

St. George's ANGLICAN CHURCH

Guelph, Ontario



**Annual Parish Report
2025**

Table of Contents

FROM THE RECTOR.....	3
FROM THE ASSISTANT CURATE.....	6
WARDENS' REPORT	7
GOVERNANCE	7
DELEGATES TO SYNOD.....	8
MINUTES FROM VESTRY MEETING (FEBRUARY 23, 2025)	11
AGENDA FOR ANNUAL VESTRY MEETING (FEBRUARY 22, 2026)	14
NOMINATIONS FOR 2026 COUNCIL OF ST. GEORGE'S.....	15
PASTORAL CARE.....	16
CHURCH LIFE.....	17
<i>Baptisms</i>	17
<i>Confirmations</i>	17
<i>Marriages</i>	17
<i>In Memoriam</i>	18
<i>Parish Statistics</i>	18
WORSHIP, MUSIC AND FAITH FORMATION.....	19
MUSIC DIRECTOR'S REPORT.....	19
CARILLONNEUR'S REPORT	20
LIVE-STREAMING REPORT	21
CHANCEL GUILD.....	22
CHILDREN AND YOUTH	23
CHURCH SCHOOL	24
PARISH LIFE.....	25
CHI RHO FELLOWSHIP	25
BOOK CLUB	27
SOCIAL JUSTICE AND OUTREACH.....	27
FINANCE, OPERATIONS & COMMUNICATIONS.....	29
BUILDING & GROUNDS COMMITTEE	29
RENTALS CO-ORDINATOR'S REPORT.....	29
STEWARDSHIP COMMITTEE	30
CHRISTMAS MARKET REPORT	32
TREASURER'S REPORT	33
FINANCIAL STATEMENTS.....	35
ST. GEORGE'S CONTACTS FOR 2026	47

Introduction

Welcome! This reading journey will take you on a trip through what's been happening at St. George's over the last year. You will hear from various ministries and groups around the church, and get a picture of St. George's financial situation. The report has been ordered to closely reflect the structure of the Council of St. George's and our Vision Action Plan, a plan that will help us as a church community to invest in ministry and mission. Thus the main sections you can read about are:

- Governance
- Pastoral Care
- Worship, Music, and Faith Formation
- Parish Life
- Outreach & Social Justice
- Finance, Operations, & Communications

There were many exciting things that happened in 2025 at St. George's, so enjoy the read! Through it all, you will hopefully gain a picture of the vibrant community that is St. George's.

Our Vision Action Plan is a conversation with God and amongst ourselves that defines the real, measurable actions that we take as we live out our mission as a vital, life-giving community of believers.

Our Mission is to make Jesus Christ known.

Our Goal is to make St. George's a place of:

- ✝ Prayer and seeking after God
- ✝ Faith, where Christ and the gospel are proclaimed
- ✝ Outreach to those in need
- ✝ Engagement in the issues that confront us today
- ✝ Love, where all find a warm welcome

Together we will be an effective parish going further into the 21st century. We will have a missional focus emphasizing our commitment to Christ and each other, and we will have a passion for excellence in all that we do.

From the Rector

Dear Friends in Christ,

As I reflect on the past year at St. George's, I am filled with deep gratitude and a growing sense of hope. It continues to be a profound privilege to serve as your rector, and I remain immensely proud of this parish and the faithful, generous, and courageous people who call it home. Over the past year, we have continued to grow not only in numbers, but in confidence, clarity of purpose, and trust in what God is doing among us.

I am especially pleased to report that for the first time in generations, 2025 was a year in which we baptized more people than we buried. Many of those baptisms were adults who came to faith intentionally, thoughtfully, and with real hunger. That is not a small thing. It is a quiet but powerful sign of renewal. Attendance has remained strong, with new members and families continuing to join us, worship with us, and find a place here. At a time when the church is often described in terms of decline, and where our primate has stated "the glory days of Anglicanism are in the past," St. George's continues to tell a different story; a story rooted in welcome, depth, hope, and faithful presence.



One of the clearest signs of change this year has been the deepening of shared ministry. At the 10:30 a.m. service, we expanded our intercessory prayer so that the Prayers of the People are now regularly led by lay members of the parish, and not just by the clergy. This was a decisive moment for me when I realized that St. George's is not simply growing, but maturing. Prayer is no longer something offered on behalf of the congregation; it is prayer offered by the congregation. That shift matters.

Our worship this year has been reverent, joyful, and deeply meaningful. A particular highlight was our Lessons and Carols service, where our choir was joined by the choir from the Basilica, filling the church and lifting our prayer through music of remarkable beauty. Remembrance Sunday was especially moving, offering space for grief, memory, and gratitude. Our Christmas Eve services were beautifully attended and prayerfully offered, marking the Incarnation with warmth, beauty, and hope. I remain deeply thankful for all who serve week by week: readers, servers, greeters, live-streamers, altar guild, musicians, choir members, intercessors, and Sunday school leaders. Your faithfulness is the backbone of our common life and makes our worship possible.

Formation and engagement with scripture were also central to our common life this year. Our New Testament Bible study during Lent and our Advent Bible study were extraordinary. These gatherings were thoughtful, honest, and Spirit-led, and I found myself continually surprised by the depth of conversation and the openness with which people engaged both scripture and one another. These studies reminded me that St. George's is a parish that hungers not just for belonging, but for understanding.

Pastoral care has increasingly become a shared calling. This past year we launched a new pastoral care team involving many lay members of the parish. This ministry has been a powerful example of the gospel being embodied through presence, listening, prayer, and compassion. In many ways, this ministry reflects what St. George's is becoming: a parish where care is offered naturally, generously, and relationally.

I also want to express particular gratitude for those whose quiet faithfulness sustains our life together. Our sexton, Toni, continues to offer extraordinary care for our facilities through his skill, dedication, and thoughtful attention to detail. His work is a gift to this parish. I am also deeply grateful for Don Hamilton, our church carillonneur, and for the inspiring witness of his family. His grandsons, David, Desmond, and Daniel have each taken on ministries within the church: David through live-streaming, Desmond through playing the carillon, and Daniel as crucifer and server. Seeing faith and service lived across generations has been a powerful testimony to our shared life.

My sincere thanks as well to the team who undertook the redesign of our parish website this year. Their vision, patience, and countless hours of work have given St. George's a digital presence that reflects the warmth, clarity, and vitality of our parish life, and strengthened how we communicate and welcome others beyond our walls. I am especially grateful to Grant Irving, whose extra effort and attention to detail ensured that the project was not only completed, but completed exceptionally well.

In August we welcomed our new assistant curate, the Rev. David Shumaker. David has settled into parish life with grace and energy, offering excellent pastoral care and bringing warmth, clarity, and joy to his ministry, especially through his Children's Focus on Sunday mornings. We are truly blessed by his presence among us, and I am grateful for the ways in which his ministry has already strengthened our common life.

I also want to note with gratitude that for the first time in many, many years, St. George's finished the year with a small budget surplus. This is a testament to careful stewardship, generosity, and shared commitment to the long-term health of the parish. It gives us both stability and possibility as we continue to discern how God is calling us to serve in the years ahead.

Now as we move into 2026, there is much to anticipate. Our young adult ministry will be restarting, and during Lent we will gather on Wednesday evenings for Evening Prayer and Bible Study. We look forward to our parish pancake dinner on February 17, and to Ash Wednesday services on February 18 at 10:00 a.m. and 7:00 p.m. These moments of prayer, fellowship, and formation continue to shape us into a parish that feels less like an institution and more like an extended family, bound together in prayer, service, and Christ.

Finally, I wish to express my heartfelt thanks for the kindness, encouragement, and support you continue to extend to me and my family. I am deeply honoured to serve alongside you. May God continue to bless St. George's as we love the Lord, love one another, and bear faithful witness to Christ in this place.

Yours in Christ,

A handwritten signature in dark ink, reading "Victor Kischak". The signature is fluid and cursive, with the first name "Victor" and last name "Kischak" clearly distinguishable.

The Rev. Victor Kischak, Pastor, Priest & Rector

From the Assistant Curate

I am deeply grateful for this past six months of ministry and for the privilege of serving with you at St . George's. It has been a time of growth, learning, and deepening confidence in the shared work God has entrusted to us.

I want to begin by offering heartfelt thanks for our rector, Victor. From the outset, Victor welcomed me not simply as an assistant, but as a genuine partner in ministry. He believes in me, trusts me with responsibility, and invites collaboration, while also being unafraid to challenge me in ways that help me grow. He models engaged and thoughtful preaching, alongside warm, attentive pastoral care, and I am deeply thankful for his leadership and mentorship.



I am also grateful for the Pastoral Care Team (see accompanying report). When I arrived, Victor encouraged me to grow intentionally in pastoral care, and this team has been an important part of that formation.

I am thankful as well for opportunities to take on greater responsibility in the liturgy, including leading the Children's Focus and the Prayers of the People. The young people who gather for the Children's Focus are never afraid to challenge me, to ask hard questions, or to offer answers I least expect—and in doing so, they teach me much about faith, curiosity, and honesty.

I am likewise thankful for the Intercessors Team, whose prayers reveal a deep love for God and for God's world, and from whom I continue to learn what it means to pray with an open and generous heart. Thank you to Claus Lenk, Elizabeth Adams, Jeremy Edwards, Bruce Mackenzie, and newest members Laura Keller and Chase Moser.

Serving at the altar and proclaiming the Gospel remain sacred acts for me. I am grateful to Crucifers Daniel Hamilton, Ian Gower, Mark Hayden and Torch Bearers Gabbie and Braeden Goetz for their guidance in serving at the altar, and to Shirley and Shastyn Griffin and Deb Marchment of the Chancel Guild, who teach me reverence, care, and respect in all that we offer in worship.

Looking ahead, I am excited to work with Victor on an upcoming Confirmation class and to serve as a clergy leader in the Diocesan Youth Leadership Training Program this March. I do so with gratitude for this community and hope for what God will continue to form among us.

With gratitude,

A handwritten signature in cursive script that reads "David Shumaker".

