		
UCW Fund deferred contributions Art Show	5,300	3,100
UCW Fund deferred contributions Flea Market	<u>100</u>	<u>75</u>
	<u>5,400</u>	<u>3,175</u>
	<u>\$ 5,400</u>	<u>\$ 3,675</u>

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5. LOAN PAYABLE

The loan payable was advanced by The Toronto United Church Council from the Sustainable Energy Loan Fund for a boiler renewal project. The initial loan advance was for \$50,000 and is repayable over ten years, maturing November 1, 2024. Zero percent interest applied to the loan for the first five years of the term. As of December 1, 2019, the loan became interest bearing at 1% per annum until maturity. As of November 1, 2024, the loan has been repaid in full.

	<u>2024</u>	<u>2023</u>
Loan Payable, principal balance	\$ -	\$ 4,677
Less: Current portion payable in the coming year	<u>-</u>	<u>(4,677)</u>
	<u>\$ -</u>	<u>\$ -</u>

6. GOVERNMENT FUNDING

Government funding consists of the following:

	<u>2024</u>	<u>2023</u>
Canada Summer Jobs Grant	<u>\$ -</u>	<u>\$ 4,871</u>

7. EXTERNALLY RESTRICTED FUNDS

Certain fund balances are subject to externally imposed restrictions as follows:

	<u>2024</u>	<u>2023</u>
Manse Fund		
Capital amount from the sale of manses to be retained	\$ 282,009	\$ 282,009
Reinvested income restricted for ministry personnel compensation	<u>214,526</u>	<u>186,918</u>
	<u>496,535</u>	<u>468,927</u>
Capital and Property Funds		
Howard Banting Memorial for air conditioning	55,714	51,157
McIlroy Garden Bequest	1,249	1,146
Organ Enhancement Fund	<u>30,671</u>	<u>28,162</u>
	<u>87,634</u>	<u>80,465</u>
Program Funds		
Galbraith Choir Bequest	12,629	11,596
Galbraith Sunday School Bequest	<u>41,703</u>	<u>38,291</u>
	<u>54,332</u>	<u>49,887</u>
Other Externally Restricted Funds		
Emma Johnston Memorial for children and young adults	53,984	46,970
UCW Fund	<u>73,710</u>	<u>53,349</u>
	<u>127,694</u>	<u>100,319</u>
	<u>\$ 766,195</u>	<u>\$ 699,598</u>

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8. INTERNALLY RESTRICTED FUNDS

The church also maintains a number of internally restricted funds. Expenditure of these funds requires the approval of the Council. Internally restricted net assets are as follows:

	<u>2024</u>	<u>2023</u>
General Purpose Funds		
Operating Reserve Fund	\$ 92,853	\$ 35,258
Reserve Fund	91,120	83,666
Legacy Gifts	5,074	-
Memorial Gifts	<u>9,018</u>	<u>4,455</u>
	<u>198,065</u>	<u>123,379</u>
Ministry Compensation Support Funds		
Compensation Support Fund	<u>212,450</u>	<u>188,278</u>
Capital and Property Funds		
Capital Reserve Fund	31,503	37,559
Capital Campaign Fund	463,373	425,468
Sanctuary Curtain Fund	<u>1,604</u>	<u>1,473</u>
	<u>496,480</u>	<u>464,500</u>
Program Funds		
Music Fund	98,448	73,559
Pageant Fund	15,455	13,038
Christian Education - Youth / Contemporary Worship	<u>24,203</u>	<u>22,223</u>
	<u>138,106</u>	<u>108,820</u>
Other Internally Restricted Funds		
Welfare and Benevolence	63,139	60,180
Outreach Easter and Thanksgiving	18,880	20,071
Honduras Mission Project	1,430	1,430
Kingsway Lambton Men's Group	13,537	11,694
Kingsway Lambton Knitters	<u>2,755</u>	<u>2,529</u>
	<u>99,741</u>	<u>95,904</u>
	<u>\$ 1,144,842</u>	<u>\$ 980,881</u>

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9. PENSION PLAN CURRENT SERVICE COST

The church's current service cost of its participation in the Pension Plan of The United Church of Canada recognized for the year and included in employee benefits in the statement of operations is \$21,669 (2023 - \$27,802).

10. FINANCIAL INSTRUMENTS AND RISK

The church is exposed to various risks through its financial instruments. The following analysis presents the church's exposure to significant risks at the reporting date.

Interest Rate Risk

The church is exposed to interest rate risk on its fixed-rate investments. Interest rate risk is the risk of loss as a result of changes in fair value of the investments. The risk is mitigated by the short terms to maturity.

Market Risk

The church is exposed to market risk on its investments in pooled funds, which are reported at fair value. This market risk is comprised of interest rate risk on pooled fixed income funds and other price risk on pooled equity funds. The risk is mitigated by the fact that the investments are part of a large pool, the underlying investments in the pooled funds are widely diversified and the funds are closely monitored by the Kingsway Lambton Board of Trustees.