

Norval United Church 2024

Annual Report

VISION STATEMENT

Changing lives through God's love.

MISSION STATEMENT

To be a caring, forgiving Christian community that welcomes people of all ages to join us on life's journey in finding God, growing spiritually, sharing our faith and reaching out to serve others.

STATEMENT OF INCLUSION

In response to God's call, Norval United Church (NUC) is committed to welcoming and celebrating people of all ages, genders, gender identities, gender expressions, racialized groups, sexual orientations, family configurations, abilities, ethnic backgrounds, and economic circumstances into full participation in the life and work of NUC.

We seek to:

Create a safe, respectful, and welcoming community

Celebrate the gifts of one another

Receive with gratitude the leadership, service and ministry of one another

Celebrate and honour the life passages of all

(births, baptisms, weddings, blessings, healing, death and dying)

Continue our discovery of what it means to be an inclusive community

Challenge ourselves to grow toward greater inclusion and justice seeking for all people

NORVAL UNITED CHURCH CORE VALUES

Authenticity Diversity

Community "Can Do" Attitude

Spiritual Growth Roots

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“I thank my God for every remembrance of you, always in every one of my prayers for all of you, praying with joy for your partnership in the gospel from the first day until now.” ~Philippians 1:3-5

As I reflect on my first year of ministry with you, my heart is filled with gratitude for this incredible community. Worship has been a central thread in the tapestry of our shared life, bringing together people of all ages, near and far. It has been inspiring to witness the creative and heartfelt participation of so many as we explored themes of hope, love, and justice, fostering connection both in-person and online.

We have celebrated sacred milestones—welcoming new members, baptizing, and confirming those taking the next steps in their faith journey. We have grieved the loss of beloved members, supported families in times of remembrance, and cared for one another with compassion and grace. The Prayer Group and Prayer Purls have offered steadfast care and comfort, with prayer shawls and squares serving as tangible reminders of God’s presence and the community’s love. These moments reflect the deep bonds we share, meeting life’s joys and challenges together.

The gift of community has also been shared joyfully around the table. From flipping pancakes at the pancake supper to coffee on Sunday mornings, laughter over pasta, or a steak dinner, these gatherings nourished us body and soul. The food trucks brought together camp families, Community Living friends, and area seniors, extending hospitality in meaningful ways.

Norval’s commitment to outreach has shone brightly this year. Together, we have extended care beyond our walls through digital ministries, outreach projects, and quiet acts of kindness. Your generosity and participation have made a real difference, inspiring hope, and service in the world.

This year brought transitions as we said farewell to two beloved staff members, Tom Auger and Jenny Morrison, whose dedication left a lasting legacy. This fall, we welcomed Melanie Schrader, who brings skill and compassion as our office administrator. These changes remind us that every ending brings new beginnings, and I am profoundly grateful to work alongside our gifted team—Jen Auger, Phil Brennan, Alan Forde, Michael Grove, Melanie Schrader, and all who lead at NUC.

Of course, no year is without challenges. Yet, in true Norval fashion, we faced them with resilience, unity, and commitment to our mission. Our fall stewardship campaign was a testament to this, with a generous response underscoring the strength of our faith and determination. Time and again, this community has risen to the occasion, demonstrating faith in action and a deep trust in God’s guiding presence.

As we look ahead in 2025, I am filled with hope for all we will continue to build together. Thank you for welcoming me so warmly into your lives and allowing me the privilege of walking alongside you in faith. Together, we are deepening our connection with God, one another, and the wider world, seeking new ways to grow and serve. It is a blessing to be part of this journey with you.

Our ministry to children, youth and families continues to grow in strength and impact this past year. We have a wonderful core group of families on Sunday mornings and continue to welcome new families. Our Junior Youth group grew steadily in the spring, enjoying again a trip to Glow Zone, a camping weekend at Camp Bimini and much fun onsite.

Monthly movie nights continue and have welcomed both community members and friends. Our teens initiated a new Teen Leadership Group which has contributed to worship leadership, organised and led our Family Christmas Eve celebration (including activities for families after worship) and did some fundraising to buy a mango tree and gardening tools through Food for the Hungry. They are excited to continue to contribute and make an impact in their own way.

We began a new partnership with Prism Halton to offer a monthly Teen Hangout: safe and welcoming space for 2SLGBTQIA teens and allies. So grateful to Mel from Prism and our own parent volunteers who make this a warm and welcoming space for the wider community.

In order to build a wider support system for our ministry to children youth and families, I continue to engage in some networking opportunities beyond Norval. I have continued to participate in the Halton Youth Support Network and to be part of a leadership group for cross-regional children and youth programs. I also continue to participate in the community's Interfaith group and our youth shared some camp songs during their Culture Days in the fall.

The highlight as always though for me being able to run our summer camp program. Not only do the campers bring me great joy, but being able to walk with the young people who give so much of their time and their passion in leadership roles is amazing. May we never underestimate the power of a week in a safe, welcoming, love-infused space to empower, heal and nurture the children, youth, and their families in our community. We transform, and are transformed and in those weeks truly live out what it means to be the body of Christ.

It is with deep gratitude that I thank to following for their time and care in contributing the ministry of children, youth and families at Norval: Jan Arnold for her dedication to crafts with our children, Anne Wilcox who engages with our older youth in Kids Church, Trudy Watson-Leung and Amy Bolton who help with our Teen Hangouts, and Jen Stinson who helps with Jr Youth Group special events. As well as Ivy Land, Charlie Bolton, Gianluca Taratino, Gabby Tarantino, Sophia Nassar and Jake Foote for being our incredible Playroom Crew on Sunday mornings!

Administration

Executive Team

Helga Kennedy, NUC Executive Chair

2024 was another busy year in the life of NUC. We are blessed to have the leadership and guidance from Heather Power and Jen Auger.

The executive team consists of representatives from the various groups with the church and are as follows: Beth Laidlaw-secretary, Anna Laing-past chair, Jennifer Stinson-Worship, Ginnie Finbow-Transition Team, Ken Thorn-Property, Art Ditschun-Trustees, John Eastwood-Stewardship, Peter Yee-Finance, Tammy VanReenen-M & P, along with our two ministers Jen Auger and Heather Power.

The team meets once a month on the third Thursday of each month.

We were pleased to host the other three United Churches for the United Church Anniversary Sunday in June. The celebrations included guest speakers, wonderful music and a lovely lunch following the service. This year marks the 100th anniversary of the United Church and Norval United will again be hosting the other three churches for this special event.

The executive held a retreat at Wheelbarrow Orchards. A time for the group to get away from the church building, to reflect on our goals for the year ahead. We were able to update the Governance document, as well as the Strategic Framework. Both these documents are available for review. Goals were also set for the coming year.

We welcome new ideas and suggestions. If you have any idea for a new group or program, please let anyone on the team know and we would be happy to support you.

Several meetings have been held with the Regional Council to discuss how we could improve our financial situation. These meetings have been very helpful and we hope to continue the discussion so that we can further the work that we were meant to do as a congregation.