David Shumaker, Assistant Curate

Wardens' Report

As Wardens of St. George's, it is a privilege to reflect on the life of our parish in 2025—a year marked by growth, grace, and steadfast faithfulness. As a community, we have continued to live into our calling to make Jesus Christ known, strengthened by worship, fellowship, outreach, and the quiet dedication of so many.

We offer our heartfelt thanks to our clergy team for the exceptional gifts they bring to the life of our parish. **Victor** has shown tremendous leadership and boundless energy in nurturing and growing our parish community, inspiring confidence and vision at every step. **David** serves with a true servant's heart, offering compassionate, steady care and playing a vital role in strengthening and expanding our pastoral care ministry. We are also deeply grateful for **Barbara**, whose faithful service as supply clergy is marked by warmth and dedication, and whose outreach through services in care communities extends our parish's ministry to those who are most in need of comfort and connection. Together, their talents and faithfulness are a true blessing to our church.

Our Sunday worship remains the heart of parish life, drawing us together in prayer, music, and sacrament. This year, after a long and patient wait, we were delighted to see our new audio-visual and live-streaming equipment fully installed and operational. This significant project now allows us to extend our worship beyond our walls and better serve those who cannot be physically present.

St. George's continues to be enriched by beloved parish traditions that nurture fellowship and support outreach. Events such as the Coldest Night of the Year, the Shrove Tuesday Pancake Supper, Soup & Buns lunches, Saturday Night Suppers, the Parish Christmas Dinner and the Rummage Sale brought us together in joy and service, while enabling us to care for our wider community in meaningful ways. Our Christmas Market was a huge success and brought our community together for fun and friendship!

We are especially encouraged by the energy and compassion of our young adults, who organized and launched the Community Closet. This ministry provides emergency clothing and practical support to some of Guelph's most vulnerable neighbours and stands as a powerful witness to faith lived out through action.

We are also pleased to share an important financial milestone: in 2025, we balanced our parish budget—something that has not happened in many years. This achievement is a testament to the generosity and

Governance

The Council of St. George's is made up of Rector, Wardens, Treasurer, Synod Delegates, and Liaisons that represent a broad cross-section of the church. We carry out our mission through a responsive and effective model of governance that gives clear authority and responsibility to the working committees to make and implement appropriate decisions on behalf of the parish in a timely and informed way.

Our governance structure provides a means of effective day-to-day administration that allows the Parish to utilize the best gifts of the Rector in the most appropriate way, and facilitates clear and transparent communication to the Parish while maintaining the authority of decision-making within the appropriate bodies. Always feel free to approach Council with your ideas and concerns.

faithfulness of our parishioners, as well as the careful and prudent stewardship of our clergy and staff. We give thanks for this renewed sense of stability and hope it provides for the future of our parish.

As we give thanks for all that has been accomplished in 2025, we do so with gratitude for every volunteer, leader, and parishioner who contributes their time, talents, and prayers. May we continue forward with hope, trusting God's guidance as we build upon this strong foundation in the year ahead.

Paul Deacon, Laura Keller, Jim Squires, Grace Gomashie

Delegates to Synod

Report on the 151st Synod of the Diocese of Niagara held via Zoom – November 1, 2025

Lay Delegates (John Laidlaw and Nancy Hewat), Youth Delegate (Paige Keller), The Reverend Victor Kischak and the Reverend David Shumaker attended the online 2025 Synod.

"Take my life and let it be consecrated, Lord to thee" was the theme, chosen by Bishop Susan Bell. This was inspired by a classic hymn highlighting the important diocesan priorities such as vocations, leadership and faith formation. It was also chosen as Synod was taking place on the Feast of All Saints, November 1.

Following are highlights as posted on the Diocesan website:

After the call to order by the bishop, Dean Tim Dobbin offered the territorial acknowledgement, before Bishop Susan Bell welcomed members. Following a motion to move the consent agenda, Synod entered into a time of prayer, led by Canon Nirmal Mendis.

Highlights from the Bishop's charge to Synod:

Every year, as I make an accounting of what we've been doing in our beloved diocese, I am reminded of the deep faithfulness, resilience, and generosity that live at its heart," said Bishop Susan Bell. The charge wove together the Synod's theme, the diocese's vision statement (Called to Life – Compelled to Love), and a Gospel passage (John 1:35-50) to reflect the Church and the world and the way in which the Spirit is at work.

The bishop pointed to increases in average Sunday attendance, new missional initiatives, and the improvement of the diocese's financial position as signs that "something is happening" and that the Spirit is on the move across the diocese.

It's almost like the Spirit is out ahead of us, beckoning us to take baby steps – "come on, you can do it," observed the bishop. "And you know, we can. We can do it. With faith. And hope. And love."

During her charge, Bishop Susan Bell announced, with Dean Tim Dobbin, two new honorary canons of Christ's Church Cathedral: Cheryl Barker, rector of St. George's in Georgetown, and Will Alakas, rector of

St. Columba's, St. Catharines. "Both have distinguished themselves by their love for their parishes and by their support of the diocese as a whole."

A Missional Moment

Reconvening after a short break, those gathered were introduced to the designated diocesan missions by Canon Ian Mobsby, community missionary for the diocese. Through the course of a video, delegates heard about the ministries of 5 diocesan missions and missional initiatives: **All Saints Mission, Migrant Farm Workers Mission, Mission in Acts Mission, St. Luke's Community, and The Hamilton Well.**

Audit Matters

Christine Morrow, diocesan treasurer and director of finance, addressed the Synod speaking on the 2025 Auditors' report and audited consolidated financial statements. This was followed by a motion to appoint KPMG as the auditors for 2026. The motion was carried without debate.

Exploring Mixed Ecology

Canon Ian Mobsby and Dr. Emily Hill then provided for members of synod an overview of the Mixed Ecology Model of Ministry, sharing with members how parishes thrive when multiple congregational expressions coexist and support one another, focusing on different worship styles, languages, cultures and methods of connection.

2026 Budget

Canon Ellie Clitheroe, chair of the Diocesan Budget Planning Committee and Christine Morrow then introduced the 2026 budget. The focus for the budget this year is on missions and overall cohesive direction for the diocese, with \$4 million being invested into missions in Niagara. In commending the budget to Synod, Canon Clitheroe stated, "We are on an excellent trajectory, moving from a significant deficit this year to a modest surplus in 2026." The budget was approved by members.

Canon Changes

After the review of the budget, Archdeacon Bill Mous, executive officer and Secretary of Synod, and Canon Greg Tweney, chancellor for the diocese, presented the proposed canon changes. The most substantial revision, derived from practical experience, was made to Canon 4.1 related to vestries and churchwardens. The changes address extraordinary vestry meeting extension requests, add some communication expectations for vestry meetings, provide guidance about vestry nominations, and seek to better reflect the business of an annual vestry meeting.

Report on the 44th General Synod

Adam MacNeil (lay member), Paige Keller (youth member) and Archdeacon Terry Holub (clergy member) delivered a report on the national meeting of the Anglican Church of Canada held in the Diocese of Huron this past summer.

"One of the amazing things about General Synod is how it reveals the remarkable diversity in our Church," says MacNeil. "Together, these diverse gifts reflect the many ways God equips the Church for the shared work of God's mission." MacNeil had the privilege of moving a motion to request an increase in the number of youth delegates eligible to serve on the Council of General Synod, and seconded a motion which endorsed the creation of a National Youth Council. Both motions passed, and MacNeil

reflected on Bishop Susan, articulating how important it is to raise up the voices of young people in our National Church – people who are not simply the future of the Church, but indeed are full members of the present Body of Christ

Keller also noted the unique opportunity to see the diversity in the National Church. “Naturally, we didn’t always agree, and sometimes our opinions were quite different,” she says. “That was new for me and really eye-opening. But what stood out was how our conversations always remained respectful, comfortable, and deeply meaningful.”

Keller shared that she and Bishop Susan were elected to represent the Province of Ontario on the Council of General Synod.

Other Business

Regional representatives for the five regions were then elected to Synod Council for the 2026 to 2027 term: The Reverend Rob Towler (Brock); The Reverend Victor Kischak (Greater Wellington); Susan Little (Hamilton-Haldimand); Mark Young (Lincoln); and Amy Collard (Trafalgar).

A resolution was also carried that the diocese extend warm greetings and congratulations to the United Church of Canada on the occasion of the 100th anniversary of their formative Union and to the Presbyterian Church in Canada on the occasion of their 150th anniversary.

Anniversary Year Conclusion

Before closing in prayer, there was a final missional moment – a compelling and inspiring anniversary video reflection which highlighted the diversity of the diocese, showcasing the growth of the diocese, its parishes and communities, and the missional and outreach initiatives.

The bishop gave her assent to all the actions of Synod before Canon Naomi Kabugi led members through closing prayers and a litany of thanks. Bishop Susan Bell then offered a final blessing, and as the Synod adjourned, members departed with the joyful hope of faith in the future.

The Convening Circular, including the full Synod report, list of resolutions, the proposed budget, and other documents can be found at <https://niagaraanglican.ca>.

Canon 4.1

1. (a) In every congregation within the Diocese of Niagara there shall be a Vestry composed of all the baptized members of such congregation of the full age of 16 years, who for at least six months preceding the holding of a Vestry meeting have been identifiably involved in that congregation, through worship, fellowship, and financial support to that congregation, subject to the certification and appeal procedures outlined in 1(b.), (i) and (ii). (as amended, 1986)

Minutes from Vestry Meeting (February 23, 2025)

1. Welcome and Opening Prayer

The Rev. Victor Kischak, Chair of the Vestry Meeting, welcomed everyone, opened the meeting at 11:14 pm and led the opening prayer.

2. Approval of Agenda (p.16)

Nancy Hewit moved the acceptance of the Agenda; seconded by Patricia Ing. All in favour. None opposed. Carried.

3. Appointment of Vestry Clerk

Bruce Mackenzie was acclaimed as the Vestry Clerk.

4. Approval of Minutes from February 2024 Vestry Meeting

The spelling of Nancy Hewat's name needs to be corrected. Hugh Spencer moved that the amended minutes from the 2024 Vestry Meeting on February 25, 2024 as printed in the Annual Parish Report 2024, be approved; seconded by Hannah Keller. All in favour. None opposed. Carried.

