



Orange Shirt Day

Mount Zion Evangelical Lutheran Church

Annual Reports for the year 2025
and proposed 2026 Budget

Annual Congregational Meeting
March 1, 2026
Held In Person at 11:30 am

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



Volunteers in the Kitchen



Lent Banner

WELCOME & OPENING

- Call to Order
- Establishment of a quorum
- Opening devotions
- Motion to adopt the agenda
- Motion to approve the minutes of the 2025 Annual General Meeting, Congregational Meeting of September 28

REVIEW

- President’s Report
- Pastor’s Report
- Committee Reports
- Review of 2025 Financial Report
- Motion to approve 2025 Financial Report

NEW BUSINESS

- Presentation of the Proposed Budget
- Motion to approve the 2026 Budget
- Election of Council Members
- Motion to approve the slate of officers for 2026
- Questions regarding any information in reports
- Adjournment

TABLE OF CONTENTS

MINUTES

2025 Annual Meeting	2
Congregation Meeting – September	4

REPORTS

Council President	6
Pastor	12
Music Director	15
Ministry Associate	16

COMMITTEE REPORTS

Faithfulness (Core Value #1)

Worship and Music	18
Confirmation	19
Sunday School	19
Lay Internship Committee	20
Greeters & Ushers	20
Funeral Reception	20

Inclusivity (Core Value #2)

Health Council	21
Mount Zion Kitchen Ministry	21
Black History Sunday	22
Property	22

Justice (Core Value # 3)

Justice Through Service	23
-------------------------------	----

Looking Outward (Core Value #4)

Communications	26
Community Garden	26

Kindness (Core Value #6)

Mitten Tree	27
Open Sesame Preschool	27
Open Sesame Auxiliary	28

Finance, Budget, and Statistics

Finance Committee	29
2025 Financial Review	30
2026 Budget Proposal	31
Ministry & Mission Account.....	34
Benevolence Account	36
Capital Account and Property Account	37
Special Funds	38
Balance Sheet.....	39
Members Giving Statistics	40
Open Sesame	41

Parish Statistics	42
-------------------------	----

Membership Statistics	43
-----------------------------	----

2025 MINUTES

**Mount Zion Evangelical Lutheran Church
Minutes of the Annual General Meeting (AGM)
Sunday March 2, 2025**

The 69th Annual General Meeting (AGM) was called to order by Karen Gastmeier at 11:35 AM. Welcome provided by Karen Gastmeier.

Establishment of a Quorum: Bob McDermott stated that a quorum of 34 had been met and exceeded. (Total present=45)

Opening Devotions: Provided by Pastor Philip

Agenda for 2025 and Minutes of 2023 AGM:

MOTION: that the agenda be adopted. Moved by Karen Gastmeier. Seconded by Peggy Nickels. The motion was carried.

MOTION: that the minutes of the AGM of March 3, 2024, the minutes of special Congregational Meeting of June 16, 2024, and the minutes of the special congregational Meeting of Dec 8, 2024 be approved as written. Moved and seconded. The motion was carried.

Church Council President Karen Gastmeier provided a report. On December 8, 2024, Mount Zion held an update meeting regarding our Reimagining initiative. This coming year, we intend to:

- Explore expanding of Open Sesame
- Continue to explore housing options for property
- Explore expanding our current rentals
- Develop leadership opportunities at Mount Zion

Pastor Philip provided a report. Pastor expressed his thanks for the support from the congregation. Noted he was in his 11th year at Mount Zion. As we search for the way forward, we may find new ways to serve and view how we see church. Grateful for the leadership and the ministry at Mount Zion and for the young people involved in leadership. We have a wonderful and effective staff here at Mount Zion.

Questions about reports from 2024: From Judi Harris a question about the status of the Parish Nurse. Reply from Karen Gastmeier. Christine wants to remain on leave. We have planned on some coverage for the work that Nurse Christine had previously done, and this information will probably be available in about 2 weeks.

Karen Gastmeier made comments on the church communications: We have made some changes to newsletter. The on-line newsletter will be published once a month instead of every two weeks. For those who do not have access to computer or choose not to use it, a printed version of newsletter will be available and mailed with sermon pack. A limited number of copies will be available in the narthex for pick up. The newsletter will be available early in the month, allowing us to include current financial information.