Fundraising has always been an integral part of life at NUC. I encourage you to support the fundraising efforts at the church. Do you have a new fundraising idea? Let us know how we can help! It is vital to the work of the church, that we strive for a balanced budget.

I would like to take this opportunity to thank each and every committee and their members that work tirelessly to help make NUC the church that it is. We are very blessed to be in this “still new to us” building. With the constant support and our “can do” attitude we will continue to grow and respond to the needs of our congregation and the surrounding community.

Ministry & Personnel

Tammy VanReenen

2024 was a busy year for the Ministry and Personnel Committee. It was a year of transitions, celebrations, growth, and challenges.

In January we welcomed Heather Power as our Minister of Word, Sacrament, and Pastoral Care. With her warmth, compassion, humour, hard work and caring attitude, she has become an integral part of our community of faith.

In February, our new committee began meeting on a more regular basis, created new documentation, and a new system of organization led by Heather Fraser. We also began connecting with our staff through a series of meetings, and a get-together.

Late in March, Jen Auger began the journey of seeking a testamur, the result of being commissioned into the diaconate. The Celebration of Ministry Service took place at the tri-regional council meeting from May 24th to 26th . Congratulations, Jen. Well done!

Jenny Morrison, our Office Administrator, resigned from that role in late May in order to return to her career in teaching. We thank her for the great job that she did and wish her the very best of luck!

We were fortunate to fill Jenny's position with a summer student, Isabella Capalbo, who stayed with us until the end of August. We were grateful for her quiet, steady competence. She received a lot of support from Debora Venning, who stepped in as a teacher and mentor for Isabella after filling the gap between Jenny's last day and Isabella's first one.

Also, in May, following some tough financial conversations between Executive, Trustees and the Finance Team, we ended our contract with Tom Auger, who had been providing us with beautiful recordings of our Virtual Choir in support of both online and in-person worship services. We are thankful for the work that Tom did, for the library of music that he created with the Virtual Choir, and for being such a kind friend to Norval United Church. We wish him well.

When Isabella left at the end of August, we were blessed to find Melanie Schrader who has taken the position of Office Administrator. Melanie brings a fresh set of eyes, a host of experience and a willingness to serve.

In November, Heather Fraser resigned as Chair of Ministry and Personnel. She led and organized M&P, guiding us through an ever-changing path. She continues to be available as a resource for the new committee as they gain their footing. Tammy VanReenen volunteered to become the new Chair, and M&P has welcomed a new member, Fay Baxter. Other members include Val Tamblyn and Anne Wilcox.

We celebrate another memorable year as a Godly community of faith, held together by a faithful, dedicated team of staff. We are blessed to have people who not only work at running the day-to-day operations of our church but who truly show their passion and love for what they do. Thank you, to Jen Auger, Alan Forde, Tom Auger, Phil Brennan, Jenny Morrison, Michael Grove, Heather Power, Jennifer Sibbett, Isabella Capalbo and Melanie Schrader.

Please also pray for the M & P Committee as we navigate continued staff changes, and as we are called to care for ministry personnel and lay employees, acting as a liaison between these employees, the Executive, and the church community. Help us to remember that in our roles we continue to maintain privacy and confidentiality, and help us as we endeavour to be transparent, authentic and sensitive to the needs of employees, executive members and our greater church community.

Trustees

Rob Tamblyn

The Trustees worked hard this year with the Executive to get the mortgage paid off by the end of 2024. We also worked with the Executive on our concerns for the long term financial well being of the Church. We believe we are in a better financial position now than we were through 2024 (given the current opportunity to re-assess Church staffing), but we will continue to monitor the situation and make sure we build up our reserve for the on going operation of the Church.

The Trustees provided a report to the Executive in the Fall of 2024 with recommendations on setting goals to manage budget expenditures more closely aligned with benchmarks that are widely adopted in order to establish long-term health and resilience of Church finances. Two key benchmarks for financial health are: (a) staff salary & benefits should not be greater than 50%-60% of the budget, and (b) ratio of congregation to staff should be about 80 : 1 (in 2024 NUC's staff ratio was four times greater than optimal). A copy of this report is available upon email request to > rob.tamblyn@hubinternational.com

Kindred works (the developer and sub company of United Church of Canada) continues to work with the Town of Halton Hills and the engineering department to move the project to the next stage. We suspect that this will be completed before the end of February 2025. What happens after that depends on the decisions from the town council. We continue to follow up with them and hope to see approval by council before the summer of 2025.

For more information on Kindred Works, you can visit their website: <https://www.kindredworks.ca/our-way>

Information on the status of the project is also available on the Town's website >>
<https://www.haltonhills.ca/en/business/norval-united-church-apartment-building-proposal.aspx#Project-Status>

Nominating Committee

Jan Arnold, Chair

The Nominating Team has reviewed and updated the 2024 Committee and Contact lists for 2025.

Copies will be available on the Sunday welcome table or from Melanie in the office.

Some of the highlights and changes over the past year include:

Finance Team: In September 2024, Leslie Taylor stepped down and Marvin Cousins is now our new Chair. Karen and Scott Page stepped down in October. Their positions were filled by Peter Yee as our Treasurer and Adrienne Eastwood as team member. Vicki Richardson and Trustee rep Brad Fraser make up the rest of the Finance Team.

Property Team: Ken Thorn is the new chair taking over from Art Ditschun.

Ministry and Personnel: Tammy VanReenen is our new M & P Chair, taking over from Heather Fraser. Fay Baxter is a new member.

Kitchen Team: Lyn Brennan is now our kitchen coordinator, taking over from Debora Venning.

Music Team: Our music team has now become part of the Worship Team.

Stewardship Committee: A successful new Stewardship Team was created for a Fall 2024 campaign chaired by John Eastwood and including Adrienne Eastwood, Heather Power and Jen Auger.

Affirming Ministry Team: This committee welcomes new member Fay Baxter as Matt Morrison and Adrienne Eastwood step down.

Many thanks to Melanie Schrader for her valuable office support.

Our Norval United community is incredibly blessed and grateful for all of our dedicated team members who give so generously of their time.

If you feel called to serve in any way please reach out to Jan Arnold or anyone on the Nominating Committee.

We celebrate Norval's continued innovation and unwavering commitment to extending our reach far and wide. Through creative online platforms, we have fostered connections, shared meaningful worship and gatherings, and cultivated a vibrant virtual community, ensuring that our message of love and belonging is accessible to all.

We continue to have communication with folks within and outside of the NUC community in a variety of ways. Our weekly newsletter goes out to more than 770 email addresses and is accessed by many through social media platforms.

The number of subscribers to My Daily Minute continues to grow. We have over 3300 email addresses that receive this daily e-devotional. Our thanks to Rev. Paul Ivany for continuing to volunteer his time in this far-reaching ministry. Many Daily Minute readers continue to join us for our online worship and Midweek Breath. Our Facebook and Instagram pages are active and allow folks to access Norval Online and the Daily Minute. We also have been using them to share worship related resources including art, liturgy and poetry from A Sanctified Art through Lent and Advent.

