



# ANNUAL REPORT 2022

## **Knox United Church**

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At the time of printing this Annual Report, the Ministers that were with us in 2022 have moved on to other churches. Therefore, there are no Minister's reports for this year.

# LETTER FROM OUR COUNCIL CHAIR



Faith. A little word that holds so much meaning. If each reader of this Annual Report was asked what the word “faith” meant, we would have a long list of the variations of this simple word. 2022 started with much faith as we began to return to a new normal in a post-pandemic world. We are growing more comfortable with Covid 19 and have shown a renewed respect for each other by building the necessary health precautions into our everyday life.

Are you familiar with the child’s book “The Little Engine that Could”? It’s about a small train that won’t give up no matter how daunting the job ahead. “I think I can, I think I can” are words of faith that Knox embraced this past year as we faced financial challenges, property development considerations, declining attendance and a lack of young families.

We held the above scripture close to our hearts as we returned to in-person service. We saw the return of our famous turkey supper with both a take-out and a dine-in option. We enjoyed the sounds of live performances in our sanctuary of community orchestras, local folk artists, and the amazing talents of both The Men of the Deeps and Heather Rankin with Jenn Sheppard.

In keeping with Knox tradition, we did not shy away from a challenge. Our congregation showed phenomenal support of bake sales for the pipe organ project. We supported the Property Redevelopment Team’s proposal and now await further details on what could be the biggest project Knox has ever considered. And as the year concluded, both of our Ministers accepted positions at other churches.

As the saying goes, the only constant is change. The words of Mark 5: 36 are as true today as they were 2000 years ago. 2023 will bring its own share of challenges, it will call upon us to make difficult decisions but will also provide us with moments of light and laughter. Our acts of faith are showcased in this year’s Annual Report. You will find that one constant at Knox is Faith.

**Beth Martin**

# SPIRITUAL OVERSIGHT:

Spirit! Our church, in 2022, was certainly chock-full of it! As we exited the pandemic stage of COVID-19, and weathered storms and global conflict, persistent joy and energy returned to Knox's worship - with laughter often shared in fellowship, over a good cup of coffee.

I can certainly affirm that Knox is not closed or cancelled. Knox continues to spread God's love and be a busy and vital part of our local faith community, and I want to celebrate and thank you for all we have accomplished together.

Thank you to all who made extra calls or visits to people in our congregation, helped others connect, and were willing to try new ways of being the church. As we shared communion and worshipped together in hospital, at home, in-person or on-line, we re-affirmed the love of Christ, clearly evident in a caring Knox!

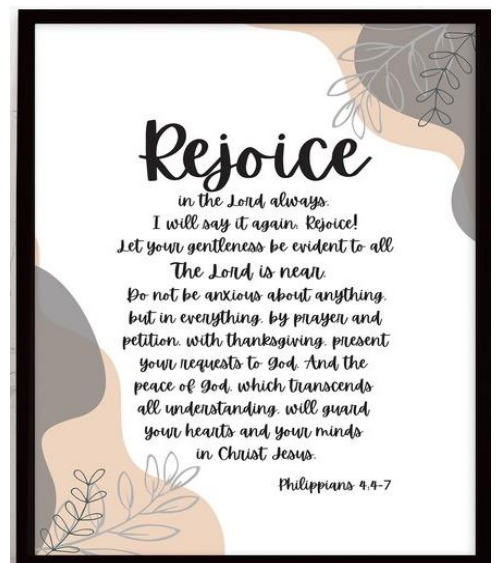
Council and the Property Redevelopment Team met with and presented some significant proposals to you. And you continue to make decisions with courage, faith, and vision for what we need as a church for the future.

This year, Knox was blessed by the combined ministry of Reverend Penny Nelson and Reverend Kym Burke-Cole. Their contagious joy, compassion and Spirit enlightened our worship services, bible studies, pastoral care and a workshop on "Prayers of the People". Our worship was also given wings by Reverend Bob Chapman, Max Martin (now a student minister); and, animated by the beautiful music ministry of our choir, directed by John Lindsay-Botten. We were additionally blessed with several guest musicians and singers including our own Don MacRae.

Our Affirming Ministry is an ongoing discussion, as we look to eliminate all barriers to full inclusion and participation in the life and work of our church.

I am especially thankful and grateful for Region 15, the wider United Church and beyond, who offer us their support and prayers for continuing ministry. In our living congregation, I constantly see reminders that with God all things are possible - with His love in action in Knox, I can't wait to see 2023.

**Nancy Kent**



## BAPTISMS

Emma Lynn Alexander  
Kevin Terrance Hunter  
Gracie Leaman Richards  
Rielle Marie Worthen

## FUNERALS

Barbara Patricia Bungay  
Percy Almon Carvery  
Darrell Newton Chisholm  
Lillian Elaine Dunford  
David Edward Houlihan  
Lisa Jane King  
William Smith Evans Malloy  
Robert Gerald Miller  
Shirley Mae Singer  
Vernon Otis Singer  
Gerald Preston Stairs  
Barrie James Steeves  
Terrance C. Warner  
Arthur Stanley Wentzell

## TRANSFERS OF MEMBERSHIP

Incoming:            Connie Hollingham  
                              Bob King  
                              Marilyn King  
Outgoing:            Anne Hache  
                              Mark Thornton  
                              Roxane (Oldford) Butler

# PASTORAL CARE

The Knox Pastoral Care Team continues to be active in supporting the members of Knox congregation and members of our community. With the support of Rev. Kym Burke, we continued to offer many of our ministries during the year. Despite Rev. Kym's personal challenges during her time with us, she offered us guidance in how we can best offer pastoral care to those most in need. Indeed, her strength and faith in the face of multiple personal challenges has provided her with insight and wisdom about endurance and hope. She was able to share this with our team.

