



Mount Zion Evangelical Lutheran Church

Annual Reports for the year 2022
and proposed 2023 Budget

Annual Congregational Meeting

February 12, 2023

Held In Person at 11:30 am

Mount Zion Evangelical Lutheran Church
29 Westmount Road, Waterloo, ON
N2K 2K4 mzlc.ca



AGENDA

WELCOME & OPENING

- Call to Order
- Establishment of a quorum
- Opening devotions
- Motion to adopt the Agenda
- Motion to approve the minutes of the 2022 Annual General Meeting

REVIEW

- President's Report
- Pastor's Report
- Review of 2022 Financial Report
- Motion to approve 2022 Financial Report

NEW BUSINESS

- Presentation of the Proposed Budget
- Motion to approve the 2023 Budget
- Election of Council Members
- Motion to approve the slate of officers for 2023
- Questions regarding any information in reports
- Adjournment

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Mount Zion Evangelical Lutheran Church

Minutes of the 2022 Annual Meeting

Sunday, February 13, 2022

❖ Stephanie von Schilling, Recorder

The AGM was called to order by Stephanie von Schilling at 11:30 AM. It was noted that the Zoom meeting was being recorded and the recording would be erased once the minutes were completed.

Establishment of a Quorum: Tim Ehrlich stated that a quorum of 34 had been met and exceeded.

Karen Gastmeier noted that voting would be by a simple show of hands and that Tim Ehrlich would scroll through the screens to see if the motions were carried.

MOTION: that the AGM be allowed to proceed via Zoom. Moved by Betty Behm. Seconded by Mary Slethaug. Tim Ehrlich reported that motion was carried.

MOTION: that the agenda be approved. Moved by Stephanie von Schilling. Seconded by Judi Harris. Tim Ehrlich reported that motion was carried.

MOTION: that the minutes of AGM of February 2021 be approved as written. Moved by Betty Behm. Seconded by Mary Slethaug. Tim Ehrlich reported that motion was carried.

Pastor Philip provided a report noting the difficulties of living through the pandemic and the valuable service of so many people to the church in this time.

Richard Brubacher reviewed the 2021 financial statements by PowerPoint presentation with comments

MOTION: that the Financial Statements of 2021 be accepted as written. Moved by Richard Brubacher. Seconded by Judi Harris. Judi Harris asked if Memorial funds could be moved to the Endowment Fund. Richard suggested that the comment be reserved until presentation of 2022 financials. There being no further questions, Tim Ehrlich reported that the motion was carried unanimously.

Karen Gastmeier, President of Church Council presented her report, thanking all those who have served during the difficult pandemic times and council's pledge to return to begin a planning process in 2022.

Richard Brubacher presented the 2022 budget as outlined in a PowerPoint presentation and comments. **MOTION: that the 2022 budget be accepted as presented. Seconded by Mary Slethaug.** Questions ensued. Anne Lowe asked if the income from the houses could be applied to future M&M account. Richard noted that some reserves needed for future repairs or renovations to houses. Peggy Nichols asked who would be considering the future of the church and Karen Gastmeier replied that it would be considered by the entire congregation. It was also noted that many church members had volunteered on the repair of the houses and they should be commended for their service. **There being no further questions, Tim Ehrlich reported that the motion was carried unanimously.**

Election of Church Council Members: **MOTION: to approve the slate of officers for Mount Zion Church Council as follows: Karen Gastmeier, David Murison, Stephanie von Schilling, Richard Brubacher, Betty Behm, Bill Gastmeier, Kirk Swanson, Mary Thompson, Sherryann Kennedy. Moved by Tim Ehrlich. Seconded by Anne Woolner.** Questions were raised about a youth member. Pastor Philip noted that was being worked on. Welcome to Sherryann. **There being no further questions, Tim Ehrlich reported that the motion was carried unanimously.**

Installation of Officers: Proceeded with David Murison providing answers on behalf of the entire Council.

Reports from 2021: **MOTION: to approve reports from 2021. Moved by Mary Slethaug. Seconded by Joan Brunger. Tim Ehrlich reported that motion was carried.**

Judi Harris and Kirk Swanson voiced thanks of behalf of the congregation for the work of all the staff, the Council and volunteers over the past year. Excellent work!

MOTION: to adjourn the AGM of 2022 at 12:40 PM.
Moved by Joan Brunger. Seconded by Carol Ziegler.
Tim Ehrlich reported that motion was carried.

Council President's Report

❖ Karen Gastmeier

Members of Council: Karen Gastmeier, *President*, David Murison, *Vice President*; Stephanie von Schilling, *Secretary*, Richard Brubacher, *Treasurer*, Betty Behm, Mary Thompson, Bill Gastmeier, Kirk Swanson, Kayleigh Swanson, Pastor Philip Mathai, Sherry Anne Kennedy Pink, currently on leave.

If 2020 is remembered as the year COVID changed our lives, and 2021 was the year we saw ourselves hoping for a return to normal only to have that dream snatched away as Christmas gatherings were discouraged, it might be said 2022 was the year of managing change as we, along with other organizations, began to reopen our doors.

The year could have started better. Once again, circumstances demanded that we suspend in-person worship for nine weeks and closing the office. Staff worked from home, the Annual Meeting and Black History celebrations were held on Zoom for the second year. It was on March 6th that we felt safe enough to return to in-person worship.

Behind the scenes, staff were easing back to their desks. The choir, masked and socially distanced, began rehearsing with our Director of Music, Sarah Cardwell, who returned to the position in December.

The eagerness of the choir members was an indicator of the enthusiasm simmering in the congregation. It wasn't long before the Mount Zion Kitchen started 'cookin' and the Mount Zion Café began 'perkin'.

Opening proved to be a process rather than an event. People returned to in-person worship as they felt comfortable or were able. Some continue to worship using our YouTube stream. Early in the year, our jury-rigged collection of webcams and tripods was replaced by a permanent broadcasting system. Not only has the front of the sanctuary been returned to its natural state, but the broadcasts look and sound professional and polished and provide a fitting mirror of our beautiful services.

In addition to the 40-50 people who attend in person on Sundays, about 25 people routinely sign in and worship with us. That number doubles throughout the week as more people sign in and watch. For instance, almost 80 people viewed the Christmas Eve service. Our online ministry is an outreach that we can make plans to develop by encouraging casual viewers to be part of our community. It is a change forced upon us and has resulted in one of the good things that came out of the pandemic. Of course, the equipment would be useless without the team that maintains, plans, and operates the system during the service. Thanks to our tech team of David Murison and Bill Gastmeier.

Sometimes an interruption to our routines opens the doors to new and exciting adventures, such is the case of the Mount Zion Kitchen, which got underway in 2021 but like our other programs, was forced to close. Again, in early February, a group of eager volunteers socially distanced and masked up to provide food for those with food insecurities.

Addressing food insecurities in our neighbourhood has become an essential part of our identity. While the Mount Zion Kitchen provides an average of 165 meals per week, our ongoing Food Card Ministry distributed just over \$23,000 of Food Cards in 2022. Your generosity and a \$3000 grant from ELFEC have kept the program alive. Approximately 30 individuals and 40 families have benefitted from receiving the cards once every two months in 2022.

And speaking of financial support, thank you to all who generously supported Mount Zion this year. Despite the havoc of the last three years, your support has grown! Significantly grown! Donations have increased to both our Benevolence and Ministry and Mission accounts.

In April our treasurer Richard Brubacher noticed an upward trend in giving. The trend in the 1st quarter indicated that 1/3 of families had increased their giving over last year. Taking a second look at the end of the year, he found this number had grown to 67 families representing 58%. Your generosity speaks clearly of your engagement.

And that brings me to council...it is a long-held custom at Mount Zion to start looking for new council members at this time of year. And when in 2020 we could not find enough people to say yes, we invited

the committee chairs to take on council membership. Knowing they were already busy with their committees' work; we permitted them not to attend every meeting. They all said yes, and to our surprise, they are usually all present for all our meetings. Having committee chairs present has been a blessing as we quickly learn the nuances and details of a committee's work, making our decisions more thoughtful in addition to speeding up the process. Also following our last AGM, we had two new volunteers, Kayleigh Swanson, and Sherry Anne Kennedy Pink, who is currently on leave. Having all of them together is a blessing!

I want to thank David Murison, Vice President; Stephanie von Schilling, Secretary, Richard Brubacher, Treasurer, Betty Behm, Mary Thompson, Bill Gastmeier, Kirk Swanson, Kayleigh Swanson, Pastor Philip Mathai. Working with all of you is a pleasure and I hope that you enjoy the experience.

I also want to thank each of you serving on our committees or working groups for your time, talent, and faithfulness. It is your behind-the-scenes work that is the backbone of Mount Zion. Thank You! As you page through the pages of our Annual Report, you will read of their many accomplishments.

I also want to thank our talented staff at Mount Zion. Pastor Philip for his gentle leadership; Margaret for keeping us all in line; Sarah who continues to make beautiful music with keyboards and the choir; Nurse Christine for her nurturing and Tim Ehrlich for his mathematical ability. You need to know that our staff at Mount Zion is both collegial and hardworking, and they operate like a real team.

Our mission statement reads: *"We are a welcoming, caring community, called by Christ, and enabled by the Spirit, to share God's love by living our faith."* After surviving for the last three years, adding resilient, engaged, faithful, generous, and hopeful would be a more accurate description of who we are.

Karen Gastmeier



***We are a welcoming, caring community, called by Christ,
and enabled by the Spirit, to share God's love by living our faith.***

Pastor's Report

❖ Pastor Philip Mathai

Dear family of Mount Zion,

2022 has gone by quicker than we would have liked and is in our rearview mirror now. We took our very tentative and cautious steps into the new year still bearing the burden of Covid and its impact, on our backs, but with the relief from it seemingly closer than ever. Unceasing violence and suffering around the globe continued with no end in sight for conflicts, particularly in Africa and the Middle East. The breakout of the war in Ukraine impacted the world in multiple ways. Jockeying for power and influence in the political, economic, and other spheres made the world and relationships between nations much more fragile and unstable. Many would point out that over the year we entered an economic recession that we would take some time to climb out of.

All of these have impacted us as a faith community in how we worshipped, in how we were able to do ministries, in what we could plan and move forward, in what resources we had to fall back upon and in multiple other ways. But our passion, commitment, resilience and faithfulness to our baptismal call kept us focused on who we were to be rather than give up in despair and despondency. As the shackles of covid loosened we were able to experience community once again in a more tangible and personal way. We were no longer confined to the virtual screen of the computer but experience relationship and each other's nearness in palpable ways. The joys of worshipping together and sharing the space together as community, we realized, was not something that could be substituted. Our senses and emotions responded very differently from what we got used to the previous couple of years. Many longed to get back to normal but we realized that what was unravelling was a new normal, something very different from how things were prior to Covid.

But the journey through Covid and isolation also forced us to venture out into the unfamiliar. This was, for the past couple of years, reflected in our use of technology, in our ways of worship, in how we communed, in how we were mindful of the needs of

others, in how we stayed connected with each other and so on.

When Covid hit us we adapted to it very quickly. Towards the end of 2021 we resumed in-person worship but soon had to shut down because of the pandemic till March of 2022. Through 2022 more of our members worshipped online than on site. But this trend is gradually shifting and now we may have more folks in the sanctuary than online. We need to continue to work towards increasing this number while at the same time continuing to maintain the ministry to an online community. At the same time we have to be aware that there is a critical mass that are out there who are unsure of attending social gatherings and events involving large groups and church attendance seems to be among these. There are also those that were regular attendees who simply fell out of the habit of being in church as other involvements took its place.