Midweek Breath continues to be a gift for all those who gather weekly online for 30 minutes of prayer, reflection, meditation and music. Leadership was shared on a rotating schedule between Cheryl Mees, Jen Auger, Heather Power, Adrienne Corti, Rita Mary Cote, Elaine van Doorn, and Jennifer Stinson with additional tech and reading support from Phil Brennan, Vicki Stephens, and Deanne Pederson. We continued to see steady numbers of participants each Wednesday throughout 2024.

This past year, we also enjoyed an engaging 3-week study during Advent that was well-received and attended online, deepening our community's connection and reflection as we journeyed through this season of hope and anticipation. With thanks to leaders, Cheryl Mees, Jen Auger, and Heather Power, we look forward to other opportunities like this in the future.

Property Committee

Ken Thorn/Art Ditschun

Accomplishments & other highlights in 2024 include:

A long overdue initiative to identify our building was completed with the installation of a sign and the street address number at the entrance of the Church. The installation team was Ken Thorn (coordinator) and Ron Smith & Wayne Wilcox (installers) with support by Michael Grove.

2024 was the first full year with the solar panels in operation and this resulted in a reduction of about \$6000 in electricity charges compared to 2023. As long as the sun shines, this level of cost saving will continue for many years.

The past several years have been a learning experience on managing the facility rentals and during 2024 improvements were made to: (a) document the rental process and responsibilities; (b) revise rental agreement templates to better align with the type of rental; and (c) establish an overall fee guideline including reimbursement for custodial support.

Two new continuing tenant leases were acquired in 2024; (a) Rodynna - a small independent business which rents the NUC kitchen for food preparation and (b) Links2Care which conducts a weekly session in the Chapel for new parents with infants.

The total rental income for 2024 was just over \$127K which is an increase of about 21% over the 2023 rental income

Community Living North Halton and Distress Centre Halton continue to be the 'anchor' tenants and account for over 60% of the 2024 rental income

Overall, NUC has about twelve continuing rental agreements which generated more than 75% of the rental income. The remainder came from a variety of single-event rentals including (among the larger ones) Weddings; Hockey Heritage Award Dinner, Scouts Kub Kar Races, Cancer Assistance Halton Hills Driver Appreciation Dinner, Diwali and many other smaller events.

This was a year of transition in Property, and after 5 years in the role, I felt it was time for a successor, and Ken Thorn agreed to assume the responsibility starting in the Fall of 2024.

In closing, I remain grateful to have served as Chair of the Property Committee since 2019 when our new Church first opened. It has been a rewarding experience to support NUC on its promising journey to serve our community and I will continue to provide support as Trustee representative on the Executive. I also want to thank everyone who contributed volunteer effort to help maintain this exceptional facility, and lastly, want to thank Ken for taking on this role -- I know everyone will give him support and encouragement as he continues with the responsibility of Property Chair.

Stewardship Team Report 2024

The Stewardship team was formed in April 2024, because the church leadership noted that donations to our church had decreased significantly since 2023. Church leadership also recognized that there had not been a stewardship campaign for many years.

The 2024 Stewardship Team consisted of Rev. Jen Auger, John Eastwood, Adrienne Eastwood, Rev. Heather Power, Lynne Remigio, David Venning and Debora Venning. Between May and September, the Team engaged in a learning and planning process. We greatly benefitted from the leadership of Rev. Brenna Baker, who met with us and guided us through the United Church of Canada's Stewardship Campaign kit. We were also grateful to Karen Seunarine who shared her wisdom and experience with us. Although the Stewardship Team was formed because of our church's pressing financial needs, we learned how giving is a spiritual practice, and a way to energize the congregation around all the great work that is happening at Norval United Church.

The Stewardship Team set the following 3 goals:

- Increase monthly donations by \$12,000
- Engage 5 new givers (folks who had never donated before 2024)
- Sign up 10 new PAR givers

In early September, the Team gathered inspiring stories about the life and work of Norval United Church. The Team then prepared stewardship packages and mailed them out to everyone who had given to NUC within the last 2 years. We planned three stewardship-themed worship services, spread out over 5 weeks, including a special worship service on October 20th, with Rev. Brenna Baker sharing a moving and inspiring message. We held Q&As after church on October 20th and via zoom on October 24th. During the Q&As we shared a video presentation highlighting what makes NUC special to so many people. Many thanks to Jenny Morrison for helping us by putting together the video presentation. Our presentation also explained that givings had decreased and asked people to donate more. The Season of Stewardship ended on October 27th with a 'Holy Chaos Sunday' reflecting on the theme of inspiring joy. Covenant Cards were collected in November.

Our hearts were warmed by the response that we received. We signed up 11 PAR givers and we also exceeded the target of 5 new givers. Because some of our givers donate on an annual or semi-annual basis, it is difficult to measure our success with the \$12,000 monthly giving goal. However, as of the 2024 year-end, we estimate that donations have increased by about \$8000/month.

During the Season of Stewardship, we had a chance to reflect on the mission of Norval United Church and celebrate the things that God is doing in our midst. We look forward to the impact of Norval as we continue to inspire generosity, gratitude, hospitality, hope and joy into the future.

Prepared by: Adrienne and John Eastwood

Worshiping Together

Marriages

<u>Nichelle Khrystne Hlodki & Jackson Hugh O'Neill</u>	<u>June 8th, 2024</u>
<u>Liberty Lecedes Vanessa Alma Campbell & Eric David Ross Polege</u>	<u>August 24th, 2024</u>
<u>Jason Johansen & Jessica Jones</u>	<u>September 7th, 2024</u>
<u>Jim Balmer & Jennifer Latter</u>	<u>September 21st, 2024</u>

Transfers/Affirmations/Adult Baptisms

<u>Charlie Bolton</u>	<u>Confirmation</u>
<u>Abigail Kingscott</u>	<u>Confirmation</u>
<u>Gabby Tarantino</u>	<u>Confirmation</u>
<u>Shadow Power</u>	<u>Transfer</u>
<u>Skye Power</u>	<u>Transfer</u>
<u>Katie Tuitman</u>	<u>Transfer</u>
<u>Betty Guerin</u>	<u>Transfer</u>
<u>Katie Sonier</u>	<u>Baptism</u>
<u>Reverend Brenna Baker</u>	<u>Covenant of support</u>

Baptisms

<u>Milan Ama-Odameah, child of Catherine and Kwamina Boison</u>	<u>Nov. 3rd, 2024</u>
<u>Nora Mae DeMelo Ford, child of Emma and Derek Ford</u>	<u>Nov. 3rd, 2024</u>
<u>Kayden Ezekiel Oldham, child of Kiran and Kyle Oldham</u>	<u>Dec. 22nd, 2024</u>

In Memoriam

<u>Marie Hore</u>	<u>March 28th, 2024</u>
<u>Lillian Rosie</u>	<u>April 9th, 2024</u>
<u>Thomas Brian Goodlet</u>	<u>October 21st, 2024</u>
<u>Beverley May Wilson</u>	<u>October 25th, 2024</u>

Norval United Church Official Roll

Membership on December 31, 2023	319
Transfer of Membership	4
Adult Baptism	1
Confirmation	3
Removal From the Roll	0
In Memoriam (Members)	4
Membership on December 31, 2024	325

Worship Team

Jennifer Stinson

2024 has been a year of renewal, growth, and deepening faith at NUC. We were blessed to welcome Rev. Heather Power in January, and through her leadership, alongside our dedicated staff team and congregation, we have continued to create meaningful worship experiences both online and in person. This year, we embraced creative and transformative ways to connect with one another and the sacred, strengthening our community and deepening our faith.