Although Covid restrictions and concerns have limited our ability to do home and hospital visits, our other ministries have become even more important in the face of social isolation for many of our senior and health - challenged community of faith members. We continue to keep in contact with folks on a regular basis by phone.

Our card ministry plays an important role in showing members of our church family that we care about them. Cards of congratulations are sent for milestone birthdays and anniversaries, to seniors at Christmas and Easter and to individuals and families during times of illness and bereavement.

Again this year, with support from the Freedom 's Adopt A Senior campaign, we delivered gifts to a number of our seniors.

The team has again offered a series of grief support sessions this past year and we had both congregational members and community members involved. These sessions provide support to those who are dealing with a significant loss in their lives and also often lead to new and supportive friendships.

During the year we regretfully accepted the resignation of Cathy Heighton who was the activator of the Prayer Chain for the past 7 years. She was dedicated to the role and will be greatly missed. At present we are looking at options on how to continue this valuable ministry. Prayer shawls offer warmth, hope, love, and peace to those who are ill, grieving, or are in crisis to comfort and surround them with the knowledge that they are loved. Knitted teddy bears are given to children who are ill or facing a difficult situation and are also presented to children on the occasion of their baptism.

## PASTORAL CARE

Nursing Home services were also impacted by the pandemic and regular services were not allowed consistently till the fall. They are held monthly at Ivany Place, Sagewood, and Ivy Meadows with some covid protocols still in place. We are blessed to have John Lindsay Botten and faithful volunteers from our choir and pastoral care team who attend each month to give the residents a real church experience.

Our Longest Night service led by Rev Kym Burke assisted by members of the Pastoral Care Team was held on December 15th. It was a lovely service offering hope, love and peace and comfort to those for whom Christmas is a difficult time.

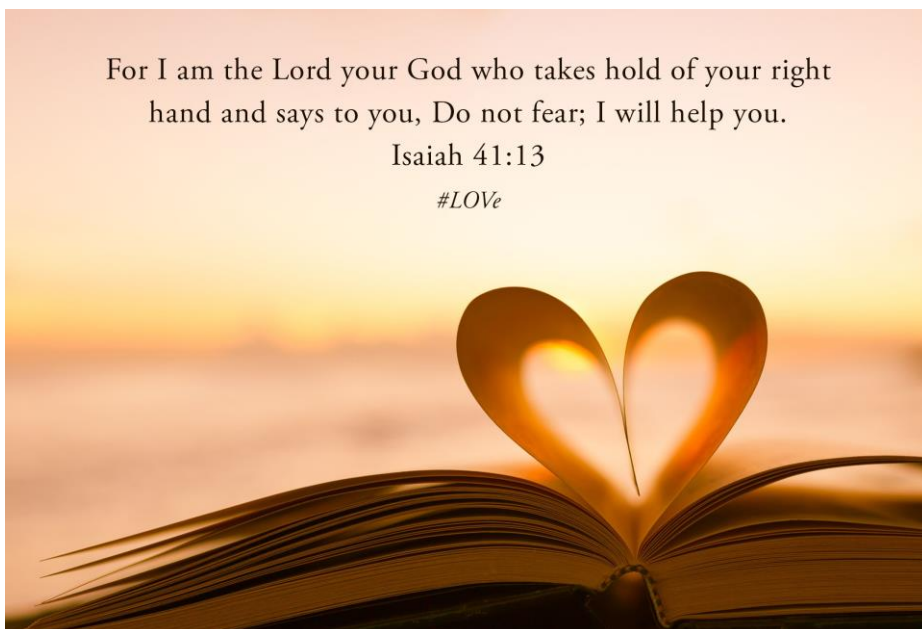
Thanks to Rev Penny Nelson and Rev Kym Burke for their support and guidance throughout the year. Our prayer for each of them is that they are embraced with affection and support and are nurtured as they nurture in their new faith communities. Thanks also to the faithful members of the team who continue to share their love, compassion, talents, and time as we offer pastoral care to the members of our church family and the wider community.

Judy Hayes and Olive McIlldoon  
Pastoral Care Team Leads

For I am the Lord your God who takes hold of your right  
hand and says to you, Do not fear; I will help you.