In spite of these, we strive to faithfully carry out the various ministries and invite old and new members to become part of this community. I can say that they will find here a community of faith, love and support that is filled with the hope for the future. The group that meets faithfully from Mondays through Thursdays, in the evenings, for vespers is testimony to this. It is a time for prayer, learning and being there for each other.

When we began our live streaming, we had three cameras set up in front with the tech person sitting just in front of the altar. This may not have been the best possible arrangement with folks in the pews. The new equipment we acquired made our live streaming much more professional and user friendly, making our experience and worship space more conducive for meaningful worship. Both David Murison and Bill Gastmeier spent countless hours to make this possible, along with a number of others that helped on various occasions. Adapting to the new was also reflected in how we continued our communion practices.

Though Covid put the brakes to a number of our ministries we continued to do them virtually when we could and also started new ones. Mount Zion Café, Mount Zion Kitchen and the Food Card ministry

allowed us to reach out to the community around, as also the various initiatives of the Justice through Service committee. Our music ministry, confirmation program, Sunday school, vespers, visits by Nurse Christine and me, primarily served our community. This was made possible by a host of volunteers who faithfully respond to the various needs of ministry.

We also collaborated with other congregations and institutions in our various ministries. The choir from St. Matthews joined our choir on a number of occasions and ministered to both the congregations. The Mount Zion Kitchen (how the Food Ministry is referred to now!) continues to collaborate with Luther in pushing back against food insecurity both among students and the larger community that Mount Zion serves. This is also possible because of Mrs. Bell, Chef Winston, Nurse Christine and a host of volunteers.

Our budget for the year began with a very significant deficit, but by the year end we were able to narrow this and significantly bring it down. This was only possible because of how the members participated generously in giving, being mindful of the importance of the faith community and the ministries that we do as a congregation and being passionate about it. I remain grateful to all of you who participated, for your generosity. If I could use Richard's vocabulary, our runway just got a little longer, thanks be to God! Richard Brubacher, with assistance from Tim, has been faithful in keeping track of and managing the finances of the congregation.

The Black History Month Service on February 27 was well attended, on Zoom. Father Steven Greene from St Thomas Anglican Congregation, Cambridge challenged all of us with his powerful message. Bishop Pryse also shared a brief word. Participation through music by musicians from the larger Caribbean community in the region also added to the richness of the experience.

For Lent we again joined hands with the Anglican congregations in Waterloo and other Lutheran congregations of the Two Rivers Ministry Area for the midweek services.

We observed the Season of Creation from September 1 to October 4, using also resources that the synod has made available. The theme was ***Listen to the Voice of Creation***. During the season we also heard readings from other faith and cultural traditions which touched upon the relationship of human-beings with the earth. We heard from the Khasi community from the Northeastern region of India, the Indigenous communities of Canada, a Buddhist view and from the tradition of the Ibo people, from Nigeria.

A number of those that were part of the Mount Zion community died last year.

- Willi Nassau, on February 6th, 2022 at home. His funeral was held on Wednesday, February 16th at the Erb & Good Funeral Home chapel.
- Marta Schaefer, on April 27, 2022 at Parkwood Manor, she was 106 years of age. Her funeral was held here at Mount Zion on May 13, 2022.
- Karin von Schilling, on June 11, 2022. A celebration of life service was held at Mount Zion on June 18.
- Terry Eichholz, on Tuesday morning, July 13, at Freeport Hospital. A celebration of life service was held at Erb & Good Family Funeral Home chapel on July 25, 2022. She was a charter member of the congregation.
- The Rev. Ed Riegert, on Monday, October 24, at Trinity Village. Ed contributed to and gave leadership to the ministries of Mount Zion in multiple ways. He also contributed to the life of the larger church by mentoring a number of pastors in homiletics and liturgical practices. His funeral here at Mount Zion on October 28 was a fitting tribute to the person he was.
- Conrad Barth, father of Karen Bjerland, on December 9. The funeral was held at the Henry Walser Funeral Home chapel on December 18. I presided at the service.
- Erna Cassidy, on December 24, at Derbecker's Heritage House Long Term Care, St Jacobs. She was a charter member of Mount Zion.

Tessa Connor and Evelyn Jyrkama affirmed their baptism at the joint service held at Third Space on

November 27. On December 11th during worship, we celebrated their affirmation of baptism at Mount Zion. We now have a confirmation class of 3 – Brennan Schlegel, Whitney Connor and Ethan Connor.

Last summer in place of the Confirmation Camp a summer youth retreat, was held from August 26-28 at Milverton.

After a number of years, we have a new Photo Directory! I would like to express my thanks and appreciation to Karen, Margaret, and Richard for all the input in getting the Photo Directory completed, especially Karen. Many commented on how well the final product came out to be! This would add to how we can better build community, with pictures of old and new members and contact information available. After around 30 months, for many, of not being able to see each other this would be a great tool in keeping up with what has been happening in our community at Mount Zion and also to put faces to some names!!

Our Caribbean Christmas dinner and celebrations was on November 19. Though the attendance was not as large as in the previous years, we had boxed food for pickup and there was a good response to that. This again brought to attention that in spite of everything many are still not confident of being out in large gatherings.

2022 has been a significant year for us as a family. On May 20 our daughter Cheryl's wedding was held here at Mount Zion. October 5 was another special day as our long-awaited desire to take our oath as citizens of Canada came to fruition. On Sunday, October 9, the congregation celebrated this landmark along with us, after worship.

Thanks to the staff for their level of dedication and friendship this past year. The ministry team of Nurse Christine Ramseyer, Sarah Cardwell and Margaret Waechter is a pleasure to work with. The collegiality and support for one another is commendable and I remain grateful to them for making my task that much easier. I also thank the various committees, especially the Mutual Ministry Committee, for all their support and encouragement during this past year. Our council has been a delight to work with, with their dedication and passion for the mission of Mount Zion. A special

thanks to Karen Gastmeier, our president, for her untiring involvement and leadership.

What does "church" mean? Is it a country or a social club where one is just a member to meet his or her social needs? Is it just a fellowship or a gathering of people coming together to discuss philosophy or ideology? Is it a business that is primarily concerned about the bottom line? If we gave serious thought to the question, church is a community, a community of people that are claimed by God in baptism, called out, woven together and empowered to be Christ's very presence where we are. This is a place to worship, a place to serve, a place to learn, a place to be cared for and be comforted, and a place to be challenged to step out courageously into new and unknown realms.

Our mission statement very aptly describes what we are about as a community of faith and what we are to strive for: *We are a welcoming, caring community, called by Christ and enabled by the spirit, to share God's love by living our faith.* Looking back at the past year, one could discern the Spirit guiding us to continuously discern new and different ways, to share the gospel, to love our neighbor and to be the church. Even as we spend time to discern our future and strategize as a congregation, let us look forward in hope and trust that the One who has been faithful thus far will continue to counsel, lead and accompany us as we journey on.

By the time of the Annual Meeting, I would have entered my 10th year here at Mount Zion. I am grateful for the privilege of serving this community and thankful to God for the commitment to God and neighbour, the openness to accept all and the passion for justice and peace that I see here. It has been a joy to part of this faith community, and I look forward to together discovering what God has in store for us.

In Christ,



Pr. Philip Mathai

Parish Nurse's Report

❖ Christine Ramseyer, RN

2022 was a year of many challenges with continuing restrictions and changes to our normal pre-COVID routines. Congregation members and their loved ones who experienced health changes or concerns can attest to the difficulties often experienced in accessing health care this year. Unfortunately, this was not a new concern but rather a continuing one. Most of my time was spent supporting congregation members with their health challenges, resource seeking and helping to fill the gaps with nurse-related tasks when our health care system fell short. In addition, there were also a fair number of emergency department visits, hands-on help in the home and phone calls.

Most of my meetings this year were by Zoom. Weekly staff meetings were a very valuable way to stay connected and work together efficiently. It continues to be a pleasure to work with such a dedicated team. I participated in the regularly scheduled Health Council meetings, and as my schedule allowed, the KW Parish Nurse meetings. I am grateful for the great working relationships, as well as the support I receive from Health Council, Church Council, Karen Gastmeier, Pastor Philip, Margaret, Sarah, and the kind words from congregation members.

Mount Zion Zoom Cafe continued to the end of spring and provided a COVID-safe way to socialize for anyone interested in participating. All were welcome to join, and attendance was between 1 and 9 people. Conversations varied based on the week and those attending. It was a great 1.5 hours of socializing, resource-sharing, and discussions of current topics, which often included some discussions that were health-related. Each Cafe had a positive tone, was supportive to those attending and filled with genuine care of one another. The Mount Zion in-person Café started again this year after a long pause from COVID. Health Council members are to be commended on the wonderful job they do in running this twice per month event, and making all participants feel welcome and

comfortable. I try to attend each Café and do my best to connect with everyone attending.

Visits to hospitals, long-term care residences and most retirement homes were challenging during this year. Some places allowed visitors, and others had very restricted visiting policies which impacted my ability to visit freely. For palliative people, the restrictions were eased to allow visits. Cards were sent out several times this past year to those we could not visit in person due to restrictions.

The year presented great challenges to those grieving and experiencing loss. Fewer people were able to attend visitations, funerals, and memorial services. Often these normal practices had to be changed. I believe that in many cases this affected the grieving process. For those interested, I handed out our monthly printed grief support material and continued to follow up and try to support these individuals as best as possible.

Many hours this past year were spent assisting members with necessary errands for groceries, drug store necessities, medical supplies, and other essential items. COVID and other illnesses made many who were normally independent, dependent on help to get through the period they were most ill.

Phone calls were made each week. This simple but significant task was the preferred method for staying connected with most people so that we could minimize any possible spread of COVID or other illnesses. During more comfortable outside weather, porch and patio visits were able to happen.

This year I had the opportunity to help as a volunteer outside of work hours for the Caribbean Christmas dinner. I was involved in purchasing and sourcing groceries, helping with some kitchen activities as well as serving those enjoying the meal at Mount Zion. It was a dedicated group of volunteers who took part in this evening event.

Throughout the year, I sourced and ensured an adequate supply of personal protective equipment, hand sanitizers, rapid test kits and sanitizing wipes for

church use. I set up supplies in every bathroom stall to make any incontinence issues easier to deal with for those attending services in person.

I continue to be involved in the Mount Zion food ministry. I am paid 2 hours per week for the weeks that the food ministry is operating, and the rest of the time I consider my work volunteer time. It is a valuable program, and it allows me to connect with many congregation members in different ways. For the food ministry, I purchase food and supplies. I receive most deliveries and keep an eye on inventory. I organize volunteers, lists of meals to be purchased or given out, pack up meals, help with kitchen organization and do deliveries. I communicate with Martin Luther University College regarding meals being sent and help with the return of our pots. Stats are kept of the numbers of meals purchased or distributed for free each week. I connect weekly with many on our list to confirm meal choices, delivery times and other details. For those wanting a visit, I include that at the time of delivery. As I am available, I go to COBS Bread weekly with other volunteers to pick up our Wednesday evening donation.

It is an honour to be your parish nurse at Mount Zion. Thank you for trusting me.

Christine Ramseyer RN, Parish Nurse

Music Director's Report

❖ Sarah Cardwell

" Through liturgy and song, God nourishes us for the mission of the church."

-- Evangelical Lutheran Worship

Many churches have found their choirs greatly diminished upon reopening after the pandemic closures. We have been so fortunate at Mount Zion as our choir has returned in good numbers and with real enthusiasm to sing together again.

We have been happy to welcome Hannah Swiderski as a choral scholar, and Maeve Wentland and Peter Bjerland as new choir members.

This year we have taken part in a collaborative music program with St. Matthew's choir, which has added another dimension to our musical life.

We have enjoyed the addition of trumpet players for Easter and Reformation, and we greatly appreciate Pauline Finch adding to the program with flute and recorders.

We look forward to adding our voices in worship for another year.