We journeyed together through the Lenten season rich in reflection and renewal. On Maundy Thursday, we gathered around tables to share a meal, reflect on Jesus' final night with his disciples, and close with an intimate Communion. Good Friday was deeply moving, with heartfelt participation from congregation members, including a dramatic portrayal powerfully led by Brendan Cunningham and the expressive leadership of dancers from Strictly Dance—our thanks to Julia Mounsteven and all the dancers.

A special Covenanting service to mark Rev. Heather's new ministry with us brought Norval and the wider church together, along with special friends and guests from some of Heather's former congregations. Heather's former ministry teammate, Rev. Joe Gaspar, preached a meaningful sermon. Music was led by her former Music Director, Neil Murray, who delighted us by weaving "Reunited" into the Prelude—if you were listening carefully, you may have caught it! We also hosted the 99th Anniversary of The United Church of Canada in June, gathering the four Georgetown United Churches together. Our thanks to Carolyn Maule for leading the joint choir and to guest Rev. Dr. Robin Wardlaw for preaching.

Rev. Jen Auger coordinated lively "Holy Chaos" services with leadership from children and youth. Special milestones, including baptisms, confirmation, and new members were celebrated, and we entered Advent and Christmas with meaningful services: a quiet Longest Night service, a joyful Family Christmas Eve, and our beloved Candlelight Communion services. This season was also made memorable with familiar stories heard in new ways—our thanks to Heather Fraser for bringing us the GenZ version of the Bible!

Music remains vital to our worship life. We are grateful for our Pop-up Choir, led by Alan Forde, and the many congregation members who share their musical gifts throughout the year, including the wonderful leadership of our hymn leaders at our 10 a.m. service. We also continue to be blessed by a rich library of recordings from our virtual choir, which remains an integral part of our worship, and we give thanks for the leadership and gifts of Tom Auger and all who participated. We are especially grateful for our pianist, Alan Forde, whose music blesses us each week.

Our services each week are enhanced by the leadership of our AV Team, with special thanks to Phil Brennan, for his expertise, creativity, musical gifts, and leadership in worship.

We offer deep gratitude to Rev. Heather and Rev. Jen for their leadership and to all who share their gifts—reading, ushering, preaching, leading worship, and offering countless other contributions. Rooted in faith and guided by God's Spirit, we continue to grow as a welcoming, nurturing, and inspiring community. May we remain open to transformation, sharing our faith, extending compassion, and serving with love as we journey together.

Welcome Team

Jennifer Stinson

Every Sunday, our dedicated Welcome Team volunteers arrive at 9:15 am, transforming The Gathering Space into a warm, inviting environment. With name tags, connection cards, What's Happening bulletins, and more, they ensure every detail is in place, helping our community feel at home.

What truly makes this ministry special, though, is the connection it fosters—not only with those who already call Norval home, but also with visitors and newcomers. A warm greeting, a friendly smile, and an invitation to join in can make all the difference in helping someone feel seen, valued, and part of our community. It's not just hospitality—it's a ministry of belonging.

A heartfelt thank you to all our incredible Welcome Team volunteers who embody this spirit of welcome each week. And to everyone who shares a smile, checks in, and ensures everyone feels comfortable—you're helping create a truly welcoming community!

We're always excited to welcome new volunteers! Whether you'd like to join the regular rotation, serve once a month, or help during special seasons like Advent, Christmas, Lent, or Easter, we'd love to have you. This ministry touches lives every Sunday, and the more hands we have, the more hearts we can open. For more information or to sign up, please connect with Jen Stinson at 416-706-5050

Weekday Welcome Team

Helga Kennedy

2024 saw a new team being formed to provide a warm welcome to our renters. Our facility is used extensively during the week, with many groups booking in the evening.

The Weekday Welcome Team currently consists of 7 people, each one assigned to one evening a week, to be present during the rental period. The individual is responsible to ensure that the building is accessible to the renter, assist with any questions or concerns they may have during their stay and also ensure that the building is securely locked up at the end of the evening.

We have had positive feed back from our renters, that they very much appreciate having someone in the building greeting them as they come in.

The time commitment is a few hours one evening a week. It provides an opportunity to get to know our renters.

Thank you to the team members, Jan Costain, Jan Arnold, Beth Laidlaw, Tammy VanReenen, Sharon Schwegler and Nancy Perry.

We are always looking for more volunteers, if you have a few hours free in the evening and would like to help out, please feel free to reach out to any of the team or myself.

Friendship Group

Kathy Cunnington

The Friendship Group has completed its second full calendar year. As a group, we planned our yearly program of speakers, “outings” and activities.

We had informative guest speakers on a variety of subjects to address the role of their organizations within our community. We welcomed guests from Big Brothers/Sisters, the Townsend Smith Foundation and the Distress Centre.

In February, we dined at the North Halton Golf and Country Club to celebrate Valentine’s Day. Reverend Heather Power was our guest. In March, our group enjoyed a guided tour of Arnold’s Greenhouses to view the process of producing such beautiful seasonal flowering plants.

We had the opportunity to participate in a fitness routine while sitting in a chair! This session included some great nutrition information as well. In September, we enjoyed a guided tour of Halton Hills Library and discovered the many resources and services available.

In the month of November, we shared our personal experiences as to how the war years impacted on our lives and that of our families. In December, following a delicious pot luck lunch, we showcased our creativity by making Christmas cards to support the work of the Outreach Committee.

Helen McGinn organized two dinners at local restaurants, providing an evening of fellowship.

The Friendship Group meets the second Tuesday of each month from 1:00-3:00pm in the sanctuary. We have approximately 20 participants in attendance. Please join us for an afternoon of fellowship, conversation and discussion on topics of interest

Growing Spiritually

Summer Camps

Jen Auger, Minister Youth & Young Families

NUC Summer Camp 2024

I feel like 2024 was NUC's best and busiest camp season yet! We were delighted to receive our Canada Summer Jobs Grant again this year to pay the salaries of our Leadership Team. We also introduced **Camps on Tracks**, a peer social skill mediation program to create a more inclusive camp experience for all, and we had record numbers of teen volunteers. There was so much to celebrate about the impact that we made on kids and families' lives this year.