Isaiah 41:13

*#LOVe*



# SUNDAY SCHOOL:

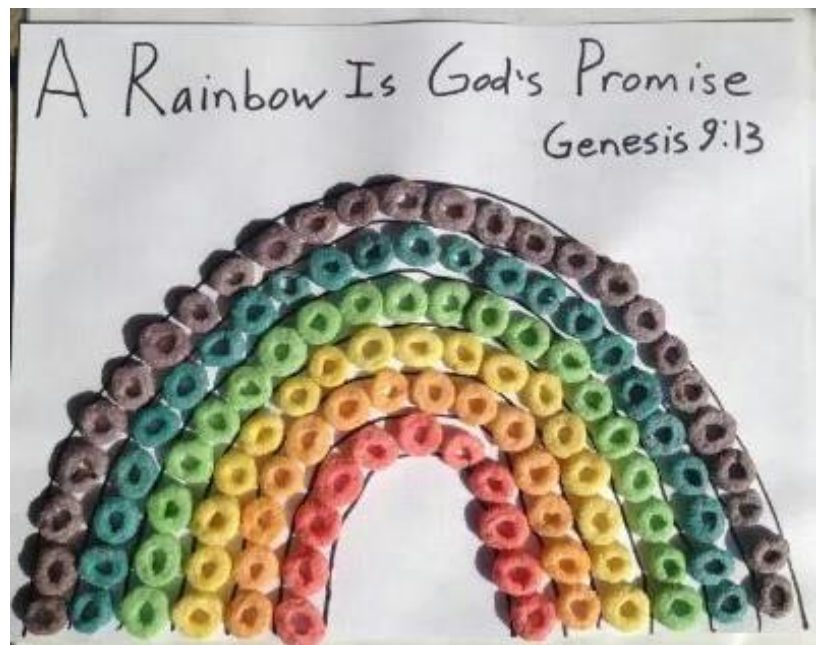
Our Sunday School has been conducted under the guidance of a very dedicated teacher, Jennifer Norton-Williams with support from helpers Lauren Williams, Isabel Stewart, and Madeline Stewart.

We have had an enrollment of between one to eight children in our class. Following the work of Rev. Penny Nelson, we have focused our curriculum on the stained-glass windows in our sanctuary looking at the scripture passages on each window as well as exploring the history of the families and groups that the windows are dedicated to. Interspersed with this theme we have included Christmas activities along with our first Christmas pageant.

In February we focused on the theme of Love and how the Bible talks about many forms of love. Class activities have been centered on this idea most recently.

Our children are enthusiastic, willing to offer their thoughts and ideas, helpful to one another and have developed wonderful friendships in the Sunday School class.

**Lynne Stewart**





# MINISTRY & PERSONNEL

Ministry and Personnel (M&P) Committees in pastoral charges are responsible for supporting, overseeing, and supervising ministry personnel and lay staff. If the year 2021 was a challenge, the year 2022 was even more challenging. We welcomed Rev. Kym Burke as our Pastoral Care part-time Minister and said good-bye to her in the same year. Rev. Penny Nelson, our full-time Minister submitted her resignation for early 2023 after being with us for just over a year. Both were a vital and effective part of ministry at Knox throughout the year, and we wish them well in their new roles.

During the year, Rev. Penny Nelson, Rev. Kym Burke, along with our Music Director, John Lindsay-Botten, and Mary Beth Fancy, our Office Administrator, worked together to strike a working relationship and all did a wonderful job with the return of in-person Sunday services.

John works on a part-time basis and is wonderful at bringing talented artists from the Nova Scotia music industry to Knox. His leadership of our Knox Choir resulted in the return of our Cantata at Christmas and Easter and our congregation was moved to hear these beautiful musical services. We often are visited by guest musicians on Sunday joining the wonderful voices of our choir taking our musical offerings to the “next level”, all coordinated through John.

Mary Beth Fancy, greets everyone coming to the office, keeps our day-to-day operations flowing, assists with payment of invoices, coordinates site visits, handles inquiries about rentals, amidst other administrative duties. Mary Beth was raised in Knox and continues to be an active member of our faith community outside of work hours.

This committee does not have regular meeting times; rather, we meet on an as-needed basis. A main task of the M&P Committee is to conduct annual staff reviews and to ensure that each has a job description. If you have any concerns about any of our Ministry Personnel, please do not hesitate to contact an M&P representative. Any concerns from the staff or congregation are treated privately, respectfully and confidentially.

Heather Robinson

# OUTREACH:

Since Covid-19 we have not had an in-person meeting, however Outreach at Knox continues to play an important role in our community. On behalf of Knox United Church the Outreach Committee:

- Monetary donations to the following organizations: Beacon House, Adsum House. Also assisted several individuals in the community who needed financial support.
- One thousand dollars to purchase gift cards for Knox Benevolent Fund due to high demand for financial assistance during Covid-19.
- Collected and delivered personal care items to Shelter Nova Scotia
- Collected perishable goods for Freedom Kitchen during bread basket month.
- Collected food for Beacon House including 100 cans of cranberry sauce for Christmas hampers for Beacon House.
- Coordinated the collection of mitts, hats, socks and scarves, socks and distributed them to: Hillside Park, Sycamore Lane, Sackville Heights, Beaver Bank-Kinsac Elementary Schools, Knox Preschool, Beaver Bank-Kinsac Children Centre, First Friends Day Care, Shelter Nova Scotia, Boys and Girls Club Sackville, Beacon House Food Bank, Freedom Kitchen and to several families in the community.
- Sorted and delivered White Gifts to the Sackville Heights Community Center for the Christmas Cheer Program
- Sorted and delivered Pink Gifts to Adsum House
- Collected eye-glasses for the Lions Club to distribute in Third World Countries
- Consulted with Rev. Penny on requests for support

Much of the outreach work to the community has been done through Freedom Kitchen over the past three years. Please see the Freedom Kitchen and Closet Report to understand the extent to which Knox has been able to reach those who truly need to know that Knox cares.