5. Reception of All Reports

Jeanne Forsythe moved that all reports in the Annual Parish Report 2024 be received; seconded by Franki Robinson. All in favour. None opposed. Carried.

6. Rector's Report

St. George's will be getting a Curate in 2025. A newly ordained priest. Bishop Susan has asked that St. George's become a training church again for newly ordained priests over a two-year period. The Diocese will pay part of the cost which includes a salary, benefits and housing allowance. This cost has been put into the 2025 budget. Victor believes that the interest from our investments can be used to cover the cost of the curate.

Secondly, there will be opportunities for faith formation during Lent. This will be in the form of online study.

7. Wardens' Report

Three Wardens – Bruce Carrick, Giesela Goetz and Rani Varkey – are retiring. 2024 was a very successful year; the parish is growing financially, and we are in a better shape than we have been in a long time. The Sunday School is growing, and there is also the Young Adult Ministry group and the return of the Christmas Parish dinner. We want to replicate this success in 2025.

8. 2022 Financial Statements (pp.42-50)

a) Approval of Audited Statements

John Laidlaw presented an overview of the financial statements.

Long-term investments and total assets have grown.
The Fund Balance is \$4.1 M. Expenses were \$484,000.
Summary of financial position; Income from festivals was all up over last year, with Christmas being double over last year.
Expenditures were pretty much on side what had been budgeted.
Frank Maguire noted that our expenses were considerably higher than last year.
George Adams asked if we were going to amend the formula for the drawdown.
Hannah Keller moved that the 2024 financial statements as printed in the 2024 Annual Report be approved; seconded by Elaine Tucker. All in favour. None opposed. Carried.

b) Acceptance of Auditor's Report (pp. 40-41)

Frank Maguire moved that the Auditor's Report as printed in the 2024 Annual Report be approved; seconded by Scott Wilson. All in favour. None opposed. Carried.

c) Appointment of Auditors for 2025

Elaine Tucker moved that RLB Chartered Professional Accountants be appointed as auditors for St. George's church for the 2025 financial year; seconded by Marilyn Preston. All in favour. None opposed. Carried.

9. Approval of Nominations to Council (p.17)

Victor read the slate of nominations. Paul Deacon will be Rector's Warden and Laura Keller will be People's Warden. Jim Squires will be Deputy Rector's Warden and Grace Gomashie will be Deputy People's Warden. Nancy Hewit moved that the Nominees for the 2025 Warden positions be accepted; seconded by Frank Maguire. All in favour. None opposed. Carried.
John Laidlaw and Jeanne Forsythe will continue as Lay Delegates to Synod. Michael Nightingale and Laura Keller will be Alternate Delegates to Synod. Paige Keller will be Youth Delegate to Synod, and Ashley Sukhdeo will be Alternate Youth Delegate to Synod. Harry Oussoren will be Building & Grounds representative to Council. Maria Fage will be the Social Justice representative. Jean Mitchell will be the Pastoral Care representative. John Laidlaw will be Treasurer. Scott Wilson will be a Member-At-Large. Hannah Keller moved that the Nominees for 2025 Council of St. George's be accepted; seconded by Elizabeth Adams. All in favour. None opposed. Carried.

10. Presentation of 2025 Parish Operating Budget

Highlights of the 2025 Budget were presented by John Laidlaw. Andrew Philips moved that the Budget for 2025, as printed in the 2024 Annual Report, be approved; seconded by Frank Maguire. All in favour. None opposed. Carried.
Peter Anderson asked; how long can we continue to run a deficit? John noted that we are in debt to ourselves as opposed to an external creditor, and that we don't want to use savings to run operations.

11. Enabling Motions

- i) Moved by John Lasseigne; seconded by Patricia Ing: That this vestry authorizes the Incumbent and Churchwardens to consider and, if they deem it advisable, to approve leases, licenses, or space agreements of less than three years inclusive of all renewals AND THAT this authorization shall extend only to agreements that include the following provisions:
- That the agreement may be terminated by *St George's* upon sixty days' notice;
 - The lessee or licensee shall provide proof of liability insurance;
 - The lessee or licensee agrees to abide by the Sexual Abuse and Sexual Harassment policy of the Synod of Niagara;
- AND THAT if there is any conflict between this resolution and any authorization or approval resulting from it, it is understood that the Canons of the Diocese of Niagara shall prevail.
- All in favour. None opposed. Carried.
- ii) Moved by John Lasseigne; seconded by Patricia Ing: to Empower the Corporation to enter into Site Use Agreements of more than 3 Years
WHEREAS Workside Early Childhood Education Centre
- Has provided proof of liability insurance;
 - Has agreed to abide by the Sexual Abuse and Sexual Harassment Policy of the Synod of The Diocese of Niagara;
- BE IT RESOLVED THAT this Vestry authorizes the Incumbent and Churchwardens to sign a 10-year (August 1, 2022 to July 31, 2032) renewal of the space use agreement with Workside Early Childhood Education Centre to continue operating under the current terms and conditions presently approved by both Vestry and Synod Council. Reviews of the space usage fees will be undertaken yearly with Workside Early Childhood Education Centre.

The approval of the Bishop and Synod of The Diocese of Niagara will be sought.

All in favour. None opposed. Carried.

12. Adjournment and Closing Prayers

The Closing Prayers were led by Victor Kischak. Frank Maguire moved that the meeting be adjourned. All in favour. The meeting was adjourned at 11:50 am.



Bruce Mackenzie, Vestry Clerk



The Rev. Victor Kischak, Rector

Agenda for Annual Vestry Meeting (February 22, 2026)

1. Worship 9:30 AM
2. Welcome 11:00 AM
3. Approval of the Agenda
4. Appointment of the Vestry Clerk (Bruce Mackenzie)
5. Approval of the Minutes of Annual Vestry Meeting – February 23, 2025
6. Reception of All Reports
7. Rector's Time
8. Assistant Curate's Time
9. Wardens' Time
10. 2025 Financial Statements
 - a. Approval of Audited Statements
 - b. Acceptance of Auditor's Report
 - c. Appointment of Auditors for 2026
11. Nominating Report
12. Presentation of the 2026 Parish Operating Budget
13. Enabling Motions for Space Use agreements

ENABLING MOTIONS FOR VESTRY APPROVAL

1. Short term agreements:

Motion to Empower Corporation to Enter into Site Use Agreements of Less Than 3 Years

BE IT RESOLVED

THAT this vestry authorizes the Incumbent and Church wardens to consider and, if they deem it advisable, to approve leases, licenses, or space agreements of less than three years inclusive of all renewals AND THAT this authorization shall extend only to agreements that include the following provisions:

- That the agreement may be terminated by St. George's upon sixty days' notice
- The lessee or licensee shall provide proof of liability insurance
- The lessee or licensee agrees to abide by the Sexual Abuse and Sexual Harassment policy of the Synod of Niagara;

AND THAT if there is any conflict between this resolution and any authorization or approval resulting from it, the Canons of the Diocese of Niagara, it is understood that the Canons shall prevail.

2. Long term agreements or renewals in their fourth year:

Motion to Empower Corporation to Enter into Site Use Agreements of More Than 3 Years

WHEREAS Workside Early Childhood Education Centre

- Has provided proof of liability insurance
- Has agreed to abide by the Sexual Abuse and Sexual Harassment Policy of the Synod of The Diocese of Niagara;

BE IT RESOLVED THAT this Vestry authorizes the Incumbent and Church wardens to sign 10-year renewal (August 1, 2022 to July 31, 2032) of the space use agreement with Workside Early Childhood Education Centre to continue operating under the current terms and conditions presently approved by both Vestry and Synod Council. Reviews of the space usage fees will be undertaken yearly with Workside.

The approval of the Bishop and Synod of The Diocese of Niagara will be sought.

Note: This motion will be forwarded to Synod Council for its approval before it can take effect.

14. Announcements and Thank-you's
15. Closing Prayer
16. Adjournment

Nominations for 2026 Council of St. George's

Rector's Warden
People's Warden
Deputy Rector's Warden
Deputy People's Warden
Lay Delegates to Synod

Alternate Delegates to Synod

Youth Delegate to Diocesan Synod
Alternate Youth Delegate to Diocesan Synod
Council Liaisons:

Outreach & Social Justice
Parish Life
Pastoral Care
Building & Grounds
Chancel Guild

Treasurer (appointed by Corporation)
Member-at-Large

Paul Deacon
Laura Keller
Jim Squires
Grace Gomashie
John Laidlaw
Nancy Hewat
Michael Nightingale
Laura Keller
Paige Keller
Ashley Sukhdeo

Maria Fage
Debbie Marchment
David Shumaker
Harry Oussoren
Shirley Griffin
John Laidlaw
Scott Wilson



Pastoral Care

At St. George's, we take Jesus' call to care for others very seriously. Our clergy and lay leaders offer pastoral support to people who are in hospital, unable to leave their homes, grieving, or facing a spiritual struggle. We offer a caring presence through listening, sharing, and praying with others.

This work is not done by one person alone. All of us are called to care for one another, and many people do this in quiet and generous ways. Parishioners reach out with a card, a visit, a cup of tea, or a kind word when someone is in need.

We are also blessed with a gifted and compassionate pastoral care team. Laura Keller, Rani Varkey, Christine Osborne, Deb Marchment, Bruce Mackenzie, Sue Makwich, Patricia Ing, Alison Clarke, Earla Smith, Andrew Wilson, Rev. Victor, Rev. Barbara, and I work together to notice needs and offer practical support. I am very grateful to serve with such a caring and dedicated group.

The pastoral care team works closely with other ministries in the parish. We partnered with the Prayer Shawl Ministry to share handmade items as signs of prayer and care. We worked with the Intercessor Team to bring the needs of others before God and the congregation. With the Chancel Guild, we helped share altar flowers after Sunday services. We also worked with the Children and Youth Committee to send care packages to university students. We are thankful for the livestream team, whose work allows people to join worship when they cannot attend in person.

We are grateful for the many ministries that Canon Jean Mitchell began or helped grow. We have continued these ministries and added to them. Here are some examples of this work:

Clergy and lay visitors regularly visited members who can no longer attend church, including those living alone, in retirement homes, or in long-term care. Parishioners also shared Christmas gifts through the Caring Tree ministry and sent Easter cards.