Program - Our program continues to center around active play, STEAM activities and faith based exploration. We continue to weave in environmental stewardship into our program, carrying on the work of our Climate Motivator from 2023. Our adopted **mascot from the World Wildlife Fund this year was Ollie, a river otter**, who helped kids remember to use less, recycle more, and clean up our outside spaces. Our special guests this year included: **Little Ray's nature centre, Lions Foundation Dog Guide (and their human caregiver), Jessie Steinberg from Leap Adventures and Errol Lee's Caring Concert**. We also enjoyed walking trips off site to the local park and the splash pad at the Gellert.

Camps on Tracks - Thanks to a **grant from Canada Post received by us through the I Have Resolve Foundation**, this year we introduced the Camps on Tracks program. This is a training program for peer mediated social skills that aims to create safe and inclusive space for campers with all different types of needs. Tammy van Reenen joined us as trainer and mentor for our Leadership Team. We incorporated several new practices and experienced immediate changes in camper interactions, and positive pro social behaviours even in difficult situations, not just among campers but within the volunteers as well. We hope to continue to move forward with this program and will apply for grants in 2025 to bring back these supports.

Camp Advisory Team - Thank you to **Adrienne Eastwood, Gillian Revie, Megan Catoen, Kathryn Cunningham, Ashleen Finbow and Rachel Canavan** for their support and wisdom this past year. This team helps with big decisions around program and leadership and also helps through the hiring process.

Leadership - We welcomed the return of Sydney Watson-Leung, Bronwyn Eastwood and Lucy Bolton to our Leadership Team, and they were joined by Griffin MacLeod a long time volunteer and Core Team member. The team created the program, trained volunteers, and managed the day to day running of the camp. This year we had **62 high school counsellors and 33 junior volunteers**. Our volunteers contributed over **3200 hours of volunteer time over 4 weeks** to make our camp what it is! They are amazing!

Flexible Camp Fee - We continued our Flexible Fee system this year to reduce barriers to participation in a dignified and inclusive manner. We offered 4 camp registration fee options: 3 with varying levels of subsidy (\$145, \$125, \$105/week), plus a camp scholarship option. Families chose which level best met their financial circumstances. Their choice was confidential and had no impact on their camper's experience of camp.

Approximately **44% of families chose to pay at our highest fee, 33% paid our middle rate, 19% of families chose our lowest rate**. Only 3 families requested camp scholarships which waived between 50-100% of the camp fee and was directly dependent on individuals from the community providing "camp scholarship" donations.

Overall numbers - Registration never opened to the wider community, as spots filled up with past families in less than 8 hours. We had 67 campers register, many coming for repeated weeks. We capped our weekly registration at 45. We had almost 100 campers on our waitlist and unfortunately fit less than half of them into canceled spots. **In 2025 we will implement a cap on number of weeks that campers can attend in order to make sure we are able to serve more families.**

THANK YOU! - **So many people helped make this year's camp happen this year!** Thank you to those who dropped off craft supplies and snacks. And deep gratitude to all who continue to support our camp program with their directed donations towards camp and towards camp scholarships. Thank you to Tammy van Reenen who came and did Camps on Tracks with us and provided added mentorship to our Leadership Team. And to I Have Resolve Foundation for initiating this training and mentorship.

Financials - A summary of our budget is included below. A further breakdown of expenses is available. Our expenses outweighed our income by a small amount this year, primarily because of the **added honorariums because of our higher volunteer numbers**. In 2025 we will cap the number of high school volunteers at 50 in order to control this expense.

Camp Merch - We introduced Camp Merchandise this year. We raised just under \$300 in the sale of t-shirts, stickers, water bottles and bracelets. It was well received by families and we look forward to having some camp merch in 2025 again.

<u>Item</u>	<u>Estimated Income</u>	<u>Actual Income</u>	<u>Item</u>	<u>Estimated Expense</u>	<u>Actual Expense</u>
Registration Fees*	\$20,000.00	\$21,065.00	Leadership	\$22,500.00	\$22,443.40
CSJG	\$20,800.00	\$21,414.00		\$14,000.00	\$17,305.00
Donations	\$2,000.00	\$1,860.00		\$500.00	\$286.31
Merch	200	\$270.00		\$1,500.00	\$1,190.84
Extra Fundraisers	\$200.00	\$119.50		\$1,500.00	\$1,536.50
	<u>\$43,200.00</u>	<u>\$44,728.50</u>		\$300.00	\$290.34
				\$1,500.00	\$1,209.25
				\$500.00	\$492.65
				\$150.00	\$130.73
				\$42,450.00	\$44,885.02

Guyz Thursday Study Group

David Venning

The Guyz Group meets Thursday morning at 9:30 am to share what is happening in their lives, discuss a variety of topics and meet with guest speakers.

Last year we had many guest speakers;

Heather Power our New Minister, Local Councilor, Author, Overseas English teacher, Police Officer, Judge, John Howard Society, Crisis Worker, C.A.M.H, C.A.S.H

In the fall we planted a tree to honour the memory of Fred Paul on the NUC property.

We welcome new members. Please contact David Venning.

Caring for One Another

Coffee Hour

Debora Venning

Coffee hour not only supports a sense of community but also provides an opportunity for conversation, connection and smiles. We trust the congregation will support who ever takes over the coordinating of this treasured time.

Volunteers are needed to assist with coffee hour and the following describes what is required:

- Arrive Sunday morning to prepare and set up by 9:30 am
- The preparation of coffee, tea, juice, water and treats
- Clean up afterwards
- Two volunteers are required for each Sunday

“Extend hospitality to strangers” Romans 12:13

Prayer Shawl Ministry (Prayer Purls)

Margaret Walbank / Fay Baxter

Prayer Purls is a “loosely knit” group of NUC members and friends who knit and crochet wondrous wraps for all occasions, BFF dolls for young people and prayer squares for all. We mourn the passing of Beverley Wilson who led the team for many years.

During 2024, shawls were blessed and given to embrace and comfort people and families of people who were facing serious medical issues or bereavement; also given to inspire and celebrate milestone events in life: baptism, becoming confirmed into the Church, starting a new job, and starting university. Each child baptized also received a BFF doll.

A basket of prayer squares is on the table at the main entrance to the Church so that anyone may take one either for oneself or to pass along to someone they feel would like to carry it as a tangible reminder of God's constant presence. Many visitors to Norval have taken squares to their own Communities of Faith and have started this ministry there. We hear there is even a large circle in Chicago!

If you know of someone whom you would like to bless with a shawl, please contact Reverend Heather or Margaret Walbank m.e.w@sympatico.ca or Fay Baxter fay@baxter.mobi.

For information about how to contribute, contact Margaret or Fay. It is not only the recipients of the items who benefit; the makers also receive much blessing and comfort and join in celebrations

Prayer Group

Marilyn Smith

The Prayer group meets every Sunday morning from 9.00 to 9.45 am. This past year, we have had more prayer requests. We have a small group and welcome anyone interested in joining us. Please talk to Marilyn Smith or Jennifer Barnett.