Thank you to Florence Carmen who is now serving on the Beacon House Board as Knox United's representative.

**Caroline Gallop**

## FREEDOM KITCHEN:

Freedom Kitchen provides support to those experiencing challenges with food security and includes people from all segments of society. Many have a fixed/limited income or are living on a disability pension, some are living with home insecurity; these are just a few of the clients we serve weekly.

Last year, we worked with a team of students from St. Mary's University who worked with us on how to improve communications and awareness along with developing templates for volunteer and donor forms. Additionally, the team helped design awareness pamphlets and began to put together processes that start to build sustainability of Freedom Kitchen and Closet into the future. Thank-you team!

We continue to have a strong group of 60 volunteers, sharing a common goal to help those in need, or to pay it forward, understanding that life circumstances often put us in a position where we can use some support.

We have established 4 cooking teams each with their own team-lead, and 5-7 people per team. Teams rotate on a weekly basis and prepare 400-450 meals for Monday evenings. A Additional volunteers serve the meals from the Freedom Kitchen Building between 4-6 PM. This past year we have served 19,800 meals ranging from traditional Maritime goulash, full Christmas turkey dinner to shrimp alfredo. Each week, we prepare a main meal and a gluten-free option as well. Since opening in October 2019, we've served a total of 39,800 meals.

There are now 7 delivery routes with 7 delivery drivers and 2 spare driver drivers. We now deliver to Beaver Bank with the support of the Beaver Bank Lion's Club. There are 148 meals delivered to 81 households every week. Delivery is only for people who do not have a vehicle and are not able to pick up a meal at Freedom Kitchen.

We continue to partner with Second Harvest - a food rescue program where food that is deemed surplus or is coming to its due date is donated to charity. We continue to have a strong partnership with Sobeys First Lake, Sobeys in Elmsdale, Sobeys Fall River and The Gate Gourmet at the Halifax International Airport. The food from these rescues is made available to the community on Monday, Thursday and Saturday mornings at 11:30. The donations we received through Second Harvest is equivalent to: 13,105 meals or \$39, 476.

## FREEDOM KITCHEN:

COBS Bakery, a locally owned business in Bedford has been donating the end of day bread to Freedom Kitchen for the past 2 years. We have 4 teams of volunteers, who pick up the bakery items on Thursday and Saturday evening, take them to Freedom Kitchen and bag it for use.

We continue to respond to emergencies for food by supplying a food hamper that will help a family for 3-4 days. The food donations come from community and congregation members who drop them at Cars R Us and they are collected by volunteers weekly. The request for hampers remains at 20-25 per month.

The Freedom Closet offers warm clothing, footwear and hygiene products to anyone in need. These requests are handled by individual appointments to provide confidentiality and respect to those using our service. A huge thank-you to Mark's Work Warehouse in Dartmouth and Bedford for their donations to this program. And another shout out to the Knights of Columbus for donating 50 new coats for kids this past winter. The Royal Diaper continues to support our program by accepting donations from the community on a seasonal basis - thank you!

Cars R Us has been a major supporter of Freedom Kitchen & Closet since it began. Along with monetary donations, Gary Shea and his family provide turkeys for the Christmas dinner, space to collect gifts for the Adopt a Senior Program at Christmas time and do a huge food drive in December that fills our pantry and provides food for meals and hampers for months. Our Adopt-a-Senior Program provided a Christmas gift to each of our delivery clients, N.S. Rehabilitation Center and to our Pastoral Care team to distribute to some of our faith family members who are alone for the holiday season.

Teaching young people about their community is important and having youth involved in helping others is a life lesson. This past year we offered a cooking class at Harold T. Barrett Junior High. This class focused on food literacy and involved 8 students for 6 weeks. The meals were all prepared by the students and donated back to Freedom Kitchen to be served during our Monday night meal. Several of the participants actually came and served the meals. Thanks to the staff at HTB for inviting us into the school to share in supporting the community.

## **FREEDOM KITCHEN:**

Freedom Kitchen has been referred to as the hub of the Sackville Community as we continue to build relationships with community organizations and agencies. Recently we joined a community group called Cobequid Food Network. This network is made up of organizations that share a common concern around food insecurity. Under the direction of Community Health we are dedicated to sharing resources and information to be more effective in our approach of supporting those who face the daily challenges of food security. We are working on several projects that we hope will support Freedom Kitchen as we move forward.

Freedom Kitchen operates on the generosity of our congregation and community. No operational budget is dedicated to Freedom Kitchen and all donations received go directly to support this outreach program. We've been fortunate to receive support/funding from our local MP, our local MLA, our local HRM Councillors, private and corporate donors and many more. The list of donors, supporters and volunteers is too long for this report but there are many who share our love of community and assist those who are in need. To each and every person who has contributed in any manner, through gifts of time, talent or made a donation; we send our blessings and gratitude.