Property Committee Report

❖ Kirk Swanson, Chairperson

The property committee was able to have a quieter year as many of the major projects underway of late have been completed. The committee looked after several small repairs and the paperwork required to keep the building running efficiently. As the opportunities for building rentals and the use of the kitchen for our Food Ministry pick up, there are some smaller projects that will be worked on over the coming months. These will include:

- Some freshening up of paint in the former nursery and the doors to the Glebe room and the Auditorium.
- Replace the entry door to the kitchen for easier access and to ensure it stays secure.
- Minor repairs to the inside and outside of the church, as required.
- Video equipment currently housed on some tables at the back of the sanctuary will be hidden behind a new cabinet that Art Schelter is working on building.

The Dawson Street houses are in very good condition and like any home, occasionally need some repairs, both anticipated and unanticipated. The property committee decides whether the repairs are ones we can make or are better left to the management company that currently oversees the houses.

I would like to thank the members of the committee and those who contribute their time and talent to the work of the committee, including Art Schelter, Ross Schlegel, Martin Juergensen, Bill Brown, Dennis Kuepfer, Bill Gastmeier.



Nurturing a welcoming, caring community of faith

Worship and Music Committee Report

❖ Bill Gastmeier, Chairperson

Members: David Murison, Arlene Knight

Ex. Officio: Pastor Philip, Director of Music Sarah Cardwell

Responsibilities: Our responsibilities flow from Mount Zion Bylaw #1. They involve the coordination of worship, music, communion, and chancel decoration. Your Worship and Music Committee works to inspire varied and inclusive worship which respects our Lutheran heritage while being open to new directions. We discuss activities, support our Pastor and Director of Music in Worship Planning, review Congregational feedback and provide input for the technical aspects of our worship services.

2022 Committee Highlights: The WMC has been involved in many activities this year, including:

- Continuous improvement of hybrid worship (in person and electronic) using Screens in worship, Vespers via Zoom and Live Streaming via YouTube.
- Continued to support our Choir, Music Scholar program, assisting minister program, the use of soloists and instrumentalists, and guest musicians, and decorate the Sanctuary to the extent Covid restrictions allowed.
- Supported special events such as the Black History Month Celebrations and the Caribbean Christmas Party.

- Maintained the Organ, Pianos and Sanctuary lighting, audio, projection, and streaming systems
- Encouraged and assisted in the rental of the Sanctuary for Concerts and special events.
- Encouraged collaboration and joint events with the St. Matthews Lutheran Music Program.

Thanks to:

- Sarah, Pastor Philip, and David Murison for producing the materials for our Sunday Services.
- David and Bill for providing technical expertise for the broadcasts.
- The congregation for providing valuable feedback as we improved our hybrid worship experience.
- Susan and Richard for coordinating the banners and various Sanctuary decorations with the new worship productions.
- Many other volunteers such as assistant ministers, readers, choir members and ushers.
- Helga, Martin, Susan, Ross, Stephanie, and Kirk for decorating our Sanctuary on special occasions including the Christmas tree again this year.

2023 Planned Activities (Covid Permitting):

- Continuing to conduct and improve hybrid worship, in-house and live streaming so it is relevant to all our members and the wider community.
- Continuing to encourage and support the use of the Sanctuary and our enhanced technical facilities for other activities and rentals.

- This will involve further upgrades to our streaming equipment and infrastructure making the tech station at the rear of the church into a permanent installation with the assistance of the property committee and an outside contractor.
- Support the **Choral Scholar Program** and the **Music on The Mount Fund**.
- Participating in other musical/worship special events in church and the wider community including further joint events with the St. Matthews Lutheran Church Music Program. Encouraging musical contributions to the **Mount Zion Café** and **Open Sesame** as opportunities arise.

Communications

❖ Karen Gastmeier

There really isn't a communications committee, but rather a collection of writers and contributors who create The Mount Zion News, the website, and a mailed communication, referred to as the Sermon Pack. These media rely on various contributors who keep the congregation updated on scheduled events, menus, finances, advocacy and much more. Thank you to everyone who contributed; it couldn't happen without you.

This summer Margaret, Pastor Philip, Richard Brubacher, and I created a new picture directory. Margaret and Richard did several updates on the database and Margaret took pictures after the services. Philip captured several pictures of shut-ins while he visited. After several proofreadings, it went off to the printer and was ready for distribution in time for our fall launch.

We are also responsible for placing advertising of our Christmas and Easter services in the local press.

Thank you to Pastor Philip, Margaret, Christine, and Sarah, who are an integral part of our communications team.

Greeters Report

❖ Joan Schweitzer, Co-ordinator

THANK YOU, to all the greeters that have been helping on Sundays. Since Covid-19, some members are not too sure about greeting on Sundays.

I am looking and would appreciate members to think about and agree to greet on a Sunday. 2023 will be a better year for us all, I hope.

May 2023 be kind and healthy and gentle to you all.

Health Council Annual Report 2022

❖ Mary Slethaug

The role of Health Council is to promote the physical, emotional, mental, and spiritual health and well-being of the Mount Zion community, as well as to develop interaction with the surrounding community. Health Council also provides ongoing support and guidance to our Parish Nurse, Christine Ramseyer.

Members of Health Council are Betty Behm (Co-chair), Mary Slethaug (Co-chair), Marg Tupling, and Stephanie Von Schilling, with Parish Nurse Christine and Pastor Philip Mathai joining as ex-officio members.

Nurse Christine Evaluation. Members of Health Council conducted a Parish Nurse evaluation and a confidential Client Satisfaction Survey of some of those whom Christine has served in the past year. These evaluations are important and required by the College of Nurses of Ontario. They also inform us in formulating goals for the upcoming year. Thank you to all those who responded to the survey.

Pandemic Policies and Procedures. Members of Health Council continued to play a role in assisting Church Council in developing policies and procedures in how to operate safely during the pandemic.

Stand Up to Falls. Health Council helped organize this 12-session program that was presented September to December in the Norman Lange

Auditorium by a Registered Kinesiologist from Community Support Connections.

Liaison with Justice Through Service Committee.

Health Council has worked with the Justice Through Service Committee to organize food voucher distribution on Tuesdays and Thursdays of the third week of each month. A dispensing procedure was established, and volunteers are regularly assigned.

Mount Zion Café. Because of the pandemic when in-person Café was not allowed, Nurse Christine led a Zoom Café each Wednesday morning. Then beginning in March, small Coffee and Cookie in-person groups were held twice a month. In December, a full lunch was offered. Health Council will continue to evaluate what will be the safest method of proceeding in the new year.

Book Discussions. Two in-person book discussions were held this year: on May 3, Archbishop Desmond Tutu's *Made for Goodness and Why This Makes All the Difference*; and on September 27, *Five Little Indians* by Michelle Good. These book discussions not only provide an opportunity for getting together and socializing, but also help gain knowledge about issues of social concern.

Food Ministry Report

❖ Christine Ramseyer, Parish Nurse

It was said many times this year, that those receiving the meals could "taste the love" that was put into them. The food ministry is an act of love thanks due to the skill, dedication and time given by the volunteers that make it happen as well as the various forms of support provided by Mount Zion and its members. Those benefitting from the meals may be further reaching than most realize. Obviously, it helps to feed those with food insecurities and for them, it might be their only decent meal that week. For others it may mean an easy meal when experiencing health challenges or other life challenges. For some it is a reminder that they are loved and supported by their church community. I personally believe that the ripple

effect of good that comes from this program is hard to fully measure.

The food ministry program generally follows the university schedule as Distro at Luther is the main recipient group for food. This schedule also seems to work well with those who buy or receive meals directly from the kitchen as well as our volunteers. Many people have asked about Distro and the students receiving the meals. There is much more detailed information available but in a quick summary, the staff at Luther noticed during COVID that there was a great increase in need for emergency food for students. There were more students seeking support and accessing the food bank to get by. Distro was started out of that need under the supervision of Pastor Anne Anderson. Once a week, food and other necessities are made available to students at WLU who are in need. The items provided by Luther come in various ways. Some are purchased by staff. Some items are donated or purchased with donated funds. Some food comes from the food bank. COBS bread donation (through the Mount Zion food ministry) adds to the food available and then on many Thursdays, Mount Zion's hot meal is available.

My role within the food ministry is helping to oversee and organize various aspects of it. I purchase food and supplies, receive most deliveries and keep an eye on inventory. I organize volunteers, lists of meals to be purchased or given out, pack up meals, help with kitchen organization and do deliveries. I communicate with Luther regarding meals being sent, and help with the return of our pots and trays that the food is delivered to Luther in. I keep stats of the numbers of meals purchased or distributed for free each week. I connect weekly with many on our list to confirm meal choices, delivery times and other details. For those wanting a visit at the time of delivery, I take time as I do the deliveries to make sure that visit happens. There is great overlap in doing the deliveries and assessing for health care needs. There are many times that I can help someone who is experiencing a recent concerning change of health or had something else like a fall the day I deliver their meal. This overlap of food ministry combined with my parish nurse work is beneficial to many in a very timely way in my opinion. As I am available, I go to COBS bread weekly with

other volunteers to pick up our Wednesday evening donation. I have not gone as regularly this fall for the COBS pick up as Luther has had enough volunteers to help with this and as well Pastor Philip often helps with this task. This weekly donation by COBS is year-round. There is a plan in place if it can't be used by Mount Zion or Luther. We don't want to see anything go to waste and a few times this past year I took surplus COBS items to those living on the street. When Luther is unable to make use of their portion of the donated COBS items, they usually take it to the House of Friendship.

We have a wonderful group of volunteers that help to complete so many tasks. Some of the help we receive from our volunteers includes food preparation like peeling and chopping vegetables, cooking food, packaging up of COBS weekly donation, washing of the kitchen laundry and reusable bags, help to pack up meal orders, help to deliver meals, help to load up our big pots of soup or multiple big pans of food into a volunteer's vehicle for delivery to Luther, help putting grocery orders away, inventory and cleaning/organizing the kitchen and washing dishes. By no means is this a complete list of all that is done by volunteers; but it does give you an idea of what is accomplished.

We are fortunate to have Chef Winston Lewis and Mrs. Bell who volunteer weekly to prep and cook our meals. They work so well together, and everyone enjoys their delicious meals. Pastor Philip is also instrumental in this program by helping in so many ways. His willingness to help where help is needed makes him a very valuable and appreciated member of the program. It is also important that I thank all our volunteers. Without their time and dedication to helping, this ministry would not be possible. You all make the kitchen a fun place to be and I thank you for that! We are also fortunate to have so many that support this program by purchasing meals, volunteering, giving of financial donations and more. Grants received have helped this program purchase important equipment and supplies. This year we were able to purchase a large quantity of restaurant sized equipment from a restaurant that closed at an extremely discounted price. We have added another upright freezer to our list of equipment as well as an

immersion blender and new knives. We have built up a nice pantry full of supplies that will last us for some time in the future.

I have found in the past that some members have hesitated to purchase meals feeling that they would be taking from those in need. This is not the case as we adjust our quantities to accommodate for those purchasing meals and so I would like congregation members and their friends to feel welcome to join in ordering an occasional or weekly meal. If you require or prefer delivery, we can accommodate that too.





Sharing God's Love by Living our Faith

Justice Through Service Committee Report

❖ Mary Thompson, Chairperson

Members: Kirk Swanson, Mary Thompson, Ann Crossman, Nancy Kelly, Peggy Nickels, Pauline Finch

Staff – Pastor Philip Mathai

Health Council Liaison: Mary Slethaug

Committee Responsibilities –

From Operating Bylaw #1, Article 2.3d: This congregation shall live by faith active in love. It shall motivate, equip, and support its members to minister in daily life, to participate as members of a caring community, to serve as Christians in all the institutions and structures of the society of which they are a part, and individually and corporately to promote justice and reconciliation, meet human needs and alleviate suffering. In these efforts the congregation shall co-operate with the Synod and the ELCIC, other Christian churches and other groups in society. It shall make certain that all its functions strengthen the motivation and ability for service.