Marilyn Smith (marilynasmith04@gmail.com or Jennifer Barnett (jdbh2002@yahoo.ca) if you are interested in joining the group. For Prayer Requests please contact the minister, Marilyn or Jennifer.

Outreach Committee

Jen Auger, Minister Youth & Young Families

The Outreach Team has enjoyed meeting together this past year, looking for different ways to engage the community in learning and serving the wider community

We would like to thank the Norval United community for helping to raise funds and awareness for organisations doing good work in the community. This year our funds supported the Links2Care Holiday Giving program, the Georgetown Breadbasket, Food for Life, Food4Kids and Food from the Heart. We also had people participate in fundraising events such as the Coldest Night of the Year (which we hosted, in support of Links2Care and the Breadbasket) and the Terry Fox Run (in support of cancer research). Our Giving Tree this year provided socks, food, toiletries, hats and mitts to the Out of the Cold program, Halton Women's Place, the Breadbasket and Food for Life.

Our Stone Soup Kitchen continues to be active each month, providing between 80-100 servings of home made soup to guests at Food for Life and clients of the Breadbasket. The soup is made by volunteers after church, which include children to seniors, congregation members and outside community friends. We have also started to welcome outside groups to come in and make a batch. It continues to be a wonderful space to build community and connections with new people.

We are always blown away by the willingness of individuals to engage in support in whatever way they can. Our collective efforts allow us to amplify our efforts and make a real impact on our community. We thank everyone for their contributions, support, and ideas. The team is always happy to welcome new faces to our conversations and work.

For 2025 we have selected a theme: Food Insecurity. We look forward to continuing to lift up awareness and conversation about food insecurity in our community and find ways to make an impact.

Affirming Ministry Team

Trudy Watson-Leung

As an Affirming Ministry Norval is committed to work toward the healing and wholeness of creation by:
Challenging bias and discrimination based on appearance, sexual orientation, gender, culture, class or age
Working to end racism
Promoting economic justice
Increasing accessibility
Caring for the planet

In 2024 the Affirming Ministry Team continued on our growth journey to openness and inclusion within our church and education to support our ability to make a difference in our lives outside of the church.

We were Public, using symbols, signs and words, which are echoed outside and inside the church building. Norval continued to hang pride flags in the sanctuary, display a rainbow sign on the lectern, have the pride flag on the digital sign and behind the Norval United Logo on social media and the website.



...

Sydney Watson-Leung created a design for our Norval Pride t-shirts which we had made and sold in time to be work on our 2024 P.I.E. day celebration. We sold over 30 t-shirts.



Reverend Heather invited Jayden Escalante-Jones, a black trans student going into ministry with the United Church, to deliver the message during our P.I.E. day service. Jayden's message was powerful and inspiring, and we were very blessed that they shared their story with us. We also celebrated P.I.E. Day with yummy pies thanks to our volunteers.

Eight members of the Norval congregation were able to attend the Georgetown Town Hall Pride flag raising, sporting our new Norval United pride t-shirts.



Sydney designed a banner to be used in Pride parades and other Norval events.

Norval United coordinated with other united churches and had a great turnout at the Prism Pride parade in Milton (July 2024).



We were Explicit, demonstrating that we are a sanctuary against racism, homophobia and transphobia. We connected with Prism Halton – a group of volunteers dedicated to empowering and educating the 2SLGBTQIA+ community in Halton by curating and supporting initiatives that celebrate the diversity and complexity of the community while ensuring a safe and inclusive environment for all. Norval provided the youth room to Prism for monthly youth nights to provide a space for Georgetown and surrounding area 2SLGBTQ+ teens gather and find community in a safe space. Attendance ranged from 1 to 7 youth, including

3 Norval youth. Halton Hills Today [wrote an article](#) about the first PRISM event in Halton Hills. PRISM and AMT volunteers supported teen drop in events in June, July, October, November and December.

We were Intentional, and deliberate in our process of study, education and dialogue with members of our faith community. We discussed the history of oppression and discrimination by the Church and worked toward continued growth, education, and celebration.

We hosted a screening of [1946: The Movie](#) - a feature documentary that follows the story of tireless researchers who trace the origins of the anti-gay movement among Christians to a grave mistranslation of the Bible in 1946. Over 2 Sundays ~ 10 attendees viewed the film and held a discussion group.

On September 22nd, to commemorate the National Day of Truth and Reconciliation and Orange shirt day, we invited Laura Lee Campbell (Metis) and Daisy Radigan to host a KAIROs blanket exercise. Prior to the exercise Laura Lee delivered a powerful message during Sunday service and lunch was served for attendees. The event attracted 30 people from within and outside of our church community and was an interactive and experiential way to explore the historic and contemporary relationship between Indigenous and non-Indigenous peoples in the land we know as Canada.

Transition Team 2024 Recap

Ginny Finbow

The Transition team was formed in Spring 2023 with the mandate to help the congregation as we transition from a lead minister model to one of team leadership. Our goal for 2024 has been to guide and support our new minister Rev. Heather Power for her first year with Norval. We kicked off the year by hosting the Pancake Supper which gave Heather the opportunity to meet with members of the community and to begin the season of Lent on a wonderful note while raising \$600 for the church. The team also supported the planning of the covenanting service which was a wonderful celebratory day.

The team also joined a training as well as heartfelt discussion with Morar Murray-Hayes on how best to help support Heather while ensuring the congregation felt heard during this period.

The transition team met on average once monthly to discuss feedback from the congregation as well as Heather and collectively discussed ways on how to resolve issues and to help ensure communication pieces were being sent out with careful consideration.

Norval is truly blessed to have such a welcoming and warm community that has embraced transition and change. Looking ahead to 2025 Norval will continue to evolve and grow uplifting challenges and change as we support one another.

Ginny Finbow, Chair of Transition Team

Congregational Meeting Minutes

Norval United Church Annual Meeting Minutes Sunday, March 3, 2024. 11:15 a.m.