**Caroline Gallop & Beth Martin**

# ORGAN COMMITTEE REPORT

The below timeline portrays the progress of this project through to current status; the music can almost be heard, we are close to project completion!

## March 20,2022 Annual General Meeting

- Knox congregation voted to proceed with the project at a cost of \$80,000.00. Initial payment (\$10,000 +HST) was paid (June 4,2021) to Acadia Pipes.
- This covered removal and transport of the pipe organ from First Baptist Church, Dartmouth to Knox United Church, Lower Sackville.
- A letter of intent was sent to Colin Walsh, approving Acadia Pipe Organs to proceed with this project.

## April 19,2022

- A proposal from Acadia Pipes was received detailing the processes and costs with each phase of this project.
- We have paid the first installment (\$21,000 + HST) and are due to make the second payment of the same amount.
- The remaining payments will be made as the project progresses.

## May 2,2022

- The structural integrity of the floor in the choir loft was questioned regarding the weight of the new organ.
- To ensure due diligence, the building plans, change order documents, and final sign off re structural integrity of up to 14,000 lbs that were part of the original construction documents were retrieved from the archives and are part of the current organ file.

## May 17,2022

- A Structural Engineer visited Knox and performed an informal assessment of the structure and review of the above noted documents.
- He advised that with the weight of the Casavant organ at 12,750 lbs., he would not hesitate to move forward with the project.

May 19,2022

- A meeting of Knox Trustees was called to review the project documents and apply for Region 15 Property Committee's approval to proceed with necessary renovations to install the Casavant pipe organ.

May 24,2022

- Knox Trustees (Rev. Penny Nelson, Albert Matheson, Ronald MacIntosh, and Shari Landry) met. I was invited to bring all information re pipe organ for discussion and respond to any questions.
- The Trustees unanimously approved the necessary renovations and completed the application for Region 15 Property Committee.

May 25,2022

- Application, proposal and contract submitted to Region 15 for review, comments, and approval.

May 26,2022

- Region 15 Property Committee met and the motion to approve was unanimously supported.
- Larry Evans, Chair of Region 15 Property Committee notified Knox of approval.

December 31,2022

We've received monetary donations from within our congregation, from our community, our local Councillors and many more. The one on-going fundraiser has been our congregational Bake Sales - we are beyond grateful for support from our bakers and those of you who made purchases. We are ending the 2022 year with an amazing \$38,622 in the organ fund.

As we approach our goal, we will be relying on your support in donations as well as continuing our bake sales. I am trying to calculate how many oatcakes, date squares, lasagnas, fudge, chicken pot pies, scones, lemon loaves and soups we have yet to prepare to complete this project!

Thanks everyone for your amazing support!

**Jean Collier**

## PROPERTY:

Our Property Committee ensures that the physical building of Knox United Church is well maintained, provides a clean and safe space for our congregation, our ministries and initiatives, and our community. The following maintenance has been initiated in 2022:

- Routine lawn maintenance
- Main floor toilets repairs
- Rodent Management contract
- Solar panel maintenance
- Routine light bulb replacement
- Monthly Emergency & Fire checks
- Florence St - easy barrier installed
- Upper level washroom made secure
- Snow removal contract
- Signage installations/updates
- IED Battery replaced

To remain compliant with Fire Regulations, many upgrades were required including:

- Ensuring doors have self-closers installed
- Repair and cleaning of the air circulation system
- Ensuring that all entrances and exits are up to code

A large out-standing item is the installation of an exhaust and fire suppression system in our kitchen. This item is currently being quoted and installation will begin as soon as possible.

Included under Property Management is the security of our building. Jerry Landry continues to serve our congregation through management of this area. Security consists of a team of volunteers who walk through the building and ensure it is secure each night. Each room must be checked for heat settings and all internal and external doors are checked to make sure they are closed and locked. Many thanks to the individuals who do this important job.

Security includes the maintenance of all internal and external locks and management and record-keeping of the keys. This is important to ensure that our building is always secure and that the correct people have access to the appropriate areas. Jerry is also an electrician and his skills are utilized on a regular basis keeping lights and heat functioning. Thank you, Jerry. You are a tremendous asset to Knox, and your knowledge, expertise, and willingness to step up and lend a hand is very much appreciated.

**Sandra Braye**



# FINANCE

This is the sixth AGM financial report I have prepared for Knox. The heavy lifting was done by others. Kevin Webb in his 25th year as Treasurer keeps a close eye on every dollar that comes through our doors. David Moore records individual contributions and prepares our Income Tax receipts; a duty he has performed for years and is now asking to step down and have fresh eyes join the team. So, we have an opening that requires filling on the finance team.

Vanessa Voerman monitors room rentals across the community so Knox is competitive in the room rental basis and has chaired the finance meeting when I have been away. Mary Beth Fancy brings any day-to-day challenges or requirements from the day-to-day operations for finance to review and recommend best practices to Council. She suggests cost-cutting opportunities making our operation smoother and viable.