2022 Highlights:

We continue to be inspired to focus our efforts on various types of service-related ministries, locally and more widely. We recognize that our role is part of a broader commitment of the Mount Zion congregation to service and justice.

Our monthly meetings in 2022 continued to be held on Zoom. We kept in touch with the congregation

through occasional announcements in services and the Church Newsletter.

In the Adopt-a-Cause program we focused on two areas: (i) local food security issues, especially in support of our Food Vouchers program and the Mount Zion Kitchen; and (ii) preparing for participation in refugee resettlement projects, as increasing numbers of refugees are expected from various parts of the world.

As well, we tried to make known and participate in the activities of *Faith Climate Justice* and a new program, *Feather & Cross*, that has the aim of encouraging relationships with our Indigenous neighbours.

Here is a listing of our main activities in 2022.

Local:

- *Food Vouchers* - grocery cards continued to be available through the office and ministry team, for those in need in our community. We put in place a new system whereby the cards are distributed by volunteers in the church entryway on the mornings of the third Tuesday and Thursday of each month. Recipients come to receive them once every two months. Demand has been steady throughout 2022, and no new registrants have been accepted. This program has been supported by donations from the congregation, and by a \$3,000 grant from ELFEC. Updates on the fund have appeared regularly in the newsletter.
- We encouraged donations, participation, and volunteering for the Mount Zion Kitchen.

- We directed our \$500 Community Benevolence allotment to *Nutrition for Learning*.
- We drew the attention of the congregation to the film *Plastics Unwrapped*, being offered by *Faith Climate Justice* in January.
- Pauline Finch and Peggy Nickels wrote letters, and Peggy served as a delegate to meetings of the Regional Councilors, concerning the Regional Official Plan (ROP) 2051. These efforts urged the adoption of a growth scenario that would halt the disappearance of fertile farmland, stem urban sprawl and lessen the shortage of affordable housing.
- We adapted and promoted a Kairos Lenten Carbon Fast calendar for use in 2022.
- We made available lapel ribbons to be worn in support of Ukraine and encouraged donations to CLWR efforts in Ukraine.
- Prior to the provincial election, Pauline contributed an article, “Here we go again ... Or do we?” to the May 13 newsletter, on being a mindful Christian voter.
- Ontario Bill 23, the “More Homes Built Faster” act, had been tabled on October 25. Through the newsletter, we provided a sample letter for congregation members to use in writing to our elected representatives about the issues.
- *Trinity Village: Long Term Care Facility* – volunteer porter activities, coordinated by Ann Crossman, continued to be suspended because of the pandemic, but there is a possibility that they may resume in the spring of 2023.

More widely:

- *Refugee Resettlement*: Mount Zion was invited to participate in a project to sponsor and resettle two connected families from Liberia. Peggy Nickels and Mary Thompson attended the meetings of the Coalition of the Willing Family Sponsorship Initiative, in which several Eastern Synod churches, working with CLWR, were trying to raise the funds required to make this project possible. At our request a Mount Zion Refugee Assistance Fund was set up to allow congregation

members to contribute to this and future refugee projects.

- *Amnesty International (AI)*: Several members of the congregation participated again this year in the December Write for Rights campaign of AI.
- *Indigenous Neighbours*: We brought to the congregation’s attention:
 - *Music for the Spirit and Indigenous Visual Arts* participation in art exhibits at Martin Luther University College and Conrad Grebel University College.
 - *Feather & Cross* events at the White Owl Sugar Bush, the Blair Outdoor Education Centre, Trillium Lutheran Waterloo (blanket exercise), the Grand River at Stanley Park Naturalist Area, and Martin Luther University College (*Come Make Art with Us*).
 - Synod Zoom events: a book study in June on Michelle Good’s *Five Little Indians* (which suggested our own Health Council book study led by Mary Slethaug on September 27); and a virtual tour of the *Mohawk Institute* in Brantford on November 8.

Members of Mt. Zion share a vision of *Justice through Service to and With Others*. This is evident in our actions, words, contributions, and compassion. Thank you for making this a priority in our Ministry.

Open Sesame Report

❖ Carol Ziegler, Chairperson and Co-Ordinator

It is hard to believe that it is once again time to give you an up-date on the past year at Open Sesame Headstart Preschool. Samantha Beesley, our Supervising Teacher and Jana Kelly, our Administrator & Program Coordinator continued to follow the procedures required by the Ministry re Covid 19. Virginia Slack cleans the classroom each day, as required, and we are grateful that she is available to do such an important job for us. On February 24th, Open Sesame received a HEPA Filter from the Ministry of Education and that unit helped to keep everyone healthy.

This year we had a Music Therapy intern come once a week to work with two groups of our preschoolers, those who could sit and focus and those who needed

to more around. A student from W.L.U. has helped each day this Fall, and one will come again daily in January through to April. With the number of high needs children, we have this year extra hands are so very important.

Samantha and Jana working together have provided a quality program. Our Open Sesame parents were kept up to date using Instagram. Photos of the children were sent each Friday, highlighting activities of the week showing toys that children had gravitated to, art activities, songs they sang, favourite snacks, etc. Using Google, parents were sent surveys in April. They responded with very positive feedback indicating that Open Sesame had been very welcoming and supportive.

For the first half of the year, the Open Sesame Committee met online. On June 7th, we met in person and voted to apply for the CWELCC (Canada Wide Early Learning Child Care) government program. The application process involved many hours of work by our Treasurer, Joan Brunger, assisted by Richard Brubacher and Jana Kelly. Thankfully the deadline for applying was extended from Sept. 1st to Nov. 1st. We did qualify for CWELCC; and therefore, we now receive provincial and federal government funding to cover some of our costs and we have reduced fees charged to parents. From April to December, fees were reduced by 25% and beginning in 2023 they will be lower by 50% to \$12 a day.

This Fall we were pleased to hire Mya Crawford as our Classroom Assistant. She is highly qualified and has had 7 years of experience working with children. This means that in January we will increase our enrollment to 13 preschoolers. Another change in January, as has been requested by our parents, is that our program will be extended by one hour from 9:00 to 12:30. We have also received approval for enhanced staff funding. Hannah Kelly has been filling this role and will continue in 2023. Ann Crossman and Carol Ziegler share laundry duties. Each committee member is now volunteering one month to purchase groceries for snack using a grocery list compiled by our teacher Samantha. We thank the property committee for their assistance in keeping our playground up to the standards required by the playground inspector.

Each year we are grateful for the \$2,000. we receive from the Saavas Chamberlain Family Foundation. We

are also pleased to report that our application for a \$7,000. grant from Synod has been approved.

Open Sesame's 53rd year has been very busy, especially for Joan, Richard, and Jana, as they worked together applying for CWELCC. WE THANK THEM for making it possible for Open Sesame to participate. We also thank EACH OF YOU who have supported Open Sesame financially so that we are able to continue helping to prepare children for Junior Kindergarten. I will conclude by sharing with you some of the comments we received from grateful parents last May.

- "I just want to thank Jana and Sam for being absolutely amazing. I appreciate everything they have done for our little one."
- "Following up with each child individually is awesome. Considering different cultures at Open Sesame is appreciated. Thanks for your great efforts."
- "I love the feedback I get when I come to pick up my son. Jana and Sam both always take the time to answer my questions. I feel that my child is loved and taken care of at the preschool. I also LOVE the pictures that are shared on Instagram. Nothing comes to mind for improvement. Just continue the awesome work that you do!"
- "Wonderful preschool, great communication with the parents as well as with the children. You have changed learning geared to my child's needs and kept him engaged. He loves coming."

Committee Members:

Chairperson and Coordinator - Carol Ziegler

Treasurer - Joan Brunger

Assisting our Treasurer - Richard Brubacher

Secretaries - Anne Woolner and Ann Crossman

Administrator and Program Coordinator - Jana Kelly

Supervising Teacher - Samantha Beesley

Classroom Assistant - Mya Crawford

Members at Large - Mayda Scoins, Karin Packull and Helga Juergensen

Alfred Brunger Community Garden Report

❖ Joan Brunger, Chairperson

Food security is an individual's ability to access food that is nutritious and sufficient in quantity. With rising food costs, climate change, the pandemic and supply chain issues, food security becomes more of an issue in everyday life. Those who live in a food desert are the most at risk. A food desert is an area that has limited access to affordable and nutritious food. A food swamp is similar in that it does not have affordable or nutritious food but unlike the desert sells a vast array of convenience and junk foods. Based on the latest data from Statistics Canada's Canadian Income Survey, **5.8 million Canadians, including 1.4 million children, lived in food-insecure households in 2021.** While community gardens are not going to single-handedly solve food insecurity, they can improve access to fresh fruits and vegetables and encourage a communal space for social interactions.

A wide variety of mostly vegetables are grown throughout the growing season. From early spring rhubarb to late fall kale the garden provides a safe, a friendly environment to socialize with other gardeners. One of our gardeners added a row of raspberry canes this past summer and a few gardeners got together and put in new borders around their plots to brighten things up. Thank you to the property committee for their help in repairing the bench under the linden tree to its former strength.

Our 21 gardeners had a successful growing season despite the challenges of the hot, dry weather. We have incorporated features to make our garden more sustainable as our climate continues to change. The garden typically depends almost entirely on the gravity fed water run off from the roof. This summer more city water from the church was required than in an average summer. Some gardeners used more mulch to trap moisture and if dry conditions continue, mulching may become the norm. Our compost system is now yielding excellent results. Compost is sifted through a three-bin system to provide a fine

usable topsoil. This process takes a few years from start to finish and provides an alternative to adding new topsoil.

Mitten Tree Report

❖ Joan & Jacquelyn Schweitzer, Coordinators

A big 'THANK YOU' TO MOUNT Zion church members and the New Dominion Lodge members & friends. 286 items were collected and given to Anishnabeg Outreach in Kitchener. We appreciate all the donations during this difficult economic period.

Items received will assist baby, youth, teen and adults. Hand-made and purchased items include a variety of coats, slippers, neck warmers, hats, mitten-glove sets and sweaters. Also donated miscellaneous items and education items such as toys, puzzles, books, craft kits and teddy bears. Thank you for your generosity.





Teaching and Learning

Confirmation

❖ Philip Mathai, Pastor

Till summer of 2022, our confirmation class of Tessa Connor, Evelyn Jyrkama and Brennan Schlegel joined youth from other congregations of the ministry area for the joint program at Luther. Tessa and Evelyn affirmed their baptism at the joint service held at Third Space on November 27. On December 11th during worship, we celebrated their affirmation of baptism at Mount Zion.

We now have a confirmation class of 3 – Brennan Schlegel in his second year, and Whitney Connor and Ethan Connor doing their first year.

The Confirmation camp was cancelled for the last three years because of the pandemic. Planning for the 2023 camp is ongoing and we hope that it could be held this time.

Last summer in place of the camp a summer youth retreat, was held from August 26-28 at Milverton.

Youth

❖ Anne Woolner

Unfortunately, once again, COVID greatly impacted our Youth as there was no National Youth conference or confirmation camp. Next summer, hopefully the National Youth Conference, CLAY, will take place in Waterloo at the WLU campus.

Sunday School

❖ Anne Woolner, Chairperson

Once again, Sunday School was greatly impacted by COVID. As a result, all Sunday school was done via Zoom. Our program, *Holy Moly*, included little video stories which we then followed with discussion. It was nice to connect with our Sunday School family, even though it is not in person.

As of September, all our Sunday School children are now entering the next phase of their Christian education, Confirmation. The Conner family continued our 4th Sunday in Advent tradition by presenting the Christmas story to the congregation.