Rev. Barbara Sykes led monthly communion services at the Village of Arbour Trails, and Rev. David has begun offering monthly communion at the Elliott Community.

We remembered those who have died by reading their names at our All Saints' service. Flowers were also dedicated at Christmas and Easter in memory of loved ones. Families were invited to share names and take part in these services.

We supported people in hospital and hospice through regular visits. We also walked with grieving families as they planned memorial services. Cards, flowers, meals, prayers, and a caring presence were offered during these times.

Thank you to everyone who showed love and care for others over the past year, both in big ways and small ones. And thank you for letting the clergy and pastoral care team know when someone would welcome our prayers and support.

On behalf of the whole pastoral care team,

David Shumaker

Church Life

St. George's Church had the opportunity to be the spiritual home for many people in their significant passages of life.

Baptisms

"We receive you into the household of God. Confess the faith Christ crucified, proclaim his resurrection, and share with us in his eternal priesthood."

Jeremy John Richard Edwards
Naetochkwu Ezike
Melanie Jane Fastavets
Karen Lisa Henderson
Evelyn Margaret MacLean
Anna Isabelle MacLean
Aaron Maksym
Hayden Marcelli-Sumner
Oliver Marcelli-Sumner
Maxwell Marcelli-Sumner
Luis Mateo Pineda Paoli
Luca Philpott
Gianna Philpott
Clare Elizabeth Posterski
Yagazie Mikayla Ugoji
Andrew Ikechukwu Uzochukwu
Anthony Uchechukwu Uzochukwu

Confirmations

"Before you were born I consecrated you"

Marriages

"May they so live together that the strength of their love may enrich our common life and become a sign of your faithfulness."

Xiaowen Lei and Julian Felix Ludwig
Dieta Ann Conti Jones-Baumgardt and Joshua Eric Bishop
Stefanie Ly and Aaron Blair Maksym

In Memoriam

*"Rest eternal grant to them, O Lord,
and let light perpetual shine upon them."*

Catherine Doreen Connelly
Mary Margaret Ellis
Kathy Millman
William "Bill" Rainey
James Alexander Ritchie
Louise Thornton

Lillian Joy Beaton
Jenny Rhian Hilborn
John Millman
Margaret Eliza Ready
Mark Henry Sproule-Jones
Joyce Elizabeth Watson

Marion Bould
Helen Anita Hobson
Patricia Crawford Howitt
David Ross Pocock
Alice Evelyn Reynolds
Mary Kathryn Taylor

Parish Statistics

Services	2023	2024	2025
Total Services	187	190	186
Holy Communion Services (including those with only spiritual communion)	155	160	160
Services at Retirement Homes/ Long-term Care	11	12	12
Baptisms	9	9	17
Confirmations	0	2	0
Weddings	1	3	3
Funerals	17	16	13

Average Weekly Attendance	In-Person + Online = Total		
	2023	2024	2025
8:30 am Sunday	29 + 41 = 70	38 + 47 = 85	38+49=87
10:30 am Sunday	83 + 94 = 177	98 +105 = 203	113+99=212
10:00 am Wednesday	11 + - = 11	11 +-= 11	13+ -=13
Totals	123 + 135 = 258	147 + 152 = 299	164+148=312

Special Services	In-Person + Online = Total		
	2023	2024	2025
Holy Week and Easter Attendance	609 + 627 = 1,236	671 + 752 = 1,423	635 +482=1,117
Christmas Eve and Christmas Day Attendance	528 + 501 = 1,029	580 + 764 = 1,344	542+560=1,094

Parish Roll	2023	2024	2025
Total Number of Households*	522	535	545
Total Number of Individuals (Souls)*	1,193	1,189	1,198
Number of Identifiable Regular Donors	240	175	297

**Includes both active and peripheral members*

Worship, Music and Faith Formation

The term Worship, Music and Faith Formation covers a number of ministries at St. George's. These include the choir and choral scholars, communion assistants, live-streaming, children and youth ministry, the carillonneurs, servers, chancel guild, hospitality/greeters, readers, and adult Bible study.

Music Director's Report

2025 has been a very rewarding and rich year musically at St. George's. We bid farewell to a few retiring choir members and welcomed a number of new ones to keep the choral tradition thriving. It is exciting to have an age range of 15-80 in the choir. The number in the choir often fluctuates weekly - usually between 14-20 with 24 or so on the roster. The choral scholars program is still going strong with financial support from the Gilmore fund and the church choral scholar fund. This is a huge support to some of our young people in high school and university as well as supporting the choir and the music program. In addition to that, we also have had money donated to help cover the cost of choral leads, who in turn support the choral scholars and the rest of the choir in their weekly rehearsals and services.

Along with Catherine Molina, we took over the Guelph Concert Connections and changed the name to simply Music at St. George's. There was a great variety of well attended, wonderful concerts, all of a high calibre. The continued support for this community outreach has been outstanding with an average audience attendance ranging between 60-100 and generous donations to support the artists.

Evensong has continued to be a regular part of worship at St. George's with a monthly service being the goal. We had a joint Evensong with a few members of Dublin St. United this past May and continue to have extra choristers from the wider community join us. Members of the choir will be joining with the Guelph Chamber Choir and some other local church choirs to perform the Fauré Requiem with a mass choir of over 100 singers on February 28th. We also had a joint Advent Lessons and Carols service on first Advent with the choir from the Basilica of our Lady. We had a very full choir loft and a packed congregation. It was a wonderful celebration with our neighbours and we will look forward to going to the Basilica for Advent Lessons and Carols this coming year.

For the Advent season we also introduced the ancient service of Compline to St. George's on Thursday nights at 7. The choir worked very hard to prepare for the services, sing the services and then continue

with our regular rehearsals to prepare all of the music for the Christmas services. Many thanks to the choir for your wonderful singing and leading of the services.

There were numerous instrumentalists that have enriched our services over the past year. On Remembrance Day, we were once again joined by Randy Brown on trumpet and Don Hamilton on bagpipes. There was an extra instrumental prelude on Christmas Eve, Trevor Dick on violin in January, and we look forward to welcoming other musicians this year. We are blessed with such wonderful music and musicians as well as continued support from the congregation.

I am very thankful for the continuing weekly ministry of Don Hamilton on the carillon. Deborah Hennig has also performed some special recitals on Canada Day and St. George's Day. There has also been some interest in carillon lessons at St. George's, which is a very important step to take to encourage the next generation of carillonneurs. We will look forward to celebrating the 100th anniversary of both the carillon and the pipe organ this year. They are both magnificent instruments and an important part of St. George's.

The camaraderie and willingness of the choir to try new things, the friendship and support from Victor and the congregation has made my job as music director a wonderful experience and I look forward to continuing the rich traditions at St. George's. Those that sing pray twice. Blessings to all.

Respectfully submitted,

Jeff Enns, Organist and Music Director

Carillonneur's Report

Our 36 bells continue to be a significant feature of this parish. It is now 100 years since the original bells were donated by Mr. Arthur Cutten. The bells are played Sunday morning, before the 10:30 service. Our choices of music generally are typical Anglican hymns, with some modern additions.

My grandson, Desmond Hamilton, is progressing remarkably well with the bells. He and I share the Sunday morning duties, and parishioners are frequently surprised to arrive at church while the bells are ringing to find that I am on the street level of the church. The congregation and I continue to be appreciative of his efforts. Desmond also played on the Saturday of our Christmas market. Desmond is in Grade 9 at high school, and is quite likely the youngest carillonneur in Canada.

We were invited by the City of Guelph to play at noon on Canada Day, which we did. There is continuing local interest in our bells, and we are frequently asked for bell tours. Visitors often comment that they didn't know that the bells are played manually, and I frequently comment that this is "hand made music".

The very hot summer weather of 2025 contributed to an unwelcome stickyness in the clock works. A change has been made to the regular lubrication used on the clock mechanism. The whale oil recommended at the time of installation of the clock in 1926 is no longer available, and we are trying a much more modern product. The mechanism and play-ability of the carillon itself remains excellent, and it is a joy to play. As a lifelong parishioner, I was particularly pleased by the initiative to return the stone

marker pillars to the front of St. George's last summer. They look just as I remembered, and they are back in their traditional places.

The support of Rev. Victor Kischak and other clergy, the wardens and Harry Oussoren is particularly appreciated.

Don Hamilton and Desmond Hamilton

Live-Streaming Report

After a successful Giving Tuesday campaign in 2024, the live-streaming equipment was upgraded with additional cameras capable of movement and zoom.

Digital wireless microphones and a new mixing board were also installed. Sound levels for each of the church speakers, as well as for the livestream itself, can now be controlled individually.

These upgrades have significantly improved livestream delivery, providing greater stability and smoother data transfer, easier uploading of slides and captions, and the ability to cover almost every angle of a service.

There were a few technical issues along the way, and my sincere thanks go to the team at Evolution AV for their persistence in resolving them.

We continue to have a significant number of viewers watching services live, with viewership increasing further through recorded uploads. The livestream has become especially valuable for funerals, weddings, and other important life events at St George's.

My thanks also go to my fellow livestreaming team: Laura Keller, Scott Wilson, Christine Osborne, Bruce Carrick, Nancy Hewat, and David Hamilton.

If you are interested in learning more or would like to join the team, please let us know.

Respectfully submitted by Paul Deacon

Chancel Guild

This report to the Parish Corporation of St. George's Church, Guelph, Ontario, is prepared by Shirley Griffin, president of the Chancel Guild.

In 2025 we expanded the delivery of flowers to celebrate birthdays, births, confirmation, and other joyful events, as well as times of sorrow for those who were experiencing grief. We have continued visits with those who are shut in. All of the Sacristy flowers are distributed at the end of the 10:30 service and this continues to be well received. It has been busy, and the year seems to have flown by.

We have also had to adjust to a smaller number of active workers for various reasons. Our schedule is tight, but we adjust to accommodate. I thank all our members for their assistance and thoughtfulness as we continue to support of each other.