David Duggan and Janet Hadley have their hands on the pulse of the new and improved Nursery School. I am told our operation is almost full and according to the budget projections should generate \$90,000 in income for the Church. A job well done. The Nursery School payroll is now completed by a payroll company and the day-to-day finances will be managed by an individual outside the Church allowing our Director, Chelsey VanRossum to have more time to support the staff. Chelsey has a great ability to control expenses, manage staffing and runs a very effective operation. She's a capable and wonderful person.

As indicated in last year's budget and during the year, we feared a deficit of \$88,000. Through some staff salary savings and conservative spending the deficit came in at \$58,000. None the less, still a deficit. This year's 2023 budget is projected to show a deficit of \$27,000.

Last year, I suggested a "Toonie Tuesday" idea where each Tuesday we put a toonie in a jar and at the end of the year each of us would have an additional \$114.00 in givings. If 100 families would do this, it would contribute an additional \$11,000 and our forecasted deficit would reduce to \$16,000. Not sure why this is, but three other retired RCMP members are involved with Church finance committees. One guy in Regina sends out two letters a year asking for extra contributions to keep the doors open. His latest letter started, "this letter is "begging" you to contribute as much as you can." They don't have enough monies to heat the Church in the winters and share facilities with two other Churches.

We are looking for a couple of other folks to step into the finance rolls of the Church so as to have a continuity when the current members step aside. That need is now.

We have lots of great stuff going on. Knox is known in the Community. We have a great group of friends and partners. Let's keep smiling and moving ahead. And if you look above I did not ask you once for more money or join PAR. But now that I have mentioned it...enjoy, give a friend a hug, you never know what they are quietly dealing with.

**Fred Gallop**



**Offering:** An offering is taken every Sunday during our Worship Service. Ask for your offering envelopes through the office.

**Website:** Go to [CanadaHelps.org](http://CanadaHelps.org), search for Knox United Sackville and follow the step-by-step process.

**E-Transfer:** Using your online banking service/app, send your donation to [donations@knoxsackville.ca](mailto:donations@knoxsackville.ca)

**PAR:** Pre-Authorized Remittance (PAR) can be set up like many of your regular bills through your bank. Ask for your application through the office.

**Mail:** If you would like to send a cheque, please send to:  
Knox United Church, 567 Sackville Drive, Lower Sackville, NS B5C 2S4

# FINANCIAL STATEMENTS

## STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2022

	Budget	Actual	Actual	Budget
	2022	2022	2021	2023
<b>REVENUE - UNRESTRICTED</b>				
Worship, Pastoral Care, Christian Education Donations	140,000	141,524	135,117	141,200
Initial, Lent, Thanksgiving, Advent Donations	10,700	5,974	6,960	6,200
Donations - Other	1,200	1,378	1,156	1,400
Ice Cream Stand (net of expenses)	12,000	(596)	(5,036)	4,000
Capital Expenditure Campaigns and Grants	0	0	11,843	0
Fundraising Projects (net of expenses)	20,000	13,481	3,870	14,000
Fundraising Projects (net)-Luncheons/Turkey Supper	5,000	5,839	0	5,000
Freedom Kitchen Overhead Contribution	6,000	6,000	6,000	6,000
Nursery School/Daycare Net Profit	15,000	35,508	(14,471)	90,000
Lease and Room Rental	53,000	54,395	51,849	57,100
Miscellaneous	0	7,570	3,282	1,000
Solar Electricity Revenue	12,000	14,834	11,203	13,000
Bequests	0	0	0	0
Interest and Investment Income	10,000	(23,218)	20,313	8,000
Covid Wage and Rent Grants	5,000	7,312	17,919	0
	289,900	270,001	250,070	346,900
<b>EXPENDITURES</b>				
Advertising and Promotion	1,000	0	0	1,000
Capital Expenditures	10,000	3,600	3,699	40,000
Capital Expenditures - Solar Project	-	182	1,890	-
Cleaning and Maintenance Contracts	39,661	58,386	34,888	60,000
Committee Expenses	4,400	3,272	1,458	4,400
Insurance	17,000	9,792	14,000	17,000
Interest and Bank Charges	2,000	2,282	1,887	2,200
Interest on Long Term Debt	5,078	1,621	1,722	5,078
Miscellaneous	1,500	1,032	1,149	1,500
Office Supplies	11,000	6,735	10,349	8,000
Outreach Expenditures	4,000	800	1,835	4,000
UCC Assessment and Conference Fees	11,087	11,087	10,710	11,400
Property Taxes	10,000	863	1,569	8,000
Repairs and Maintenance	27,940	10,034	25,720	9,500
Salaries and Benefits	197,315	191,653	133,871	167,728
Telephone	5,000	4,431	4,694	5,000
Utilities	29,000	22,393	15,603	27,800
Vehicle Mileage Allowance	2,000	30	0	1,500
	377,981	328,194	265,044	374,106
<b>UNRESTRICTED NET REVENUE (EXPENDITURE)</b>	<b>(88,081)</b>	<b>(58,193)</b>	<b>(14,974)</b>	<b>(27,206)</b>