Cradle Roll

❖ Susan Brubacher

We have 2 children on the Cradle roll at present. These children receive a “Splash” newsletter each month until the age of 3. These newsletters give parents practical and enjoyable ways to help their child grow in faith from an early age. In addition to the monthly newsletter, they receive a birthday card on their birthday, a “Remembering Your Baptism” card on the anniversary of their baptism and a new CD of simple singable songs each year. This program is a wonderful way of supporting, encouraging, and connecting with our young families.



Finance, Budget and Statistics

Finance Committee Report

❖ Richard Brubacher - Chairperson

Members: Richard Brubacher, Chair & Treasurer; Tim Ehrlich, Bookkeeper; Robert McDermott, Sherryann Kennedy

Ex. Officio: Pastor Mathai, Rita Schaus (honorary life member).

Responsibilities: Committee responsibilities flow from Mount Zion Bylaw #1, Section 2.3 (e) (support).

1. Overseeing the financial affairs of the congregation, ensuring prompt payment of all obligations and forwarding Benevolence monies to the Synod and others as designated.
2. Maintain and control the congregation's systems of bookkeeping, banking, insurance and tax matters, and oversight of all funds and investments, reporting regularly to the Council and the congregation.
3. Makes recommendations to the Council for appropriate policies regarding controls for all Congregational assets and liabilities.
4. Co-ordinates and works with all committees and the Council in the preparation of annual budgets for approval at the annual congregational meeting.
5. A key responsibility is to ensure that reports are submitted to Revenue Canada in order to maintain our congregational status as a charitable institution, and the statutory reporting as an Ontario Corporation.

2022 Committee Highlights:

- Due to Covid 19 restrictions, meetings of the committee were minimized and held both on Zoom and in person.
- Reviewed and discussed financial results with recommendations as appropriate for council.
- Prepared and reported to Council and committee chairpersons monthly financial results compared with budgets, and prior periods with commentary.
- Provided monthly summary financial updates for inclusion in Newsletters & bulletin boards.
- Prepared budget recommendations as directed by the congregational council.
- Concluded negotiations with 5 Chinese organizations for new annual rental agreements and others, securing \$25,000 in rental income for 2023.
- Provided financial oversight to Open Sesame preschool and aided in successful CWELCC applications. (\$10/day daycare)
- Provided financial reporting for Mount Zion Kitchen activities.
- Prepared and submitted annual T3010 Registered Charity Information Return and RC232 Ontario Corporations Information Act Return to Canada Revenue Agency.

I wish to thank our Bookkeeper Tim Ehrlich for managing the day-to-day financial activities in recording income and paying the bills, and our office administrator Margaret for assisting in keeping track of donations and managing the member data base system. I want to also thank the rest of the committee for their support during this unusual year. Thanks Bob McDermott, Sherryann Kennedy, and Pastor Philip.

2022 Financial Review & Proposed 2023 Budget

The financial reports for Mount Zion are displayed in the following pages, and reflect actual activities for the year 2022, and the 2023 budget being proposed for approval at the AGM February 12, 2023.

The report is presented in several sections representing the accounting for Receipts and Disbursements within the various categories as follows:

- **Ministry & Mission (Current)** - In support of ongoing ministry & programs
- **Benevolence** - In support of the broader church & specific appeals
- **Capital** - In support of our facilities with upgrades & repairs.
- **Rental Properties** - In support of our rental properties at 235 & 237 Dawson St.
- **Special Funds** - Restricted Funds – Designated for specific purposes.
- **Balance Sheet & Summary** - Summary & Statement of Financial Position at year end

2022 Overview

When we met at our last AGM in February 2022, we approved a financial budget that was again based on an unclear vision of what our environment would be with respect to the pandemic. We anticipated that our financial resources would be stretched resulting in a significant \$76,437 budget deficit. We assumed that the first half would likely have limited “in-person” services with the last half returning to more “normal” activities. In retrospect, that turned out to be reasonably accurate, with a few minor bumps. In spite of some limitations, the Mount Zion community again found ways to grow our outreach in service through the expansion of the Mount Zion Kitchen, the Café, and an improved means of reaching those unable to attend with expansion of our You Tube broadcast capability.

From a financial perspective, as the year progressed, the increase in activity generated a positive vibe which translated into a significantly improved financial picture. The choir returned, our attendance started to increase weekly, and our outreach in programs grew. With a sense of renewed energy, our financial situation improved monthly resulting in a much-reduced deficit by year end being \$48,629 better than plan. And this year there was no external (gov't) support to assist as there had been in 2021. The improved results are entirely attributed to faithful member support combined with reduced expenditures with a final deficit of \$27,808 in our operating account. Thank You!!

In addition to positive results in the Ministry & Mission operating account, your generosity in gifts in support of the Synod Benevolence and other designated appeals exceeded the prior year. Again, Thank you!!

Some highlights follow:

1. In the **Ministry & Mission (current) account**, a deficit of \$27,808 was realized which was significantly less than the \$76,437 deficit that was anticipated at budget time. The improvement was due to higher receipts and reduced expenditures. The deficit has been funded by transfers from our Contingency fund to enable a clean slate as we enter 2023.
2. In our **Benevolence** accounts, support of the Synod and community raised \$67,196. Of this amount \$55,196 was received from members, in support of the Synod (\$21,656) and other specific appeals (\$33,540) supporting 15 organizations. In addition to member support, grants of \$12,000 were received in support of Open Sesame Head start (\$9,000), and our Food Voucher program (\$3,000) from ELFEC.

In addition to the items noted, a total of \$7,550 has been donated and accumulated in support of Refugee Fund expenses.

3. In the **Capital Account**, expenditures of \$13,974 were incurred for Facility repairs, AV equipment for our live streaming services and Photocopier and computer items. Total receipts were \$11,254 and remaining capital funds at year end were \$87,289.
4. The **Rental Property** account reflects the activity of the two rental houses owned at 235 & 237 Dawson Street. Financial implications are separated from other ministry activities and not supported with donations from the congregation. The investment is owned by the congregation and is financed on its own merits. Results for 2022 reflect net funds generation of \$29,211 following major renovations totaling \$115,500 in prior years. With this result, all renovations have been paid off with a bank balance of \$9,847 at year end.
5. In **Special Funds** accounts designated for specific purposes, a decrease of \$42,424 was realized with year-end values of \$178,652. Endowment funds decreased by \$21,500 due to payout of our 2021 earnings (\$13,000) and an investment loss (\$8,500) due to poor market conditions in 2022. Other decreases were a drawdown of \$27,808 in Contingency Funds to fund our 2022 deficit. These decreases were partially offset by increases in other funds, primarily in Memorial fund donations.
6. In summary **Fund balances** at year end December 2022 were:
 - Ministry& Mission (current) \$ 60,368
 - Capital Accounts \$ 87,289
 - Rental Property Account \$ 9,847
 - Special Purpose funds
 - Mission Endowment fund \$106,143
 - Contingency Fund 30,924
 - Music on the Mount fund 6,315
 - Memorial Fund 26,575
 - Youth Fund 7,886
 - Spiritual Retreat fund 809 \$178,652

The congregation carries no debt however a \$100,000 line of credit is available and secured with a lien on one of the rental properties.

Please refer to the accompanying statements for full details of the accounts and balances. Thank you for your continued financial support in 2022. Let us be hopeful for even better things to come in 2023 as we continue praising and being in service to God.

2023 Budget Proposal

Overview:

The budget planning for 2023 makes a general assumption that our current pattern of “in-person” services will continue to expand with the hope for more normal activity throughout the year. With more relaxed pandemic concerns, it is anticipated that our ability to earn facility rental income will expand compared to the prior year however no income is anticipated from our Endowment fund due to poor market conditions in 2022. The overall plan for 2023 again reflects a significant deficit in the operating account. This should not be viewed as acceptable in the longer term as our available cash resources will not support it. Rather, this plan is transitional, and calls for longer term solutions to access value in our other assets.

1. The **Ministry & Mission (Current) account** 2023 budget proposal reflects an operating deficit of \$82,161. This is a \$54,353 deviation from the prior year. Receipts are anticipated to be reduced by \$26,161 and disbursements increasing by \$28,191. The deficit could be partially funded with \$30,924 of Contingency funds however this will leave an unfunded deficit of \$51,237 at year end 2023.

Budgeted spending is \$319,111 which is \$28,191 higher than the 2022 actual spending. Key assumptions follow:

- Staff & Ministry Support - \$207,096 – Increase of \$16,745. Economic increases of 4.5% and Synod guidelines for ordained staff are included. While there is no change in staff positions, some additional funding is provided for part-time administrative assistance with on-line programming, social media, & pastoral supply costs.
- Committee Expenses - \$20,950 – Increase of \$6,255. Increased expense includes economic increases and expansion of the Mt. Zion Café, & confirmation camp. In addition provision for consulting & leadership costs to assist in planning our future.
- Church Operating Costs - \$91,065 – Net change of \$5,191. Increased Janitorial expenses, Property Management & utilities costs.

Budgeted receipts are \$236,950 which is \$26,161 less than 2022 actual. Key assumptions follow:

- Member receipts of \$212,520 show a reduction of \$19,650 acknowledging our demographics. Some members have passed away in 2022.
- Endowment fund earnings of \$0 will represent a deviation of \$13,105 compared to 2022. Weak markets in 2022 did not provide any earnings in 2022 and book losses on our investments were \$8,500. In order for there to be a payout we will first need to recover the \$8,500 in equity losses and any earnings beyond would be available in 2024.
- Net Rental income from facility & parking of \$21,930 is planned which is an increase of \$6,516. This level is expected with 5 regular weekly tenants plus casual rentals for our facilities. Our previous income from leasing our parking lot to Equitable Life is not available since Covid-19 impacts resulted in employment from home becoming a more permanent feature. There is no demand for parking.
- Other receipts of \$2,500 is consistent with 2022 levels.

2. The **Benevolence** budget proposed for benevolence designated on our envelopes is \$22,000. This is in support of Synod \$21,000; directed Community Benevolence of \$500 as directed by our Justice Through Service committee; and a Pastoral Discretionary fund of \$500. Special Benevolence areas including our Adopt A Causes are not typically budgeted as members contribute as deemed appropriate when various causes are identified.

3. The **Capital account** budget assumes that income of \$11,050 and transfers from Rental Income of \$3,870 will be utilized to fund capital expenditures totaling \$25,300 in 2023. Major projects include Infrastructure/Live Stream Upgrades \$5,000; Projection Equipment for Auditorium \$8,000; Door replacement in Kitchen \$3,500; Interior painting & repairs & minor exterior \$1,800 and \$7,000 contingency. Total Capital funds were \$87,289 at year end 2022
4. The stand-alone **Rental Property account** budget assumes normalized activity following completion of renovations at 235 Dawson with both houses generating gross rental receipts of \$51,747 in 2023. Disbursements are estimated to be \$20,990 with a resulting net contribution of \$30,757. Both properties are now managed by Guardian Property Management and are fully licensed. The rental property account is now in a positive position of \$9,847 at Dec 2022 year end and represents all activity since 2014 when we began accounting separately. This period also includes \$115,500 in renovation activity for the two houses. With continued positive results, this account should grow and allow a contribution in support of overall ministry as well as ensuring that funds are available for normal repairs to maintain the properties.