We are still experiencing difficulties with the piscina sink in the Sacristy, but we have had a chat and decided that we will no longer take the holy hardware to the kitchen sink for cleaning. We have therefore returned to cleaning in the Sacristy, and this is working well. At present, there is no good news concerning the drainage in the Sacristy, but we have been given pails for disposal, and this is the plan in the interim.

I express my thanks to Harry Oussoren for his assistance to us in the use of the Sacristy which includes clearing and creating a cupboard space, so that we can store vases (now removed from the floor), supplies such as fabric for covering the crosses in Holy Week and others. I also express thanks to Tony Atieh for helping us to get back to the Sacristy for cleaning the holy hardware.

Thanks to Rector Victor for his continued direction and clarity of decisions. It seems that so far we have not gotten too far off the rails so that the year has been busy, but in the meantime, our group has continued to work well, especially since we are a small number. However, we are supportive of each other, and I am grateful to all of our members for each individual commitment to Chancel Guild, and for being considerate, thoughtful and reliable in maintaining this important Ministry.



Thank you for listening. If you have any questions, please do not hesitate to contact me.

All of which is Respectfully submitted by

Shirley Griffin

(On behalf of St. George's Chancel Guild).

Chancel Guild Report

January - December 31, 2025

Revenue

Donations	\$250.00
Total Revenue	\$250.00

Expenses

Flowers	0
Total Expenses	0

Excess (deficiency) of Revenue over Expenses **\$250.00**

Fund Balance, beginning of year **\$6,452.89**

Fund Balance, as of December 31, 2024 **\$6,702.89**

Respectfully submitted by Tracy Jewell, Bookkeeper

Children and Youth

The members of the Children & Youth Committee are Rani Varkey, Janet Harris, Shaun Scott, Bruce Carrick, Hannah Keller, Giesela Goetz, Rev. Victor Kischak, Rev. David Shumaker & Debbie Marchment.

We have met as needed through out the year to coordinate programs for our younger parishioners from the ages of 4 to 24. The children are divided into age groups: young children 4-10, youth 11-17, university/college 18-24.

Hannah Keller continues her role of Church School coordinator at our 10:30 service. We enjoy watching the children grow and learn about our Christian Faith, under Hannah's enthusiastic leadership. Thank you to Kateri for assisting Hannah. We appreciate all that you both do for our Church School. Attendance continues to fluctuate.

Our university/college students, received care packages in the spring & fall. Hopefully this helped alleviate a bit of stress during exam time & reminded them that they are an integral part of our congregation. God's love was passed along to them through kindness.

Respectfully submitted, Debbie Marchment, Chairperson

Church School

Now in its fourth year, Church School has become a well-established and much-loved ministry within the life of our parish. Over the past year, the children of St. George's have engaged in weekly lessons exploring both biblical stories and the rhythms of the Church's liturgical life. Learning has been hands-on and joyful, with activities such as making traditional Lenten pretzels, folding palm crosses for Holy Week, and plenty of games woven throughout the program. The 2024–2025 program year concluded on June 8, 2025, with a celebratory End-of-Year Party marking the close of the third and final term.

Classes resumed in early September and are scheduled to continue through mid-June 2026. The Spark All Kids curriculum remains the foundation of our programming this year. Fall highlights included a neighbourhood garbage pick-up in honour of the Feast of St. Francis, baking traditional Christmas pudding during Advent, and welcoming our new curate, David, who has led several of our Children's Focuses. For the second consecutive year, our Christmas pageant returned to Once Upon a Manger: A Paper Bag Pageant, a familiar and well-received favourite.

Approximately 30 children continue to be registered in Church School, with weekly attendance typically ranging from 3 to 9 students. While consistent attendance remains an ongoing challenge, the children's enthusiasm for learning and engaging with the Good News is evident. We also continue to welcome new families to St. George's through this ministry, underscoring its importance as a point of connection and outreach.



With Church School now firmly established, attention is turning toward the future. In particular, we are beginning to explore the development of a youth ministry to support children as they age out of Church School, as well as considering legacy planning for Church School leadership.

This ministry would not be possible without the faithful commitment and enthusiasm of our volunteer teaching assistants. I am so deeply grateful for the contributions of John Laidlaw, Laura Keller, Kateri Fage, and Paige Keller. We are always eager to welcome new volunteers and to extend our missional reach. Anyone interested in participating in this transformative ministry is warmly invited to visit our classroom after a Sunday service to learn more.

Respectfully submitted,
Hannah Keller, Church School Coordinator

Parish Life

As our Parish Life representative I am responsible to report to council and vice versa on behalf of Chi Rho, Book Club, Crafting Guild, Pray Shawl Guild & Chancel Guild.

New members are always welcome to join any of these groups.

Respectfully submitted, Debbie Marchment, Parish Life Liaison

Chi Rho Fellowship

The major 'dose' of COVID ended, and then burst forth again this past Fall, ... our members did wonder what was truly in store for us. Membership had dropped during COVID years, a decision had been made to meet in the daytime, and then another extraordinary change of plans came! St. George's Chi Rho Fellowship was to meet at All Saints on Silvercreek Parkway North because daytime room usage and parking space was no longer possible at St. George's.

The end result? Chi Rho today is still a welcoming adult group, now comprised of all three Guelph Anglican churches. Gathering under the St. George's Chi Rho Fellowship umbrella, parishioners from All Saints (formerly St. Paul Evangelical Lutheran and St. David / St. Pat's Anglican), and Church of the Apostles (formerly St. James, and St. Matthias, and St Luke's Evangelical Lutheran) have merged in the fun! It is wonderful -and our Chi Rho is the only active Chi Rho Fellowship in the Diocese!

2025 Programming: Meetings always started with a welcoming smile, and prayer; any updates and business – were next discussed; we then closed with fellowship and treats. In 2025, we enjoyed the following:

January: Installation of Officers by the Rev. Joseph Noseworthy from Church of the Apostles; we then grouped to do major planning for our monthly meeting; (Exec. Mtg later in January firmed this up)

February: no meeting - weather cancellation

March: an overview of the Guelph Hospice programming was given by Rebecca Roy

April: members Jette and Bill Thomas showed a sight-seeing video featuring the Voyager Inland Boat Cruises via the Trent-Severn and Rideau Water Ways; our many questions were answered about these trips as Jette and Bill have enjoyed these vacations for many years

May: Rev. Kenneth Cosphil from Chalmers Downtown Ministry spoke about the City Programming for the Non-Housed who mainly utilize our Guelph downtown area; grocery donations were collected for this ministry

June: luncheon out at the North end Swiss Chalet; no meeting in July

August: picnic in the lovely Greenbriar garden; Patricia Ing hosted for 28 members

September: Games day – cards and goodies!

October: Consumable Auction - Great fun with our own Auctioneer – Vice-President Sue Makwich!

November: plans for Christmas Dinner and Nomination of 2026 Officers were set; Bill Thomas

attended a November 11 th Halton Legion dinner to which several HS students brought/assisted a Veteran; Bill then gave a summary of a most interesting Remembrance Day presentation related to the Navy Veterans

December: Christmas Festivities started with prayer and was followed by a delicious - 'catered turkey feast' from Einstein's / Rocky Mumford; we moved into group afterwards and played a great Gift-passing game led by Dorothy Moore; we then finished with carols

2026 - Future Chi Rho Programming: a variety of activities have been suggested. Some pursuits are already scheduled... a picnic outing in Greenbriar's back garden in August, and a games day of Court Whist. Speakers specializing in fraud and fire prevention are wanted. We hope to gather for our spring luncheon, and also a Christmas celebration with carols. Please check for our monthly notices in all three church bulletins for ST. GEORGE'S CHI RHO FELLOWSHIP programmes. New members are always welcome!

Susan Pulleyblank, Secretary,
St. George's Chi Rho Fellowship

**Chi Rho Fellowship Financial Statement
For the year ended December 31, 2025**

Revenue

Membership	\$ 290.00
Coffee Fund & Birthdays	\$301.25
Auction	\$ 75.25
Christmas Dinner	\$690.00
Total Revenue	\$1,356.50

Expenditures

All Saints	\$100.00
St. George's	\$500.00
Speakers	\$100.00
Sick & Social	\$50.00
Christmas Dinner	\$877.16
Total Expenditures	\$1,627.16

Excess (Deficiency) of Revenue over Expenditure	\$-270.66
Fund Balance, beginning of year	\$1,542.52
Fund Balance, end of year	\$1,271.86

Respectfully submitted, Audrey Conway, Treasurer

Book Club

St. George's Book Club continues to meet on the third Tuesday of the month. Currently we use a hybrid meeting style, whereby members could participate with attendance in the Church Library, or via Zoom, whichever worked best for them. In September we welcomed a local author, Marion Riedel, who co-wrote a book entitled, "Stories from the Mission". Royal City Mission is the location of St. George's Saturday Night Suppers and it was very enlightening for those in attendance who aren't familiar with the Mission.

We were very saddened to hear of the passing of long-time member, Helen Hobson.

We read a variety of books from well known authors, to some not so well known. Our discussions are very lively, thought provoking and entertaining. Everyone has an opportunity to share their thoughts on the current book we are reading. Over the course of the year, we welcomed several new members and now are up to 13 active members. The list of books we are currently reading is posted on the Bulletin Board in the Cloister.

Respectfully submitted, Anne McGee

Social Justice and Outreach

Saturday Night Suppers

Royal City Mission offers meal programs and support services to the most vulnerable in our community. St. George's has supported the drop-in meal program through the purchase, preparation and serving of the Saturday Night Suppers several times each year. The goal of these meals is to provide a full and nutritious meal at no cost, in a safe and loving environment, to anyone in the community who is in need.

In 2025, meals were served by St. George's on January 11, March 29, August 23 and November 15. We had tremendous volunteer response and have had no problem with finding ample coverage for all volunteer roles such as meal preparation, food serving and clean-up. We are grateful for the involvement of so many members of the St. George's community in making each Saturday Night Supper a success.

The need in the community has noticeably increased this year, with the number of meals served between 125-150. Leftover food is used to provide meals during the week.

In December, Royal City Mission learned that they would not receive the funding required to operate programs seven days a week. Starting in January the Mission will operate Mondays, Wednesdays, Fridays and Sundays from 1pm-7pm. These reduced hours affect the Saturday evening suppers hosted by local churches, including St. George's. Parish Council is aware of these changes, and is discerning how the outreach ministry with Royal City Mission will evolve.