# FINANCIAL STATEMENTS

## STATEMENT OF REVENUE AND EXPENDITURES (UNAUDITED)

YEAR ENDED DECEMBER 31, 2022

<b>RESTRICTED REVENUES (EXPENDITURES)</b>				
Mission and Service Contributions	14,100	15,497	14,653	15,100
Mission and Service Expenditures	(14,100)	(15,497)	(14,653)	(15,100)
Freedom Kitchen Donation Revenue		64,246	25,391	
Freedom Kitchen Grant Revenue		0	25,791	
Freedom Kitchen Operating Expenditures		(28,170)	(42,286)	
Freedom Kitchen Capital Expenditures		(3,494)	(55,265)	
Lucy Freake Bequest - Youth Fund				
Lucyn Freake Expenditure Allocation to Youth Fund				
Organ Fund Revenue		44,840	14,244	
Organ Fund Expenditures		(22,575)	(10,750)	
Other Funds Net Revenue (Expenditures)		(11,971)	1,226	
Repayment of Long Term Debt				
	(88,081)	(15,317)	(56,624)	(27,206)

<b>STATEMENT OF CHANGES IN NET ASSETS</b>							
<b>(Unaudited)</b>							
<b>YEAR ENDED DECEMBER 31, 2022</b>							
	<b>Invested</b>	<b>Restricted</b>				<b>Unrestricted</b>	
	<b>in capital</b>	<b>Freedom</b>	<b>Community</b>	<b>Organ</b>	<b>Miscellaneous</b>		<b>Total</b>
	<b>assets</b>	<b>Kitchen</b>	<b>Outreach</b>	<b>Fund</b>	<b>Funds</b>		
Balance, beginning of year	1,443,041	13,222	12,573	16,357	34,708	315,027	1,834,928
Transfers				12,000	(12,000)		
Net revenue (expenditure)		32,583		10,265	29	(58,192)	(15,316)
Balance, end of year	1,443,041	45,805	12,573	38,622	22,737	256,835	1,819,612

<b>ASSETS</b>		
	<b>2022</b>	<b>2021</b>
<b>CURRENT</b>		
Cash	215,609	265,972
Accounts Receivable	27,823	10,377
	243,432	276,349
INVESTMENT FUND (at market value)	191,390	214,659
CAPITAL ASSETS	1,649,100	1,649,100
	2,083,922	2,140,108
<b>LIABILITIES</b>		
<b>CURRENT</b>		
Accounts payable and accrued liabilities	20,238	57,673
LONG TERM DEBT (Note 5)	244,072	247,506
	264,310	305,179
<b>NET ASSETS</b>		
NET ASSETS	1,819,612	1,834,928
	2,083,922	2,140,107

# NOTES TO FINANCIAL STATEMENTS

## 1. "DESCRIPTION OF ENTITY"

Knox United Church, located in Lower Sackville, Nova Scotia, is a not-for-profit religious organization and is a registered charity under the Income Tax Act

## 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with generally accepted accounting principles and reflect the following policies:

### Financial Instruments

The Church's financial instruments consist of accounts receivable, unrestricted term deposits, manse fund investments, accounts payable and accrued liabilities and long term debt. Unless otherwise noted, it is the board's opinion that the Church is not exposed to significant interest, currency or credit risks arising from these financial instruments. The fair value of these financial instruments approximate their carrying values, unless otherwise noted.

The Church is exposed to collection risk on its accounts receivable which is primarily a tenant in its premises and interest rate price risk related to its fixed rate investments.

The Church does not enter into hedging activities and does not engage in derivative transactions.

### Manse Fund Investments

Investments are valued at fair market value with all income and changes in market value included in net revenue (expenditure) income in the period in which it is earned or changed.

### Revenue Recognition

The Church follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Endowment contributions are recognized as direct increases in net assets.

Restricted investment income is recognized as revenue in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue when earned.

### Restrictions

The Freedom Kitchen Fund and Community Outreach Fund are dedicated to funding operations of the Freedom Kitchen facility and providing meals and clothing to the community.

The Organ Fund was established to raise funds for maintenance, repair or replacement of the organ.

Miscellaneous Funds have been raised for other specific projects or restricted by the donors of the funds.

### Capital assets

Capital asset purchases (except for the initial estimated cost of the Church Property) are recorded as operating expenditures. Capital assets are not being depreciated.

### Contributed services and materials

Volunteers may contribute their time to the Church each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements. Donated materials, if any, are recognized only if the fair market value of the materials can be reasonably estimated.

## 3. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

Consistent with similar not-for-profit organizations, Knox United Church's risk management policies are part of the overall management of the entity's operations. Management's direct involvement in day-to-day operations identifies risks and variations from expectations leading to changes in risk management activities, requirements and actions. Management has not entered into hedging transactions to manage risk. As a part of the overall management of the entity's operations, management considers avoidance of undue concentrations of risk, and employs appropriate investment and credit management policies to manage the Church's exposure.

## 4. LONG TERM DEBT

In 2017, an agreement was signed with the United Church of Canada providing that no further payments for a mortgage on the property at 567 Sackville Drive will be required until a default occurs, the property is sold, mortgaged or otherwise encumbered without prior worship and related activities by the pastoral charge for a period longer than 30 days. Interest will accrue from July 10, 2017 at a rate of 3% with a maximum repayment amount of \$383,842 providing that no further payments for a mortgage on the property are made.