Summary

The financial results for 2022 were once again more positive than original plan however a sizable operating deficit was still incurred. The plan for 2023 will be a challenge with a net operating deficit greater than our Contingency Funds will support. After application of available Contingency funds, a net unfunded deficit of \$51,237 will be the likely outcome. This will require serious thought into how to manage our finances in both the short term and into the future. We do have some liquid resources, and the shortfall in 2023 can likely be covered. Some short term options follow:

- Memorial Funds - \$26,575 – Our memorial fund policy suggests that undesignated funds beyond 2 years can be reallocated. By December 2023, this could approximate \$20,000.
- Rental Property Funds - \$9,847 – Now that our two rental properties have become self-sustaining, some portion of accumulated funds could be applied to our ministry costs. The balance of these funds should be approximately \$40,000 by year end, and a significant portion could be utilized.
- Three years ago, the congregation authorized the opening of the Mission Endowment fund to assist in funding both shortfalls due to deficits, and increasing capital expenditures which may be required as our facilities age. This approval was for funding not to exceed \$25,000 per year beginning in 2019. Fortunately, this was not required in 2019, 2020, 2021 or 2022. This was achieved by your continued regular support and in particular the successful Capital campaign in 2020 which has provided additional longevity to our ministry and enabled more time to proactively plan our future.

The options indicated above do provide solutions for the short term, however as indicated in prior reports, if growth in the congregation through organic growth or partnership is insufficient to fund programming, then further action would be required to access value in other assets, such as rental properties, or options with regard to the entire block. Your Council has begun discussions to select the most effective process to develop a concrete plan to ensure that the Ministry remains strong and relevant in the years to come. This work will involve the entire congregation as we plan our future together.

Submitted by, Richard Brubacher – Treasurer & Chair, Finance Committee

Mount Zion Lutheran Church

Statement of Receipts and Disbursements - MINISTRY & MISSION (Current)

This account reflects the costs and income associated with the support of ongoing ministry and programs. It includes staff and committee expenses as well as the general costs associated with the operations of the church.

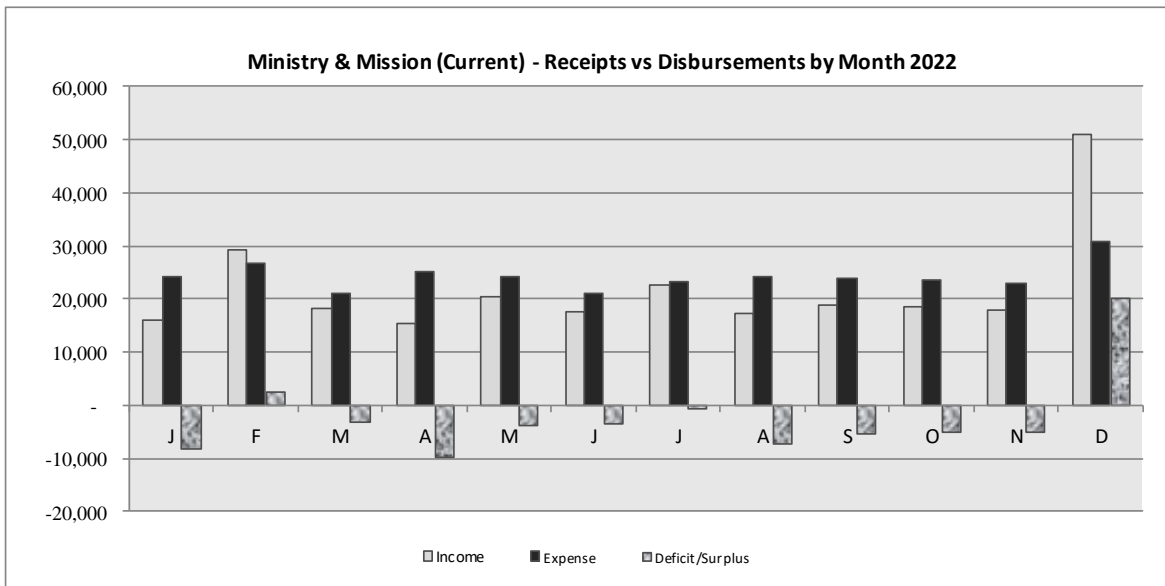
Results for 2022 reflect a final year deficit of \$27,808 compared to a budgeted deficit of \$76,437 for a positive difference of \$48,629. Total receipts of \$263,111 were better than plan by \$36,391 which was entirely due to excellent member support, more than making up for a small shortfall in rental receipts. Total disbursements of \$290,920 were also better than plan, reflecting an improvement of \$12,237. The combination of higher receipts and lower expenses account for the \$48,629 improvement in our Ministry & Mission account compared to plan.

The deficit of \$27,808 was funded with Contingency Funds which will enable entry into 2023 with a clean slate. After this level of drawdown, the Contingency fund balance is \$30,924 at year end.

MINISTRY & MISSION (Current)	2019	2020	2021	2022		2023 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope (incl specials)	\$ 223,371	\$ 203,202	\$ 200,368	\$ 190,200	\$ 231,380	\$ 211,020
Plate	2,284	498	20	150	455	500
Income:						
Education Min.	2,450	-	-	1,020	-	1,000
Worship & Music	1,045	97	207	500	790	500
Health council- Café	3,863	3,111	4,185	4,000	-	2,000
Food Ministry Income	-	-	3,128	6,000	19,785	20,000
Food Ministry expense	-	-	(3,022)	(6,000)	(19,670)	(20,000)
Rental of Facilities & Parking	62,016	33,448	24,093	21,000	18,033	25,800
Transfers to Capital (15% rentals)	(9,200)	(5,165)	(3,607)	(3,150)	(2,619)	(3,870)
Gov't Grant - CEWS (Emerg. Wage Subsidy)	-	18,674	21,458	-	-	-
Other Receipts	424	14,650	11,907	13,000	14,190	-
Gain or Loss on Sale of Investments	543	(445)	4,354	-	767	-
Total Receipts	286,795	268,071	263,092	226,720	263,111	236,950
Disbursements						
Staff Costs						
Pastor (Philip Mathai)	74,701	76,979	79,672	81,955	81,514	85,729
Deacon (Scott Knarr) (50% call)	22,672	-	-	-	-	-
Ministry Support						
Pastoral Supply / Extra staff costs	1,200	250	412	2,000	600	2,000
Admin Staff Support	956	75	-	900	1,438	2,750
Additional Staff Support	4,330	1,244	1,147	5,000	555	5,000
Parish Nurse	20,983	20,889	22,544	25,009	24,786	26,150
Secretarial/ Office Administrator	18,710	24,625	24,545	24,540	24,540	25,650
Staff Benefits	24,218	16,258	22,258	22,416	22,374	23,707
Music Director	-	24,599	27,558	26,110	26,000	27,170
Interim Music Director	10,500	4,000	2,167	-	-	-
Bookkeeper Fee	8,011	8,171	8,355	8,543	8,543	8,940
Honoraria	750	750	750	750	-	-
Total Staff & Ministry support	187,030	177,841	189,408	197,223	190,351	207,096
Committees						
Worship - Supplies	3,323	1,663	1,877	2,250	2,553	2,500
Worship - Music	6,400	1,911	3,756	7,400	6,387	7,000
Communication Committee	1,532	1,241	398	500	1,612	1,400
Learning	4,530	320	181	3,350	568	2,750
Finance	984	1,647	1,250	1,400	1,822	1,400
Health Council	527	480	765	500	-	300
Health council - Café	4,229	1,698	2,594	4,000	21	2,000
Justice Through Service	500	-	300	500	500	100
Staff Support	50	1,100	-	1,000	1,000	1,000
Hospitality	-	-	-	500	74	500
Church Council	585	483	259	500	158	2,000
	22,660	10,543	11,379	21,900	14,695	20,950

MINISTRY & MISSION (Current)	2019	2020	2021	2022		2023 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
<u>Church Operating Costs</u>						
Property Management	26,579	25,653	23,119	27,284	27,517	27,850
Property Mgmt. - Janitorial Services	22,300	9,121	10,485	20,700	22,993	25,500
Insurance	4,555	4,916	5,217	6,100	6,327	6,660
Telephone/Internet	1,706	1,708	1,285	1,500	1,766	2,100
Hydro, Water	10,325	7,602	8,329	9,910	8,614	9,460
Heat	6,348	5,435	6,543	6,665	8,668	11,800
Office Supplies & Equip.	11,553	10,256	9,847	9,625	8,973	5,845
Conventions & Conferences	2,027	-	100	1,000	-	600
Bank Charges & Interest	1,311	886	437	1,250	636	1,250
Miscellaneous	67	120	-	-	380	-
	86,771	65,697	65,363	84,034	85,874	91,065
Total Disbursements	296,461	254,081	266,150	303,157	290,920	319,111
Surplus (Deficit) - normal	(9,666)	13,990	(3,058)	(76,437)	(27,808)	(82,161)
Transfers from Contingency Fund	9,666	(13,990)	3,058	57,319	27,808	30,924
Surplus (Deficit) after transfers etc.	(0)	-	(0)	(19,118)	(0)	(51,237)

The graph below reflects the pattern of expenditure and receipts experienced on a monthly basis in 2022. The pattern of expenditures is relatively evenly distributed at an average of approx. \$22,500 per month, however the pattern of income is more erratically distributed. This results in many months where expenses exceed receipts. Continued emphasis on PAR (Pre-authorized Receipts) would help to level the income, and members are encouraged to consider this.



Statement of Receipts and Disbursements - BENEVOLENCE

Benevolence consists of two sections, - Regular Benevolence (envelope designated), and Special Benevolence - Designated Appeals. Both totaled \$67,196 in 2022.

The regular Benevolence portion is budgeted and is in support of the Synod, Open Sesame, and a small portion allocated to community benevolence as directed by the Justice through Service Committee. In 2022 receipts were \$22,156, with a distribution being \$21,656 to Synod exceeding our commitment by \$656 or 3.1%.

Designated appeals realized receipts of \$45,040 which enabled disbursements to be made to 14 organizations. Included in this category are receipts from members of \$33,040 and \$12,000 in grants from others in support of various ministries. Open Sesame headstart received Synod Grants of \$7,000 and \$2,000 from the Chamberlain Family foundation. Additional grants of \$3,000 were received from ELFEC in support of our Food Voucher program.

In addition to the \$67,196 of Benevolence appeals disbursed, we have also accumulated donations of \$7,550 in support of the Refugee Funding appeal.

<u>BENEVOLENCE</u>		2019	2020	2021	2022		2023 Budget
		Actual	Actual	Actual	Approved Budget	Actual	Proposal
A.) <u>REGULAR BENEVOLENCE (Budgeted)</u>							
Receipts							
Envelopes		\$ 25,645	\$ 23,514	\$ 22,336	\$ 22,000	\$ 22,156	\$ 22,000
		25,645	23,514	22,336	22,000	22,156	22,000
Disbursements							
Synod Benevolence		25,645	22,814	21,500	21,000	21,656	21,000
Open Sesame		-	-	-	-	-	-
Justice Through Service (Community Benev.)		-	500	500	500	500	500
Other (Pastoral Discretionary fund)		-	200	336	500	-	500
		25,645	23,514	22,336	22,000	22,156	22,000
Surplus (Deficit)		-	-	-	-	-	-
B.) <u>SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)</u>							
		2019	2020	2021	2022		2023 Budget
		Actual	Actual	Actual	Approved Budget	Actual	Proposal
RECEIPTS & DISBURSEMENTS							
Canadian Lutheran World Relief		\$ 2,291	\$ 2,168	\$ 2,466	\$ 2,000	\$ 3,545	2,500
Waterloo Lutheran Seminary Appeals		555	400	330	325	405	400
W.L.S. Auxiliary		-	20	-	-	-	-
Habitat for Humanity		303	55	40	-	90	-
Trinity Village		-	250	-	-	500	-
Open Sesame		20,710	14,620	12,070	12,000	12,080	12,000
Six Nations-Two Rivers Ministry Partnership		30,636	-	-	-	-	-
Anishnaberg Community Outreach Centre						25	-
MLU Internship - HOF-Mount Zion Partnership		18,003	-	-	-	-	-
Uplifting Young Adults - Mount Zion Partnership		1,500	3,654	2,590	7,690	-	-
Community Outreach Liaison		4,208	-	-	-	-	-
KW Food Bank		1,470	1,410	970	700	2,321	1,500
KW Multicultural Centre Inc.			1,400	2,502	2,500	1,500	1,500
Food vouchers		1,885	5,375	9,340	6,000	23,174	18,400
Scouts		155	50	10	-	10	-
House of Friendship		669	806	470	500	-	-
Sanctuary Refugee Health	Adopt a cause	1,225	500	-	-	-	-
Marillac Place	Adopt a cause	129	300	560	-	-	-
Music for The Spirit	Adopt a cause	3,008	290	20	-	100	-
Lutheran Campus Ministry		275	70	40	-	100	-
Outdoor Ministry -Edgewood	Adopt a cause	60	55	60	-	110	-
S.H.O.W. (Supportive Housing of Waterloo)		530	1,050	8,205	-	1,080	-
		\$ 87,612	\$ 32,473	\$ 39,673	31,715	45,040	36,300

Statement of Receipts and Disbursements - CAPITAL & RENTAL PROPERTY

The Capital account reflects the costs associated with major expenditures for facility upgrades and repairs and the acquisition of new equipment or expansion of facilities. Costs in this category are incurred on an irregular basis.