Chair: Anna Laing

Secretary: Beth Laidlaw

Present: 46 in person; 3 via zoom

1. Anna Laing welcomed everyone to the meeting and opened with prayer. 2023 was a time of change for Norval United. Reverend Paul Ivany retired on July 1, 2023 after 30 years of dedicated service to us. We are excited and look forward to new beginnings with Reverend Heather Power who answered the call as our Minister of Word, Sacrament, and Pastoral Care on January 1, 2024. Special thanks to Deb Hopper who was our pulpit supply from September to the end of December. Even in this time of change, Norval has continued to thrive.
2. **Moved** by Anna Laing seconded by Elaine VanDoorn that all present are allowed to speak and vote. **Carried**
3. **Moved** by Anna Laing seconded by Beverly Wilson that the written annual reports be accepted. **Carried**
4. **Moved** by Anna Laing seconded by Heather Fraser that the minutes of the annual meeting on March 5, 2023 be accepted. **Carried**
5. Leslie Taylor, Chair of the finance team reported that a stewardship campaign was conducted in October/November. We were short of our mortgage covenant with the bank and require \$135,000. in targeted donations to meet the covenant for 2024. It is hoped this will be accomplished through increasing our membership, donations, rentals, and fund raisers. Our mortgage comes due January 31, 2025. Karen Page was thanked for her time as treasurer. We have added responsibilities to our bookkeeper so that the treasurer's job would be less time consuming. The position will now involve attending monthly Executive Team Meetings, signing cheques, cash flow management, and other bank related activities.
6. Karen Page, Treasurer, reported on the Profit and Loss statement for 2023. Norval United continues to be in a healthy financial position and we are blessed with a generous congregation. The budget for 2023 was on target. Payroll was less due to the fact we did not have a full time staff member from July until the end of December.
Moved by Karen Page seconded by Jennifer Stinson that the Balance Sheet and Statement of Operations for 2023 be approved. **Carried**,
7. Scott Page, finance team member, presented the budget for 2024 and showed pie charts of our givings, expenses, and rental income. Key people from each team were asked for their budget needs. Staff payroll expenses were \$382,243. which exceeded our regular givings of \$340,000. Community Living provides our largest rental income.
Moved by Scott Page seconded by Susan Tupling that the budget for 2024 be accepted. **Carried**

Comment by Lynne Remigio that our statements should show our income from our investments. David Develter questioned whether we have yearly rental increases. This was answered by Art Ditschun. Community Living had a modest rent increase in 2023 and it was decided not to increase their rent for 2024.

8. We fell short of our Mission and Service target of \$20,000. in 2023 and received \$16,406..
Moved by Anna Laing seconded by Karen Suerirne that we target \$16,000. for Mission and Service for 2024. Carried. One opposed
9. Art Ditschun reported on property and maintenance. Some of the accomplishments of 2023 included: installing railings for the sanctuary platform; adding lighting to the stained glass windows and sanctuary cross; putting a roof and increasing the space of our outdoor storage shed. The solar panels are working well and should provide saving in the long run. Our bill for electricity is approximately \$12,000. per year. Bill Schoenhardt was thanked for his service co-ordinating rentals. More volunteers are always appreciated and extra help with care of the flower beds would be especially helpful.

Question from Anne Wilcox if in the future could we budget for acoustic changes in the sanctuary to improve musical performances. Art Ditschun will see what is involved in that.

10. Heather Fraser gave the nominating team report on behalf of Jan Arnold. A new team is the Weekday Welcome who greet and assist evening renters. Margaret Walbank is our newest Honourary Elder. Thank you to Randy Baryla and Jennie Ditz for their work on the Ministry and Personnel Team and to our Search Team members.
Moved by Heather Fraser seconded by Adrienne Eastwood that the 2024 Group Membership List be accepted. Carried
11. On behalf of the Ministry and Personnel Team and all Church members, Heather Fraser thanked our wonderful staff: Heather Power, Jen Auger, Jenny Morrison, Phil Brennan, Michael Grove, Alan Forde, and Tom Auger.
12. Jen Auger is currently a Designated Lay Minister and has been accepted as a commissioned Diaconal Minister. Heather Fraser explained the process. This will involve a salary increase of approximately \$1500. per year.
We are required to provide a provisional call to Horseshoe Falls Regional Council and to update our Community of Faith profile.
Moved by Heather Fraser seconded by Lynne Brennan that we approve a provisional call for Jen Auger to become a Diaconal Minister. Carried
Moved by Heather Fraser seconded by David Venning that the changes to our Community of Faith Profile be approved. Carried
13. Jen Auger reported on Youth and Young Families. We did not receive grants for summer camp in 2023 but donations more than covered expenses. One of the most important aspects of camp is leadership training and engagement for our volunteers. There were 33 high school volunteers, and 31 junior volunteers (Grades 7 and 8) who put in a total of 3,000 volunteer hours. Families could choose from 3 payment options. 48.9% chose the top level of \$140. per week; 35.9% chose \$120. per week; 10.9% chose \$100. per week; and 4.9% received scholarships. Last year camp had a climate motivator and a new logo/branding was designed. We have a very long waiting list for camping spots but are unable to increase the numbers due to space limitations.

Sunday morning volunteers were thanked: Jan Arnold, and Anne Wilcox as well as our nursery workers: Ivy Land, Bronwyn Eastwood, Gabby Tarantino, Lucy and Charlie Bolton.

14. Heather Power provided closing remarks. We have much to celebrate. Thanks were offered to Paul Ivany, Executive and Search team members and to all the volunteers. The staff have done a wonderful job of pivoting during this time of transition. Heather looks forward to our future journey together.
15. A question from Karen Saunerine was asked and answered:: On December 14, 2023 Norval United Church approved the United Church of Canada's remit to provide autonomy to indigenous church communities.
16. Heather Power closed the meeting in prayer.
17. Moved by Beth Laidlaw that the meeting be adjourned at 12:45 p.m.

Financial Report

The 2024 Balance Sheet, Statement of Operations and the 2025 Budget are attached.

Norval United Church is currently in a small surplus position financially. The size of our operating deficit decreased over the course of 2024 thanks to your support.

2024 Financial Highlights:

The biggest news of the year is that Norval United Church is now Mortgage Free. In December, with the support of the Regional Council, the Finance Team and Trustees recommended that we pay off the mortgage with our investments.

After paying off our mortgage, we retained about 200,000\$ in investments. We plan to continue investing these funds wisely to ensure the church's financial well-being into the future.

In October 2024 we had a successful Stewardship Campaign that increased the number of PAR givers, and many people pledged to increase their giving's to help our church reduce the monthly giving shortfall. In September 2024, giving's were down 26% (compared to the previous year), but by the end of 2024, giving's were only down by 5% compared to 2023. That is a significant improvement.

Norval United Church Fundraising teams also increased our fundraising revenue by about 60% compared to 2023, so we know that our congregation can be counted upon to help our church. Fundraising efforts raised more than 12,000\$ for our church.

We would like to thank everyone for your support by increasing your donations in response to our stewardship campaign. Your continued support is essential, particularly as we discern how best to meet the needs of our youth and young families in our congregation.

2025 Budget Comments:

We have budgeted 2025 giving's based on giving's from 2024.

Projected rental income for 2025 is based on known contracts only.

Summer camp income is projected to increase, because we have substantially increased camper registration fees for 2025. We continue to offer a “flexible fee”, allowing families to choose whether they will pay market rates, or reduced fees based on financial need. Camp expenses will also be higher in 2025, because Rev. Auger departs at the end of April, and we will hire a Camp Manager to run the camp this summer.

It is important to note that the Salaries and Benefits budget category does not include the cost of the next Youth and Young Families staff member. Before the cost of the next Youth and Families staff member can be projected we first need to determine the nature of the role.

In the coming months, the Executive will engage the congregation in a discernment process to determine the role for the next Youth and Young families staff member.