The mortgage payable balance at date of agreement, July 10, 2017 was \$191,921.

3% loan from the Church Extension Board of Halifax Presbytery, repayable in equal monthly instalments (principal and interest), of \$421, maturing in December, 2034.

The balance payable at December 31, 2022 was \$52,151 (2021-\$55,585)

Total long term debt at December 31, 2022 was \$247,506 (2021-\$244,072)

## 5. SALARIES AND BENEFITS

	2022	2021
Full-Time Minister - salary	\$60,950	\$53,011
Full-Time Minister - benefits	\$15,709	\$695
Pastoral Care Minister- salary	\$29,418	\$10,028
Pastoral Care Minister - benefits	\$6,429	\$2,427
Organist and music - salary	\$36,168	\$36,580
Organist and music - benefits	\$9,161	\$8,470
Secretary - salary	\$26,290	\$17,762
Secretary - benefits	\$6,606	\$2,370
Education and supply ministry	\$922	\$2,528
	<u>\$191,653</u>	<u>\$133,871</u>

## KNOX PERSONNEL

Minister, Rev. Penny Nelson

Minister - Pastoral Care, Rev. Kym Burke-Cole

Minister - Emeritus, Rev. Bob Chapman

Music Director, John Lindsay-Botten

Music Director - Emeritus, Don MacRae

Office Administrator, Mary-Beth Fancy

## TRUSTEES

Sheri Landry

Sinclair Bannerman

Ron MacIntosh

Al Matheson

## KNOX COUNCIL MEMBERSHIP

### Knox Council Executive Committee

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Chair, Beth Martin

Vice-Chair, Vanessa Voerman

Secretary, VACANT

Treasurer, Kevin Webb

Minister, Rev. Penny Nelson

Chair - Finance, Fred Gallop

Chair - Property, Sandra Braye

Chair - Spiritual Oversight, Nancy Kent

Chair - Ministry & Personnel, Heather Robinson

### Knox Council Members At Large

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Donna Ashton Ward (Time Our for Ladies)

Debbie Chisholm (Spiritual Oversight)

Jean Collier (Spiritual Oversight)

Dave Duggan (Spiritual Oversight, Nursery School)

Jennifer Williams (Regional Representative)

Judy Hayes (Regional Representative)

Caroline Gallop (Outreach)

Jerry Landry (Security)

Gail Miner (Regional Representative)

Janet Mombourquette (Fellowship)

James O'Connell (Youth Group)

# COMMITTEE MEMBERSHIP

## Spiritual Oversight Committee (Elders)

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Nancy Kent (Chair)	Heather Robinson
Jean Collier	Jennifer Williams
Olive McIlldoon	Ted McIlldoon
Scott Martin	Diane Levy
Judy Hayes	Paul O'Brien
Martina DeWolfe	Vanessa Voerman
Pauline Stanick-Kerr	Don Acker
John Butler	

## Lifetime Elders

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Pat Carolin	Don Farmer	Floyd Fullerton
Gary Galbraith	Albert Matheson	Mike Parsons
George Savage	John Thornton	

## Pastoral Care Team

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Co-Team Lead, Judy Hayes	Co-Team Lead, Olive McIlldoon
Rose Abraham	Gail Arnold
Jean Collier	Dianne Levy
Ted McIlldoon	Gail Miner
Pat Nursey	Dorothy O'Brien
Heather Robinson	Carolyn Silver-Crouse

## Worship Committee

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Gardia Voerman, Chair	Pat Galbraith
Florence Carman	Dale Flemming
Vanessa Voerman	Carolyn Silver-Crouse

## Baptism Team

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Team Lead, Debbie Chisholm (On Leave)	Acting Team Lead, Olive McIlldoon
Nancy Kent	Cheryl Snow
Vanessa Voerman	



# COMMITTEE MEMBERSHIP

## Funeral Visitation Team

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Team Lead, Dianne Levy	Sandra Braye
Paul O'Brien	

## Fellowship Committee

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Chair, Janet Mombourquette	Vice-Chair, Tony Mombourquette
Don Acker	Linda Acker
Verna Jonasson	Nancy Kent
Valerie Parsons	

## Ministry & Personnel

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Chair, Heather Robinson	Paul O'Brien
Pauline Stanick-Kerr	Gardia Voerman

## Outreach Committee

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Caroline Gallop (Chair)	Edna O'Reilly
Shirley Bannerman	Marilyn Bishop
Judy Fullerton	

## Archivist

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Paige Moore

## Communication Committee

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Chair (VACANT)	Vice-Chair, Beth Martin
Ted McIlldoon	John Lindsay-Botten

## Finance Committee

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Chair, Fred Gallop	Secretary, Dave Duggan
Church Treasurer, Kevin Webb	Envelope Secretary, David Moore
Mary-Beth Fancy	Janet Hadley
Blanche Hoddinott	Vanessa Voerman

## Region 15 Representatives

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Jennifer Williams	Gail Miner
Judy Hayes	

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**OUR MISSION:**

**To share God's love by living the teachings of Jesus:  
showing mercy, promoting justice,  
offering forgiveness, acceptance, and love.**

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