Coldest Night of the Year (CNOY)

St. George participated in the Guelph CNOY walk on February 22, 2025 in support of Hope House. CNOY is a national fundraising effort in support of local charities serving people who are experiencing hunger, hurt or homelessness. St. George's had teams in both 2km and 5km routes, and once again came out a top fundraiser, third year in a row.

Respectfully Submitted, Maria Fage



Social Justice and Outreach Report Fiscal Year ~ January - December 2025

Revenue

Donation	\$115.53
Soup & Buns	<u>\$1,234.50</u>
	<u>\$1,350.03</u>

Expenditures

Saturday Night Suppers	<u>\$2,772.69</u>
Shelving Unit for Community Closet	<u>\$310.83</u>
	<u>\$3,083.52</u>

Excess (deficiency) of Revenue over Expenditure	-\$1,733.49
Fund Balance, beginning of year	<u>\$12,360.57</u>
Fund Balance, as at December 31, 2025	<u>\$10,627.08</u>

Respectfully submitted, Tracy Jewell, Bookkeeper

Finance, Operations & Communications

There continues to be much demand in keeping the buildings and grounds well maintained and we thank Harry Oussoren (Chair) and the Building & Grounds Committee for their diligent oversight and care.

Building & Grounds Committee

In 2025 the following matters were dealt with:

- The repairs to the parapet wall near the choir doors were completed
- The soffits and fascia at the top of Mitchell Hall were installed
- The woodwork on the exterior of the rectory was painted
- A new audio-visual system was installed
- The south gardens were redesigned and reconstructed by George and Elizabeth Adams
- A contract was signed to have the shrubbery and trees on the north side of the parkingLot removed so that trees and grass can be planted there,
- A contract has been let for a new exterior sign to be placed in front of the bell cairn to replace the existing twin signs

In addition many routine repairs and minor upgrades were completed. Thanks go to Toni Atieh our Sexton and Andrew and Bryce, the assistants, for keeping the buildings maintained. The assistance of Scott Wilson, Steve Conway, Michael Nightingale, and Graham Nasby who are members of the Building and Grounds committee is greatly appreciated.

Prepared by Harry Oussoren, Facility Manager
January 23, 2026

Rentals Co-ordinator's Report

- Ongoing rentals continued for: Yoga, Tai Chi, AA, Tango, and as well as rehearsals for the Elora Singers.
- Weekly space being rented out on Monday, Tuesday, and Thursday evenings.
- One-off rentals for 2025 included The Guelph Youth Music Singers Spring Concert, a spring market, an Organ Concert hosted by the Royal Canadian College of Organists and a filming featuring our former organist, Matthias Schmidt. The film release date will be announced soon.
- Astronomy in Action continues to Mitchell Hall, two to three times a year.
- There are several people renting the kitchen on as needed bases.
- Our Parking lot is rented out for Storm games. Thanks to Rani Varkey and her crew for their continued commitment ensuring that there is a 'Parking Attendant' for every game.

Respectfully submitted,
Maryjane Oussoren, Rentals Co-ordinator

Stewardship Committee

The Stewardship Committee for 2025 consisted of Laura Keller, Rev. Victor Kischak, John Laidlaw, Ella Turnbull and Jeanne Forsythe. This committee works to encourage parishioners to identify their gifts, to be grateful for these gifts, to use them responsibly, to share them lovingly and to return them back to God.

At St. George's, stewardship is not simply about meeting a budget. It's about sustaining a shared life of faith, service, and belonging. Each gift, prayerfully offered, helps ensure that our parish remains a vibrant and welcoming presence in our community.

Here are five meaningful reasons your financial support of St. George's Church matters:

1. To Sustain Our Ministries of Worship, Music, Faith Formation, and Outreach

Your giving supports the heart of our parish life: reverent worship, pastoral care, Christian formation for all ages, and outreach to those in need. From Sunday services and music ministry to children's programs, pastoral visits, and our social justice efforts, your generosity enables St. George's to live out Christ's call to love and serve.

2. To Care for Our Historic Church Building

Our church building is more than bricks and mortar. It's a sacred space that has been a place of prayer, celebration, and community for generations. Ongoing maintenance, repairs, and utilities ensure that our building remains safe, beautiful, and accessible for worship, community gatherings, and outreach today and in the future.

3. To Strengthen Our Parish Community and Shared Life

Parish life events help us grow in friendship and faith together. Your financial support makes these moments of connection and hospitality possible, nurturing the strong sense of belonging that defines St. George's.

4. To Support Our Clergy and Staff

Our clergy and staff faithfully serve this parish with care, dedication, and professionalism. Your gifts ensure fair compensation and support for those who lead worship, provide pastoral care, coordinate ministries, and keep the day-to-day life of the parish running smoothly.

5. To Invest in the Future of St. George's

Stewardship is an act of hope. By giving today, you help ensure that St. George's remains a strong, faithful presence for future generations, continuing to proclaim the Gospel, serve our neighbours, and offer a spiritual home in our community.

Highlights from 2025 include:

- Another incredibly successful **Rummage Sale!** Donations to the sale were abundant to say the least! There was no shortage of items to sell. We had a small army of volunteers over several days to help sort items, sell items, and then pack up the leftovers after the sale. This year, we were able to generate over \$3,000 in sales. The church benefits from the income. Parishioners benefit from having a place to donate the things they no longer need. Useful items stay out of the landfill. It's win-win-win! **Save the dates of April 25-26, 2026**, and save up your gently used donations.
- **Soup and Buns Lunches** continued in 2025, with lunches happening in both March and November. Funds generated from these two events support the Saturday Night Suppers ministry. Again, many thanks for the folks who help set up, make soup, clean up, and come for lunch. Without you, these lunches couldn't happen. **Save the dates for 2026: April 12th and October 18th!**
- **Giving Tuesday** once again demonstrated the generosity of our parish. We were able to raise \$8,500! Every penny from Giving Tuesday will be used to cover the cost of scaffolding to make needed repairs in the church. **Save that date for 2026 – December 1, 2026!**

Thank you for your generosity, your commitment, and your love for St. George's. Together, through faithful stewardship, we are sustaining something truly sacred.

How can you support St. George's financially?

1. Pre-authorized Giving
2. E-transfer to bookkeeper@saintgeorge.ca
3. Credit or Debit card
4. Stock/Share Transfer
5. Planned giving / Legacy giving
6. Donation Envelopes - Contact the office
7. Online – on our website through Canada Helps, Facebook "Donate Now"

Speak to a Warden, or a member of the Stewardship team for more information on how you can support St. George's Church!

Christmas Market Report

The St. George's Christmas Market took place on Saturday, November 29, 2025, with many much-loved features such as the Penny Table, Attic Treasures, the Raffle Basket, the Craft Table, Tea-Room-to-Go Boxes and the Children's Market.

We expanded the Christmas Café this year, with more seating for guests to enjoy a free cup of coffee or tea, or to purchase either a mince tart or a butter tart. This continues to be very popular with guests. We also offered tours of the church sanctuary. Several people took advantage of the opportunity and enjoyed learning about our beautiful nave.

The Baking and Preserves Table was our top seller once again. The baking was a huge hit, but the star of the show continues to be St. George's famous mincemeat! Attic Treasures was very successful, with lovely antiques, Christmas decorations and collectibles – there wasn't much left by the end of the market!

The Tea-Room-to-Go Boxes were a big hit again this year with approximately 150 boxes being sold. We also had about 20 tables purchased by outside vendors who brought a variety of wares for sale. A couple of our vendors came down with COVID and had to cancel at the last minute. Our other vendors were thrilled to get a free table to showcase their wares. The feedback from the vendors was excellent and all plan to return in 2026.



All our hard work paid off – this year our market generated about \$7,300 in net revenue for our church! Some of the funds were offered as part of Jean Mitchell's retirement purse, with the remaining funds going towards the cost of scaffolding in the church. A huge thank you goes out to the many, many folks who helped put the day together, especially our planning committee of Don Hamilton, Donna Kentner, Brenda King, John Laidlaw, Sue Makwich, Karen Mantel, Debbie Marchment, Brenda Roelofsen, Earla Smith, Wilda Waldron, and Jan Wilson.

Respectfully submitted,

Laura Keller

Christmas Market
Fiscal Year ~ January - December 2025

Revenue

Market Proceeds	
Attic Treasures	\$420.00
Bake Table	\$1,871.25
Children's Market	\$191.75
Café	\$247.00
Craft Table	\$971.00
Lunch Boxes	\$1,169.48
Penny Table	\$1,070.00
Raffle	\$1,748.18
Vendor Rentals	\$750.00
	\$8,438.66

Expenditure

Market Expenses	\$1,140.28
Moved to Jean Mitchell Retirement Gift	\$2,565.00
Moved to Operations ~ Giving Tuesday	\$4,248.50
	\$7,953.78

Excess of Revenue over Expenditure	\$484.88
Fund Balance , beginning of year	\$0.00
Fund Balance , as at December 31, 2025	\$484.88

Respectfully submitted, Tracy Jewell

Treasurer's Report

In 2025 St. George's has continued to show progress in moving forward with increased attendance and giving. For the first time in many years there was a small surplus before the Mission and Ministry drawdown. Victor has continued to grow the congregation and with that the giving. However, with the loss of some significant donors over the last few years, we must remain diligent in increasing the attendance and giving.

Offerings were up over \$90K from 2024 and over budget. Festivals overall were down with only Easter coming in over 2024. A large reason for this was the lack of envelopes for Lent and Harvest. However, even with that Festivals almost came in on budget. Other income was down \$6K over 2024 at \$104K. There was an increase in parking revenue now that we rent out spots during the week as well as sell parking for Storm games, but Group Contributions to Ministry was down. There were a few donations

that were considered as “Special Giving”. These were gifts given by families in honor of loved ones who had passed away. These are different than bequests, which are a result of giving instructions in a will. Overall, total revenue was up significantly from 2024 and over budget at \$557K. However, even when special giving and giving Tuesday were removed, we are up \$83K to \$465K and over budget.