The 2025 Budget currently indicates a surplus, however it is important to note that the staff person, hopefully hired by September, will likely require all of this surplus.

Submitted by:

Peter Yee, Treasurer
Adrienne Eastwood, Forecasting and Budgeting
Marvin Cousins, Finance Team Chair on behalf of the Finance Team

Norval United Church
Balance Sheet (Unaudited)
For the year ended December 31, 2024

As at December 31	2024	2023
ASSETS		
Current Assets		
Cash		
Cash	\$ 184,578	\$ 166,231
Prepaid Expenses	\$ 7,130	\$ 8,522
HST Receivable	\$ 6,218	\$ 15,657
Total Current Assets	\$ 197,926	\$ 190,410
Other Assets		
Investments - Cowan Bequest	\$ 235,280	\$ 943,208
Investments - Other	\$ 20,425	\$ 550,488
Total Other Assets	\$ 255,705	\$ 1,493,696
Fixed Assets		
Land	\$ 3,190,010	\$ 3,190,010
Building	\$ 4,666,603	\$ 4,900,394
Furniture & Equipment	\$ 44,185	\$ 144,761
Total Fixed Assets	\$ 7,900,798	\$ 8,235,165
TOTAL ASSETS	\$ 8,354,429	\$ 9,919,271
LIABILITIES & EQUITY		
Current Liabilities		
Accounts Payable & Accrued Liabilities	\$ 22,572	\$ 31,124
CIBC Mortgage	\$ 4,802	\$ 56,474
Other Loans	\$ 5,000	\$ 5,000
Total Current Liabilities	\$ 32,374	\$ 92,598
Long-Term Liabilities		
CIBC Mortgage	\$ -	\$ 1,253,412
Other Loans	\$ 20,417	\$ 25,417
Total Long-Term Liabilities	\$ 20,417	\$ 1,278,829
Equity		
Fund Balances	\$ 8,301,638	\$ 8,547,844
Total Equity	\$ 8,301,638	\$ 8,547,844
TOTAL LIABILITIES & EQUITY	\$ 8,354,429	\$ 9,919,271

Norval United Church Statement of Operations (Unaudited) For the year ended December 31, 2024		2024	2023	2024 Budget
OPERATING FUND				
REVENUE				
Givings	\$ 314,881	\$ 332,178	\$ 340,000	
Bequests	\$ -	\$ -	\$ -	
Grant Income	\$ 20,640	\$ 1,000	\$ -	
Net Fundraising	\$ 12,259	\$ 7,607	\$ 7,500	
Outreach Giving	\$ 200	\$ 600	\$ 5,000	
Summer Camp Revenue	\$ 26,401	\$ 43,765	\$ 40,000	
Rental Income	\$ 128,764	\$ 104,662	\$ 105,000	
My Daily Minute	\$ 21,643	\$ 21,141	\$ 20,000	
Additional Targeted Donations	\$ -	\$ -	\$ 137,500	
Investment Income (Previously Other Income)	\$ 57,685	\$ 63,695	\$ 5,000	
Total Revenue	\$ 582,473	\$ 574,648	\$ 660,000	
EXPENSES				
One Time Search/Placement Cost New Minister				\$ 1,000
Salaries and Benefits	\$ 321,189	\$ 270,921	\$ 336,000	
Interest	\$ 57,120	\$ 59,489	\$ 57,000	
Property	\$ 68,064	\$ 94,092	\$ 76,000	
Presbytery Dues	\$ 20,739	\$ 21,624	\$ 21,000	
Insurance	\$ 17,501	\$ 16,773	\$ 18,500	
Worship	\$ 11,242	\$ 14,112	\$ 12,000	
Guest Speakers	\$ 1,560	\$ 8,490	\$ 2,000	
Office and General	\$ 18,683	\$ 9,061	\$ 7,000	
Legal Fees	\$ -	\$ 10,446	\$ 2,500	
Pastoral Care/Fellowship	\$ -	\$ 209	\$ 1,000	
Information Technology	\$ 3,393	\$ 2,221	\$ 5,500	
Bookkeeper	\$ 2,927	\$ 507	\$ 11,000	
Youth Ministry	\$ 493	\$ 2,208	\$ 2,500	
Outreach	\$ 1,429	\$ 4,579	\$ 5,000	
Summer Camp Expenses	\$ 44,596	\$ 34,981	\$ 40,000	
Total Expenses	\$ 568,936	\$ 549,713	\$ 598,000	
Net Operating Fund	\$ 13,537	\$ 24,935	\$ 62,000	
OTHER MINISTRIES				
M&S Giving	\$ 19,941	\$ 16,406	\$ 16,000	
M&S Remittance	\$ 19,941	\$ 16,406	\$ 16,000	
Net M&S	\$ -	\$ -	\$ -	
GFORCe2 Giving	\$ 7,600	\$ 2,355	\$ -	
GFORCe2 Remittance	\$ 7,600	\$ 2,355	\$ -	
Net GFORCe2	\$ -	\$ -	\$ -	
Net Other Ministries	\$ -	\$ -	\$ -	
Net Total Operations	\$ 13,537	\$ 24,935	\$ 62,000	
CIBC AND TUCC LOAN PAYMENTS				
CIBC Loan Payment	\$ 1,305,084	\$ 53,825	\$ 57,000	
TUCC Loan Payment	\$ 5,000	\$ 5,000	\$ 5,000	
Total Loan Payments	\$ 1,310,084	\$ 58,825	\$ 62,000	
Net Total Operations and Loan Payments	\$ (1,296,547)	\$ (33,890)	\$ -	
Amortization	\$ 334,501	\$ 330,740		

Norval United Church		
2025 Budget		
		Budget
OPERATING FUND		2025
Revenue		
General Fund Giving		300,000
Fundraising		7,500
Outreach Giving		5,000
Summer Camp Revenue		62,000
Rental Income		104,000
Additional Targeted Donations / Income		-
My Daily Minute		20,000
Other		-
Total Revenue		498,500
Expenses		
Salaries and Benefits		253,000
One-Time Search/Placement Costs New Minister/Transition		1,000
Property		74,000
Presbytery Dues		22,000
Insurance		18,500
Worship		6,500
Music		-
Guest Speakers		2,500
Office Supplies		10,000
Information Technology and Audio Visual		6,000
Pastoral Care/Fellowship		500
Bookkeeper		4,000
CIBC Loan Interest		-
Youth Ministry		1,500
Outreach		5,000
Summer Camp Expenses		59,000
Legal Expenses - Phase 2		-
Other (savings)		10,000
Total Expenses		473,500
Net Operating Fund		25,000

OTHER MINISTRIES	2025
M&S Giving	19,000
M&S Remittance	(19,000)
Net M&S	-
Net Other Ministries	-
Net Operating Fund and Other Ministries	25,000
LOAN PAYMENTS	
CIBC Loan Principal	-
TUCC Loan Principal	5,000
Total Loan Payments	5,000
Net Operating Fund and Other Ministries and Loan Payments	20,000