Total receipts in 2022 were \$8,735 with disbursements of \$13,974 for a \$5,239 use of capital funds. In addition, a transfer of \$2,619 from Ministry & Mission fund was made to reserve 15% of all rental revenue realized, in recognition that additional costs will be required to maintain the facilities. The net effect is that Capital funds decreased by \$2,620 in 2022 leaving an ending balance of \$87,289 at year end.

Expenditures in 2022 include: 1.) Computer & Photocopier \$5,801 2.) Audio Visual equipment for livestreaming our services \$4,194, and exterior building repairs \$3,979.

<u>CAPITAL</u>	2019	2020	2021	2022		2023 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope Receipts	\$ 9,911	\$ 6,422	\$ 8,517	\$ 8,000	7,705	\$ 8,400
Interest Income	379	200	143	150	710	150
Faith in Action -Beyond 2020 Capital campaign	-	76,301	3,615	500	320	-
Church Maintenance - Grant funds	-	-	-	-	-	2,500
	<u>10,290</u>	<u>82,923</u>	<u>12,275</u>	<u>8,650</u>	<u>8,735</u>	<u>11,050</u>
Disbursements						
Equipment Purchases	-	-	-	4,150	5,801	-
New Roof System	-	-	44,486	-	-	-
Projection A/V System	1,257	2,636	3,341	14,000	4,194	13,000
Capital Improvements	10,726	6,704	2,262	11,500	3,979	12,300
	<u>11,983</u>	<u>9,340</u>	<u>50,089</u>	<u>29,650</u>	<u>13,974</u>	<u>25,300</u>
Surplus (Deficit)	<u>(1,693)</u>	<u>73,582</u>	<u>(37,814)</u>	<u>(21,000)</u>	<u>(5,239)</u>	<u>(14,250)</u>
Transfers - from (to) other funds	<u>9,200</u>	<u>5,165</u>	<u>3,607</u>	<u>3,150</u>	<u>2,619</u>	<u>3,870</u>
Surplus (Deficit) - Capital	<u><u>7,507</u></u>	<u><u>78,747</u></u>	<u><u>(34,207)</u></u>	<u><u>(17,850)</u></u>	<u><u>(2,620)</u></u>	<u><u>(10,380)</u></u>

Rental Property activity has been accounted for separately beginning in 2014 to account for the rental property activities for the two houses owned at 235 & 237 Dawson Street. This change provides more transparency into the total implications of our Rental properties including the ongoing upgrading that is required to maintain their value. This account is not supported by member donations.

Results for 2022 reflect a net funds generation of \$29,221. This was possible through a significant expenditure to renovate both properties one in 2015, and one in 2020 totaling \$115,500. These expenditures brought the properties to neighbourhood standard, and ensured we could secure stable tenants and maintain value. The properties are managed by a professional Property Management company.

The Rental Property account is now in a cash positive position of \$9,847 at year end representing all activity since 2014. With continued positive results, this account should grow and allow a contribution in support of our overall ministry as well as ensuring that funds are available for normal repairs and maintenance to maintain the properties in a responsible manner.

<u>RENTAL PROPERTY</u>	2019	2020	2021	2022		2023 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
235 Dawson Rental Income	\$ 13,455	\$ 1,182	\$ 22,573	\$ 27,270	27,270	\$ 27,894
237 Dawson Rental Income	19,718	22,665	22,995	23,271	23,271	23,853
Interest Income	75	67	12	-	50	-
	<u>33,248</u>	<u>23,914</u>	<u>45,579</u>	<u>50,541</u>	<u>50,591</u>	<u>51,747</u>
Disbursements						
235 Dawson Expenses - Current Exp	7,771	8,066	10,732	9,175	11,104	9,758
235 Dawson Expenses - Capital Improve.	-	70,400	4,017	500	181	200
237 Dawson Expenses - Current Exp.	11,401	12,487	9,708	9,400	10,085	9,832
237 Dawson Expenses - Capital Improve.	-	-	1,697	750	-	1,200
	<u>19,172</u>	<u>90,953</u>	<u>26,154</u>	<u>19,825</u>	<u>21,370</u>	<u>20,990</u>
Surplus (Deficit)	<u><u>14,076</u></u>	<u><u>(67,038)</u></u>	<u><u>19,426</u></u>	<u><u>30,716</u></u>	<u><u>29,221</u></u>	<u><u>30,757</u></u>

Statement of Receipts and Disbursements - SPECIAL FUNDS

The Special Funds reflect activity and balances of funds that have been designated for specific purposes as noted below.

The value of these funds is \$178,652 at year end reflecting a decrease of \$42,424 compared with the prior year. Our Endowment funds decreased by \$21,500 due to payout of our 2021 earnings (\$13,000) and an investment loss (\$8,500) due to poor market conditions in 2022. Other decreases were a drawdown of \$27,808 in Contingency funds to fund our 2022 deficit. These decreases were partially offset by increases in other funds, primarily in Memorial fund donations.

Total special funds are represented by 1.) Endowment fund \$106,143; 2.) Memorial fund \$26,575; 3.) Contingency fund \$30,924; 4.) Music on the Mount fund \$6,315; 5.) Youth fund \$7,886; 6.) Spiritual Retreat fund \$809.

<u>SPECIAL FUNDS</u>	2019	2020	2021	2022		2023
	<u>Actual</u>	<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>
Opening Balances	\$ 178,961	\$ 190,927	\$ 214,821	221,076	\$ 221,076	\$ 178,652
Receipts						
Music on the Mount Fund	6,593	451	40	2,000	1,192	2,000
Memorial Fund	2,525	7,162	10,590	-	6,837	-
Spiritual Retreat Fund	250	250	1	-	251	-
Youth Fund	1,257	1,100	607	-	608	-
Refugee Fund	-	-	-	-	-	-
Contingency Fund Receipts	-	3,600	800	-	1,413	-
Endowment Fund - Gain on investments	15,907	13,357	11,550	5,000	105	5,000
	26,531	25,921	23,588	7,000	10,404	7,000
Disbursements						
Music on the Mount Fund	7,065	1,625	2,168	4,650	3,415	4,875
Memorial Fund	-	-	200	-	-	-
Spiritual Retreat Fund	194	-	-	-	-	-
Youth Fund	125	-	-	-	-	-
Endowment Fund - Loss on investments	(2,484)	-	-	-	8,500	-
	4,900	1,625	2,368	4,650	11,915	4,875
Transfers - In (Out)						
Music on the Mount Fund						
Memorial Fund transfers to Contingency		(26,000)	-	-	-	
Spiritual Retreat Fund						
Youth Fund transfer to Current						
Music on The Mount to Capital(A/V)					-	
Contingency Fund Exp (Transfers)	(9,666)	39,990	(3,058)	(57,319)	(27,808)	(30,924)
Endowment Fund - transfers to Benev. & other	-	(14,391)	(11,907)	(13,000)	(13,105)	-
	(9,666)	(401)	(14,966)	(70,319)	(40,913)	(30,924)
Closing Balances - Special Funds						
Music on the Mount Fund	11,839	10,665	8,538	5,888	6,315	3,440
Memorial Fund	28,185	9,348	19,738	19,738	26,575	26,575
Spiritual Retreat Fund	308	558	559	559	809	809
Youth Fund	5,572	6,672	7,279	7,279	7,886	7,886
Refugee Fund	-	-	-	-	-	-
Contingency Fund	15,988	59,578	57,319	-	30,924	-
Endowment Fund	129,034	128,000	127,643	119,643	106,143	111,143
Total Special Funds	<u>190,927</u>	<u>214,821</u>	<u>221,076</u>	<u>153,107</u>	<u>178,652</u>	<u>149,853</u>

Statement of Receipts and Disbursements & Balance Sheet

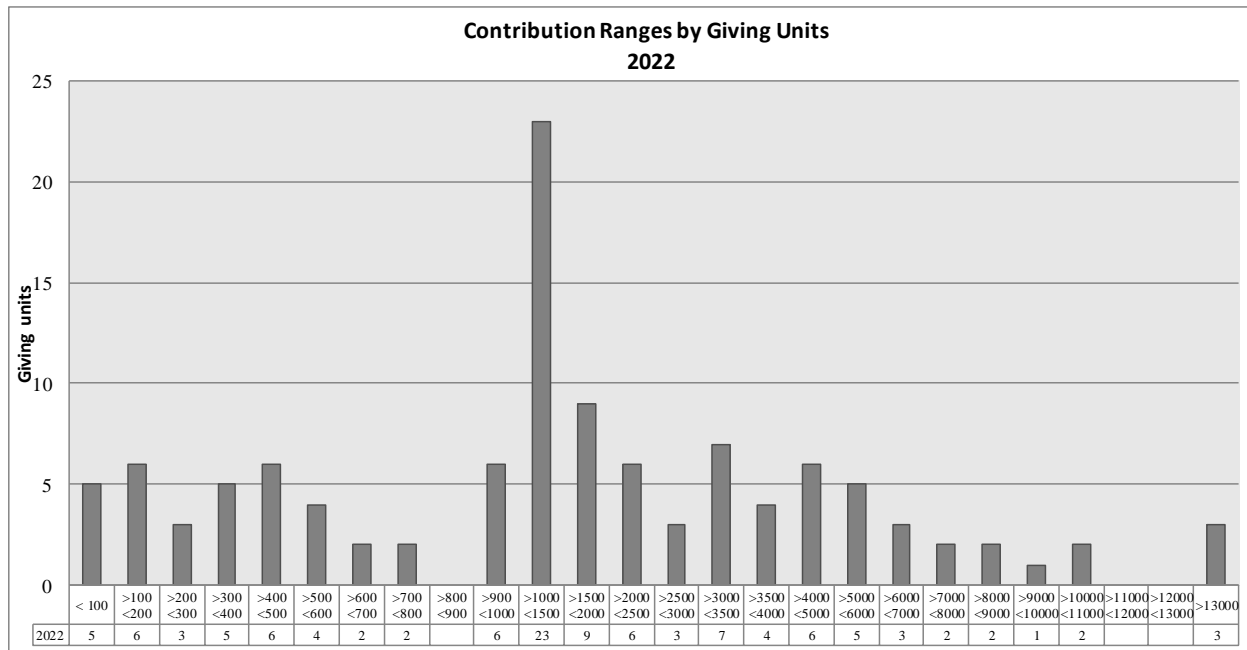
Summary of Total Receipts vs. Disbursements						
	2019	2020	2021	2022		2023 Budget
	Actual	Actual	Actual	Budget	Actual	Proposal
Receipts (including transfers)						
Ministry & Mission (Current)	\$ 286,795	\$ 268,071	\$ 263,092	\$ 226,720	\$ 263,111	\$ 236,950
Benevolence	25,645	23,514	22,336	22,000	22,156	22,000
Benevolence Special Appeals	87,612	32,473	39,673	31,715	45,040	36,300
Capital	19,490	88,088	15,882	11,800	11,354	14,920
Rental Property	33,248	23,914	45,579	50,541	50,591	51,747
Special Funds	26,531	25,921	23,588	7,000	10,404	7,000
Total Receipts - All	479,321	461,980	410,151	349,776	402,658	368,917
Disbursements (incl. transfers)						
Ministry & Mission (Current)	286,795	268,071	263,092	245,838	263,111	288,187
Benevolence	25,645	23,514	22,336	22,000	22,156	22,000
Benevolence Special Appeals	87,612	32,473	39,673	31,715	45,040	36,300
Capital	11,983	9,340	50,089	29,650	13,974	25,300
Rental Property	19,172	90,953	26,154	19,825	21,370	20,990
Special Funds	14,566	2,026	17,333	74,969	52,828	35,799
Total Disbursements - All	445,772	426,377	418,677	423,997	418,480	428,576
Net Funds Generated (Used)	33,549	35,603	(8,526)	(74,221)	(15,822)	(59,659)