Building Cost Recovery is down over 2024, and this mainly comes from other users as the funds we receive from Workside are consistent. The total was \$88K which is shown as a negative as these funds go against our costs rather than being considered income and this is done for reporting purposes. Workside Early Childcare Centre provided \$67K and other user income was \$21K. Without these offsetting expenses, our finances would be much worse off.

Two of our largest expenses are non-discretionary and out of our control, that being our insurance, and our Diocesan assessment. The Diocesan assessment dropped again in 2025 by \$4K to \$73K and although it may look positive that this expense is down, it is down because our income had been dropping. As the assessment works on a rolling three-year average, we will start to see an increase in the Diocesan assessment. There was an increase in our insurance cost again this year, but it was only up slightly and came in at \$84K.

Buildings & Grounds expenses came in \$30K higher than 2024 and was over budget. The main reason for this was a large increase in repairs, which was up \$14K over 2024. This is one of the budget lines that is hard to predict with a building that is 150 years old. Office and Accounting came in slightly higher than 2024 but was on budget. Pastoral Ministry was up from last year as we now have a Curate. This was budgeted for and due to the date of David’s arrival, came in under the budgeted amount. Worship, Music and Education came in very close to the budgeted amount. Communication was up due to the development of the new and improved website. Overall expenses were up in 2025, however, they did come in under budget.

Overall, income was up over expenses and over budget. After the Misson & Ministry drawdown, we have a net revenue over expenses of \$64K. This will help to offset some of the debt we have accumulated over the last several years.

Thanks to the dedication and generosity of the parishioner, St. George’s has continued to grow and thrive and is in better shape than most Anglican churches. Although 2025 was a great year for the church, we do not want to get complacent and must continue to work hard to continue our success.

Respectfully Submitted by John Laidlaw



Financial Statements

St George’s Anglican Church
Financial Statements
Year Ended December 31, 2025

(With comparative figures for the year ended December 31, 2024)

Table of Contents for Financial Reports

	Page
Independent Auditor’s Report	36
Statement of Financial Position	38
Operating Fund Statement of Revenue, Expenditure, and Fund Balances	39
Detailed Schedule of Revenues	40
Detailed Schedule of Expenditures	41
Capital Fund Statement of Revenue, Expenditure, and Fund Balances	43
Restricted Fund Statement of Revenue, Expenditure, and Fund Balances	44
Endowment Fund Statement of Revenue, Expenditure, and Fund Balances	45
Statement of Cash Flows	46

INDEPENDENT AUDITOR'S REPORT

To the Clergy, Church Wardens and Parishioners of: St. George's Anglican Church

Qualified Opinion

We have audited the accompanying financial statements of St. George's Anglican Church, which comprise the statement of financial position as at December 31, 2025 and the statements of revenues and expenditures and fund balances for the operating fund, capital fund, restricted funds, and legacy fund and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the effects of the matters described in the Basis for Qualified Opinion paragraph, these financial statements present fairly, in all material respects, the financial position of St. George's Anglican Church as at December 31, 2025 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.

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Church derives some of the revenues from donations, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Church and we were not able to determine whether any adjustments might be necessary to donation revenue, excess (deficiency) of revenues over expenditures and cash flows from operations for the years ended December 31, 2025 and 2024, current assets as at December 31, 2025 and 2024, and net assets as at January 1 and December 31 for both the 2025 and 2024 years. Our audit opinion on the financial statements for the year ended December 30, 2024 was modified because of the possible effects of this limitation in scope.

Canadian accounting standards for not-for-profit organizations require that capital assets be recorded at fair value the date of contribution when fair value can be reasonably determined. Capital assets of the Church are expensed in the year of purchase. The fair value of the land and buildings and net assets invested in capital assets cannot be determined.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of St. George's Anglican Church in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the 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.

In preparing the financial statements, management is responsible for assessing the Church's ability to continue as a going concern, disclosing, as applicable, matters related to a going concern and using the going concern basis of accounting unless management either intends to liquidate the Church or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Church's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements, as a whole, are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Church's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Church to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Guelph, Ontario
February 10, 2026

Chartered Professional Accountants
Licensed Public Accountants

St. George's Anglican Church
Statement of Financial Position
As At December 31, 2025

ASSETS	Operating Fund	Capital Fund	Restricted Fund	Legacy Fund	2025 Total	2024 Total
Current Assets						
Petty cash	\$ 100	\$ -	\$ -	\$ -	\$ 100	\$ 100
Royal Bank (Note 3)	-	-	-	219,883	219,883	130,066
Bank - Lottery Fund	16	-	-	-	16	1,616
Short term investments	1,150	-	-	-	1,150	-
Miscellaneous receivables and prepaids	31,740	-	-	-	31,740	13,789
Receivable from other funds	-	-	49,544	341,286	390,830	424,729
Investment savings account	-	-	-	-	-	391,493
	<u>33,006</u>	<u>-</u>	<u>49,544</u>	<u>561,169</u>	<u>643,719</u>	<u>961,793</u>
Long Term Investments (Note 4)						
Diocesan Investment Fund	-	-	-	1,001,357	1,001,357	896,433
Habitat for Humanity bond	-	-	20,655	-	20,655	20,167
Guaranteed investment certificates	-	-	-	-	-	211,106
RBC Dominion Securities						
Canadian portfolio	-	-	-	1,680	1,680	1,210,649
USA portfolio	-	-	-	260	260	999,213
Global portfolio	-	-	-	388	388	269,700
Edward Jones						
CDN portfolio	-	-	-	1,837,300	1,837,300	-
USD Portfolio	-	-	-	2,013,710	2,013,710	-
	<u>-</u>	<u>-</u>	<u>20,655</u>	<u>4,854,695</u>	<u>4,875,350</u>	<u>3,607,268</u>
	<u>\$ 33,006</u>	<u>\$ -</u>	<u>\$ 70,199</u>	<u>\$ 5,415,864</u>	<u>\$ 5,519,069</u>	<u>\$ 4,569,061</u>
LIABILITIES AND FUND BALANCES						
Current Liabilities						
Accounts payable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Clearing accounts (Note 6)	21,016	-	-	-	21,016	28,191
Payable to other funds	112,968	277,862	-	-	390,830	424,729
	<u>133,984</u>	<u>277,862</u>	<u>-</u>	<u>-</u>	<u>411,846</u>	<u>452,920</u>
Fund Balances	<u>(100,978)</u>	<u>(277,862)</u>	<u>70,199</u>	<u>5,415,864</u>	<u>5,107,223</u>	<u>4,116,141</u>
	<u>\$ 33,006</u>	<u>\$ -</u>	<u>\$ 70,199</u>	<u>\$ 5,415,864</u>	<u>\$ 5,519,069</u>	<u>\$ 4,569,061</u>

Approved on behalf of the Corporation:


Rector's Warden


People's Warden

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2025

	Budget 2026 (Unaudited)	Actual 2025	Budget 2025 (Unaudited)	Actual 2024
Revenues (Schedule 1)				
Weekly collections	\$ 408,500	\$ 436,306	\$ 374,500	\$ 346,643
Festival offerings	20,000	16,413	16,660	21,326
Other income	<u>82,690</u>	<u>104,017</u>	<u>65,472</u>	<u>109,527</u>
	<u>511,190</u>	<u>556,736</u>	<u>456,632</u>	<u>477,496</u>
 Expenditure (Schedule 2)				
Clergy ministry	168,887	150,167	183,960	118,478
Worship, music and education	48,021	47,758	47,843	45,976
Outreach	81,333	73,212	85,375	77,567
Building maintenance	162,765	176,389	152,005	146,054
Program support	99,372	101,024	100,524	95,875
Communications	<u>(150)</u>	<u>4,276</u>	<u>(325)</u>	<u>(332)</u>
	<u>560,228</u>	<u>552,826</u>	<u>569,382</u>	<u>483,618</u>
 (Deficiency) Excess of Revenue Over Expenditure before other items	<u>\$ (49,038)</u>	3,910	<u>\$ (112,750)</u>	(6,122)
 Fund Balance, beginning of year		(164,719)		(188,304)
Transfer from Mission & Ministry Fund	49,038	59,831	42,000	29,707
Transfer from Christmas clearing account		<u>-</u>		<u>-</u>
 Fund Balance, end of year		<u>\$ (100,978)</u>		<u>\$ (164,719)</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Detailed Schedule of Revenues
Year Ended December 31, 2025

	Budget 2026 (Unaudited)	Actual 2025	Budget 2025 (Unaudited)	Actual 2024
Weekly Collections				
Identified givers (Note 7)	\$ 390,000	\$ 410,949	\$ 350,000	\$ 312,587
Giving Tuesday	10,000	16,998	15,000	23,782
Open collection	8,000	8,059	8,500	9,416
Weddings	500	300	1,000	858
	<u>408,500</u>	<u>436,306</u>	<u>374,500</u>	<u>346,643</u>
 Festival Offerings				
Christmas	9,000	8,831	6,000	10,285
Easter	7,200	7,222	6,000	6,378
Harvest	3,000	360	4,000	4,003
Lent	800	-	660	660
	<u>20,000</u>	<u>16,413</u>	<u>16,660</u>	<u>21,326</u>
 Other Income				
Sundry receipts	-	-	600	627
Fundraising	1,000	2,994	1,000	1,864
Course fees and books	-	-	-	65
Parking	26,000	24,911	25,000	21,672
Special Giving	50,000	75,142	38,872	71,625
Group Contributions to Ministry	5,690	970	-	13,674
	<u>82,690</u>	<u>104,017</u>	<u>65,472</u>	<u>109,527</u>
	<u>\$ 511,190</u>	<u>\$ 556,736</u>	<u>\$ 456,632</u>	<u>\$ 477,496</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Operating Fund
Detailed Schedule of Expenditures
Year Ended December 31, 2025