Balance Sheet ending values at dates noted						
	2019	2020	2021	2022		2023 Budget
	Actual	Actual	Actual	Budget	Dec. 31	Proposal
Current Assets						
Petty Cash	\$ 100	\$ -	\$ -	\$ -	\$ -	
Ministry & Mission Bank Acct	23,479	8,840	23,772	(18,318)	60,368	(26,737)
Ministry & Mission (ELFEC - ST. Inv.)	35,320	39,500	-	-	-	-
Capital Bank Account & Investment Account	45,368	124,115	89,908	72,058	87,289	76,909
Rental Property Account	28,239	(38,800)	(19,374)	11,342	9,847	40,604
Rent Deposit Account	3,058	1,917	4,170	4,170	4,174	4,174
Accounts Receivable	4,570	9,674	4,721	5,500	5,325	5,500
Prepaid Insurance	4,602	(664)	8,727	9,150	8,948	9,700
Grocery Card Program Float	3,000	3,000	3,145	-	(3,965)	(1,000)
	147,737	147,583	115,070	83,902	171,985	109,150
Special Funds						
Music on the Mount	11,839	10,665	8,538	5,888	6,315	3,440
Memorial Funds	28,185	9,348	19,738	19,738	26,575	26,575
Spiritual Retreat Fund	308	558	559	559	809	809
Youth Funds	5,572	6,672	7,279	7,279	7,886	7,886
Contingency Fund	15,988	59,578	57,319	-	30,924	-
Endowment Fund	129,034	128,000	127,643	119,643	106,143	111,143
	190,927	214,821	221,076	153,107	178,652	149,853
Fixed Assets						
Land and Church Buildings	781,897	781,897	781,897	781,897	781,897	781,897
Furniture and Fixtures	22,174	22,174	22,174	22,174	22,174	22,174
Organ	204,000	204,000	204,000	204,000	204,000	204,000
235 Dawson Street	82,975	82,975	82,975	82,975	82,975	82,975
237 Dawson Street	24,137	24,137	24,137	24,137	24,137	24,137
	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183
Total Assets	\$ 1,453,846	\$ 1,477,587	\$ 1,451,329	\$ 1,352,192	\$ 1,465,820	\$ 1,374,186
Liabilities						
Accounts Payable	197	1,820	4,682	1,500	4,776	2,500
Accrued Liability	-	2,295	7,690	-	-	-
Rent Deposit	3,058	1,917	4,170	4,170	4,174	4,174
Prepaid Refugee Expenses					7,550	10,000
Deferred Revenue	71,487	55,008	27,994	13,950	58,349	26,200
Synod Internship/summer student clearing	(769)	1,227	-	-	-	-
	73,973	62,267	44,536	19,620	74,849	42,874
Congregational Equity						
Property	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183
Current Account Surplus/(Deficit)	(0)	(0)	-	(19,118)	(0)	(51,237)
Special Funds	61,893	86,821	93,433	33,464	72,509	38,710
Capital Account Surplus	45,368	124,115	89,908	72,058	87,289	76,909
Rental Property Account Surplus/(Deficit)	28,239	(38,800)	(19,374)	11,342	9,847	40,604
Endowment Fund	129,034	128,000	127,643	119,643	106,143	111,143
	1,379,717	1,415,320	1,406,793	1,332,572	1,390,971	1,331,312
Total Liabilities & Equity	\$ 1,453,689	\$ 1,477,587	\$ 1,451,329	\$ 1,352,192	\$ 1,465,820	\$ 1,374,186

Summary of Contribution Ranges by Giving Units 2022 (and comparisons to prior years)

Number of contributors				Contribution Ranges					
2019	2020	2021	2022						
2	4	1	3	\$ 13,000	& over	\$ -			
-	-			12,000	to	13,000			
-	-	1		11,000		12,000			
1	1		2	10,000		11,000			
-	1	2	1	9,000		10,000			
1	2	2	2	8,000		9,000			
4	1	2	2	7,000		8,000			
2	4	2	3	6,000		7,000			
2	3	5	5	5,000		6,000			
6	10	3	6	4,000		5,000			
5	5	10	4	3,500		4,000			
6	6	6	7	3,000		3,500			
8	6	2	3	2,500		3,000			
8	6	9	6	2,000		2,500			
7	10	5	9	1,500		2,000			
29	20	23	23	1,000		1,500			
4	6	4	6	900		1,000			
4	2	4		800		900			
4	3	7	2	700		800			
6	2	1	2	600		700			
4	6	2	4	500		600			
3	-	3	6	400		500			
8	4	6	5	300		400			
6	4	5	3	200		300			
4	10	5	6	100		200			
8	5	5	5	-		100			
132	121	115	115						

Summary of Contributions (all Accounts)				
	2019	2020	2021	2022
Envelopes Contributors	83	77	72	76
Par Contributors	49	44	43	39
Total Contributors	132	121	115	115
Total Contributions	\$ 282,702	\$ 331,574	\$ 274,283	\$ 309,340
Median Giving	1,200	1,450	1,260	1,413
Average per Giving unit/year	2,142	2,740	2,385	2,690



Open Sesame Headstart Preschool

Statement of Receipts and Disbursements 2022 and 2023 Budget

In 2022, Covid-19 impacts restricted enrollment with the impact of revenue being less than program expenditures and a loss of \$22,826 was incurred. This was funded with cash received in prior years due to Gov't support through the pandemic. Late in the year, the government announced the Canada Wide Early Learning Childcare (CWELCC) program intended to provide parents with \$10/day childcare. Open Sesame has been approved to participate in this program with the majority of financial support coming from government as implementation rolls out.

The budget for 2023 reflects increased enrollment, and financial support being shared between government and parents. While the 2023 budget reflects a break-even, Mount Zion and Open Sesame will need to evaluate how it fits as a charity within a government program while continuing to meet the ongoing needs of children with special needs.

by: Joan Brunger - Treasurer

	<u>2021</u>	<u>2022</u>		<u>2023</u>
	<u>Actual</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>
<u>Receipts</u>				
Student Fees	\$20,036	\$24,100	\$22,631	30,096
Region of Waterloo - Subsidization of student fees	1,430	2,700	1,341	-
CWELCC Fee Rebates -Regional Funding			6,367	36,480
CWELCC Workforce Compensation				1,128
Region of Waterloo Operating Funds	5,826	3,288	4,807	4,800
Provincial - Wage enhancement & Admin Grant	3,858	1,980	2,330	2,340
K-W Habilitation Staff support	2,192	-	3,680	
Personal Donations	3,070	3,400	3,080	3,400
Grocery Card profits	412	-		
Synod Grant - Justice Initiatives	7,000	7,000	7,000	7,000
Chamberlain Family Foundation Grant	2,000	2,000	2,000	2,000
Misc/ other	403			
<u>Unusual One time Grants</u>				
Region of Waterloo - Sustainability funding	10,000	3,000	949	
CWELCC Implementation funding			3,275	
Gov't of Canada - CEWS payments	17,898	-		
Region of Waterloo - One Time Technology Grant	496			
Region of Waterloo - Stabilization Funding	8,200	2,000	1,600	-
	<u>\$82,820</u>	<u>\$49,468</u>	<u>\$59,062</u>	<u>\$87,244</u>
<u>Disbursements</u>				
Staff Costs	61,747	59,530	68,045	79,980
Food	585	1,200	183	1,000
Supplies & Equipment	746	500	1,449	500
License	100	100	125	100
Office Expenses	-	300	182	350
Christmas Party	239	-	55	
Bank Charges	176	240	161	240
Cleaning	6,407	6,750	5,185	4,000
Phone	345	360	481	420
Playground Equip & Inspection /upkeep of premises	576	600	455	500
Technology for Classroom	1,664	-	2,483	
Professional Development	160	293	141	200
First Aid	-	50	313	
Field Trip	-	-	476	
CWELCC fee rebates & disbursements			2,153	
Misc	493	-		
	<u>73,238</u>	<u>69,923</u>	<u>81,888</u>	<u>87,290</u>
<u>Excess (Deficiency)</u>	<u>\$9,582</u>	<u>\$(20,455)</u>	<u>\$(22,826)</u>	<u>\$(46)</u>
Balance from Prior year	<u>21,370</u>	<u>30,951</u>	<u>30,951</u>	<u>\$8,125</u>
Ending Cash position	<u>\$30,951</u>	<u>\$10,496</u>	<u>\$8,125</u>	<u>\$8,079</u>

Parish Statistics 2022

PASTORAL ACTS

Baptisms:

None

Affirmation of Faith / Confirmation:

Tessa Connor	November 27
Evelyn Jyrkama	November 27

Weddings:

None

Death:

Willi Nassau	February 6
Marta Schaefer	April 27
Karin von Schilling	June 11
Terry Eichholz	July 13
Ed Riegert	October 24
Conrad Barth	December 9
Erna Cassidy	December 24

Transfers in / New members:

Stewart Weber
Doug Schweyer
Joyce Schweyer
Cynthia McBean

Transfers out:

None

Membership Statistics

MEMBERSHIP	Year	Baptized Members	Confirmed (Voting members)	Children
	2022	415	344	69
	2021	415	344	71
	2020	412	343	69
	2019	415	346	69
	2018	424	357	67
	2017	409	347	64
	2016	412	351	61
	2015	429	371	60
	2014	428	373	57

YEAR	2016	2017	2018	2019	2020	2021	2022
Received by:							
• Baptism	2	3	3	0	0	2	0
• Transfer	1	1	22	7	6	6	4
• Affirmation of Faith	2	2	2	2	0	0	2
Released by:							
• Transfer	0	3	3	6	1	0	0
• Death	9	4	8	6	8	5	6
• Removed	0	15	0	0	0	0	0

Worship Attendance	Year	Total # of Services	Average Attendance
Sunday	2022	xx	xx
<i>NOTE: 2020, 2021 and 2022 attendance for online worship unknown</i>	2021	xx	xx
	2020	xx	xx
	2019	51	83
	2018	52	85
	2017	52	85
	2016	53	87
Non-Sunday *	2022	xx	xx
	2021	xx	xx
	2020	xx	xx
	2019	10	55
	2018	10	60
	2017	15	45
	2016	17	54

* Average attendance for non-Sunday worship includes Ash Wednesday, Maundy Thursday, Good Friday, Christmas Eve/Day and Midweek Advent and Lent services.