	Budget 2026 (Unaudited)	Actual 2025	Budget 2025 (Unaudited)	Actual 2024
Clergy Ministry				
Salary and benefits	\$ 114,267	\$ 94,943	\$ 144,974	\$ 80,233
Housing	34,951	33,607	24,324	23,166
Pension assessments	17,619	16,942	13,262	12,631
Continuing education	1,300	-	900	-
Clergy honorariums	750	4,675	500	2,448
	<u>168,887</u>	<u>150,167</u>	<u>183,960</u>	<u>118,478</u>
Worship, Music and Education				
Music consultant	37,121	36,104	36,313	34,583
Music consultant supply	1,500	2,400	1,750	1,640
Choral scholarships	2,500	2,500	2,500	2,500
Choir music and instrumentalists	500	669	380	228
Organ, piano and carillon maintenance	1,500	1,565	1,500	1,828
	<u>43,121</u>	<u>43,238</u>	<u>42,443</u>	<u>40,779</u>
Family life ministry				
Sunday school (net)	4,000	3,143	4,500	4,367
Sacristy supplies	900	1,377	900	830
	<u>48,021</u>	<u>47,758</u>	<u>47,843</u>	<u>45,976</u>
Outreach				
Diocese of Niagara (Note 8)	81,083	72,962	85,000	76,812
Synod registration	250	250	375	755
	<u>81,333</u>	<u>73,212</u>	<u>85,375</u>	<u>77,567</u>

The notes and schedules form an integral part of these financial statements

Schedule 2 continued

St. George's Anglican Church
Operating Fund
Detailed Schedule of Expenditures
Year Ended December 31, 2025

	Budget 2026 (Unaudited)	Actual 2025	Budget 2025 (Unaudited)	Actual 2024
Building Maintenance				
Salaries, subcontracts and benefits	88,920	85,785	83,026	80,598
Insurance	86,672	84,149	82,110	82,110
Inspections and contracts	4,000	3,729	4,000	3,547
Heat	21,000	20,936	21,000	20,901
Hydro and water	21,000	20,272	23,000	20,890
Repairs	24,000	36,670	24,000	22,720
Supplies	8,000	11,890	6,500	6,460
Property tax	1,373	1,373	569	569
Cost-sharing, other users	(92,200)	(88,415)	(92,200)	(91,741)
	<u>162,765</u>	<u>176,389</u>	<u>152,005</u>	<u>146,054</u>
Program Support				
Salaries and benefits	53,872	53,194	53,842	51,223
Bookkeeping and auditing	22,500	21,571	21,525	19,357
Office equipment rental	3,400	3,422	3,422	3,422
Telephone	4,000	4,987	3,635	3,605
Office and general	7,500	8,021	6,500	6,279
Postage and courier	1,500	2,741	1,500	1,292
Printing and stationery	3,000	3,320	7,000	7,811
Sundry expenses (net)	2,600	2,139	2,000	1,838
Bank charges and interest (net)	1,000	1,629	1,100	1,048
	<u>99,372</u>	<u>101,024</u>	<u>100,524</u>	<u>95,875</u>
Communications				
Advertising	(400)	-	(500)	(500)
Website	-	3,800	-	-
Newsletter	-	337	-	-
Publications for resale	250	139	175	168
	<u>(150)</u>	<u>4,276</u>	<u>(325)</u>	<u>(332)</u>
	<u>\$ 560,228</u>	<u>\$ 552,826</u>	<u>\$ 569,382</u>	<u>\$ 483,618</u>

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Capital Fund
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2025

	2025	2024
Revenue	\$ 21,857	\$ 169
Expenditure	<u>76,061</u>	<u>6,539</u>
Deficiency of Revenue over Expenditure	(54,204)	(6,370)
Fund Balance, beginning of year	(272,696)	(306,826)
Drawdown from Legacy	<u>49,038</u>	<u>40,500</u>
Fund Balance, end of year	<u>\$ (277,862)</u>	<u>\$ (272,696)</u>

The notes and schedules form an integral part of these financial statements.

St. George's Anglican Church
Restricted Funds
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2025

	Cuba Project	Choral Music Scholarship	Thatcher Youth Bursary	Gilmor Music Fund	Memorial Funds	Prayer Shawl Fund	Mission & Ministry Fund	Mains-Barter Family Music Fund	Lecture Fund	Geoph Connections Fund	Housing Ministry Fund	HEP Fund	Total
Revenue													
Flower memorials	-	-	-	-	-	-	-	-	-	-	-	-	-
Gifts received	-	8,394	350	3,750	5,559	-	-	3,400	-	4,474	-	2,000	5,559
	-	8,394	350	3,750	5,559	-	-	3,400	-	4,474	-	2,000	22,358
	-	-	-	-	-	-	-	-	-	-	-	-	27,917
Expenditure													
Flower memorials	-	-	-	-	11,858	-	-	-	-	-	-	-	11,858
Other expenditures	-	13,122	-	4,515	-	-	-	2,365	-	12,357	-	-	32,359
	-	13,122	-	4,515	11,858	-	-	2,365	-	12,357	-	-	44,217
Excess (Deficiency) of Revenue over Expenditure	-	(4,738)	350	(765)	(6,299)	-	-	1,035	-	(7,883)	-	2,000	(16,300)
Fund Balance, beginning of year	2,630	25,922	7,499	1,745	23,630	164	10,793	3,000	11,235	9,350	20,000	(18,676)	97,292
Transfer to Operating fund	-	-	-	-	-	-	(59,831)	-	-	-	-	-	(59,831)
Drawdown from Legacy	-	-	-	-	-	-	49,038	-	-	-	-	-	49,038
Fund Balance, end of year	\$ 2,630	\$ 21,184	\$ 7,849	\$ 980	\$ 17,331	\$ 164	\$ -	\$ 4,035	\$ 11,235	\$ 1,467	\$ 20,000	\$ (16,676)	\$ 70,189

The notes and schedules form an integral part of these financial statements

St. George's Anglican Church
Legacy Fund
Statement of Revenue, Expenditure and Fund Balance
Year Ended December 31, 2025

	2025	2024
Revenue		
Bequests received	\$ 548,250	\$ 205,500
Memorial gifts	50	-
Investment income	<u>538,010</u>	<u>594,749</u>
	1,086,310	800,249
Expenditure		
Advisory fees paid	<u>(28,634)</u>	<u>(36,054)</u>
Excess of Revenue over Expenditure	1,057,676	764,195
Fund Balance, beginning of year	4,456,264	3,773,069
Drawdown transferred to Capital and Ministry Funds	<u>(98,076)</u>	<u>(81,000)</u>
Fund Balance, end of year	<u>\$ 5,415,864</u>	<u>\$ 4,456,264</u>

The notes and schedules form an integral part of these financial statements

**St. George's Anglican Church
Statement of Cash Flows
Year Ended December 31, 2025**

	2025	2024
Cash provided by (used in) operating activities		
(Deficiency) excess of revenue over expenditures for the year		
Operating fund deficiency of revenue over expenditure	\$ 3,910	\$ (6,122)
Capital fund deficiency of revenue over expenditure	(54,204)	(6,370)
Appropriation of clearing account funds	-	-
Restricted funds excess of expenditure over revenue	(16,300)	(5,951)
Legacy fund excess of revenue over expenditure	1,057,676	291,603
Legacy fund unrealized (loss) gain on foreign exchange	-	(62,309)
Legacy fund unrealized gain on investments	-	534,901
	<u>991,082</u>	<u>745,752</u>
Changes in non-cash working capital		
Miscellaneous receivables and prepaids	(17,951)	(4,870)
Clearing accounts	(7,175)	(17,298)
Accounts payable	-	-
	<u>965,956</u>	<u>723,584</u>
Cash provided by (used in) investing activities		
Short term investments	(1,150)	-
Long term investments	(1,268,082)	(482,716)
	<u>(1,269,232)</u>	<u>(482,716)</u>
Net (decrease) increase in cash and cash equivalents	(303,276)	240,868
Net cash and cash equivalents, beginning of year	<u>523,275</u>	<u>282,407</u>
Net cash and cash equivalents, end of year	<u>\$ 219,999</u>	<u>\$ 523,275</u>
Represented by:		
Petty cash	\$ 100	\$ 100
Bank - Lottery Fund	16	1,616
Cash	219,883	130,066
Investment savings account	-	391,493
	<u>\$ 219,999</u>	<u>\$ 523,275</u>

The notes and schedules form an integral part of these financial statements

St. George's Contacts for 2026

Ministry leaders can be contacted through the church office by phone or email:

POSITION	NAME	EMAIL
Rector	The Rev. Victor Kischak	rector@saintgeorge.ca
Assistant Curate	The Rev. David Shumaker	assistantcurate@saintgeorge.ca
Wardens	Paul Deacon, Laura Keller, Jim Squires, Grace Gomashie	wardens@saintgeorge.ca
Treasurer	John Laidlaw	treasurer@saintgeorge.ca
Parish Administrator	Bruce Mackenzie	office@saintgeorge.ca
Bookkeeper	Tracy Jewell	bookkeeper@saintgeorge.ca
Sextons	Toni Atieh, Bryce Sukhdeo, Andrew Wilson	
Synod Delegates	John Laidlaw, Nancy Hewat, Paige Keller Alternates: Michael Nightingale, Laura Keller, Ashley Sukhdeo	
Pastoral Care	The Rev. David Shumaker	assistantcurate@saintgeorge.ca
WORSHIP, MUSIC & FAITH FORMATION		
Music Director	Jeff Enns	musicdirector@saintgeorge.ca
Carillonneur	Don Hamilton	carillonneur@saintgeorge.ca
Chancel Guild	Shirley Griffin	dymerfas@hotmail.com
Church School Program	Hannah Keller	churchschool@saintgeorge.ca
Children & Youth Working Group	Debbie Marchment	marchmentm@rogers.com
PARISH LIFE	Debbie Marchment	
Chi Rho	Marilyn Bleach	mar4bleach@yahoo.ca
Book Club	Anne McGee	amcgee995@gmail.com
SOCIAL JUSTICE & OUTREACH	Maria Fage	
PWRDF Representative	<i>Vacant</i>	
Craft Guild	Laura Keller	thekellerkrew@gmail.com
FINANCE, OPERATIONS, & COMMUNICATIONS	Bruce Mackenzie, Tracy Jewell	
Facility Manager	Harry Oussoren	facilities@saintgeorge.ca
Rentals Co-ordinator	Maryjane Oussoren	bookings@saintgeorge.ca