Motion: to approve Committee Reports from 2024. Moved by Art Schelter. Seconded by Margaret. Waechter. The motion was carried.

2024 Financial Statements: Richard Brubacher reviewed the 2024 financial statements by PowerPoint presentation with comments. He thanked the members of the Finance Committee. Richard overviewed the financial statements. Reviewed of annual financial review, which was done by an external source (\$3500.) This review of 2024 finances have been completed and is posted in the church narthex. Open Sesame operates on a separate basis but required a financial audit according to the government rules.

MOTION: that the Financial Statements of 2024 be accepted as written. Moved by Richard Brubacher. Seconded by Peggy Nickels. Questions? The members thanked Richard for his outstanding work. **Being no further questions, by a show of hands, the motion was carried.**

Review of Strategic Directions:

The following recommendations to our Strategic Directions, were presented to the congregation at a Reimagining Mount Zion Initiative Update meeting held on December 8. Because quorum was not present, the motion was not voted on, but moved the AGM for voting.

Council moved the following motion, seconded by Ross Schlegel --

That the following changes are made to Mount Zion's Strategic Directions

- the addition of ***Support the involvement of youth, young adults, and young families*** in the area of Leadership and Administration
- The addition of ***Reconciliation*** and the addition of ***Exploration of new worship experiences, additional youth/young family ministries*** to Worship and Music
- That ***Parish Nurse*** be replaced with ***Resources will be considered to continue important visitation and support of our members***, the addition of ***Explore involvement of Youth, Young Adult and Young Family activities***, replace ***Inclusiveness*** with ***Reconciliation Work*** in the area of Programs Supporting Social Determinants of Health

Marc Jerry noted that in the area of Programs Supporting Social Determinants of Health that Inclusiveness and Reconciliation Work are not the same thing and members recommended that Inclusiveness remain and Reconciliation Work be added.

The motion was amended to read --

- the addition of ***Support the involvement of youth, young adults, and young families*** in the area of Leadership and Administration
- The addition of ***Reconciliation*** and the addition of ***Exploration of new worship experiences, additional youth/young family ministries*** to Worship and Music
- That ***Parish Nurse*** be replaced with ***Resources will be considered to continue important visitation and support of our members***, the addition of ***Explore involvement of Youth, Young Adult and Young Family activities***, and ***Reconciliation Work*** in the area of Programs Supporting Social Determinants of Health.

These are:

- The addition of "Support the involvement of youth, young adults, and young families" in the area of Leadership and Administration
- The addition of "that the Parish Nurse we replaced with: Resources will be considered to continue important visitation and support of our members."
- Add "Reconciliation Work" in the area of Programs Supporting Social Determinants of Health.

Motion: to approved changes to strategic priorities as noted from the Dec. 8 2024 meeting as listed above. Moved by: Karen Gastmeier. Seconded by Ross Schlegel. Questions: re adding reconciliation but not eliminating inclusiveness. Change agreed to. **By a show of hands, motion was carried.**

Richard Brubacher presented the 2025 budget as outlined in a PowerPoint presentation and comments.

MOTION: that the 2025 budget be accepted as presented. Moved by Richard. Seconded by Art Schelter. By a show of hands, the motion was carried unanimously. Karen Gastmeier thanked Richard on behalf of the congregation.

Election of Church Council Members: The meeting was turned over to Pastor Philip to run the election of Church Council members for 2025. Members were asked if there were any other nominations? Sharon Heeralall has agreed to be nominated. There being no further nominations, nominations were closed.

MOTION: to approve the slate of officers for Mount Zion Church Council for 2025 as follows: Karen Gastmeier, Kirk Swanson, David Murison, Stephanie von Schilling, Richard Brubacher, Betty Behm, Bill Gastmeier, Sharon Heeralall, Mary Thompson, Ross Schlegel, and Hanne Kuhnert. Moved by Helga Juergensen. Seconded by Art Schelter. The motion was acclaimed.

Installation of Officers: Installation was led by Pastor Philip with answers provided by attending 2025 Church Council members.

MOTION: to adjourn the AGM of 2025 at 1:15 PM. Moved by Peggy Nickels. Seconded by Betty Behm. The motion was carried.

Recorded by Stephanie von Schilling, March 2, 2025.

**Reimagining Mount Zion Initiative [RMZI]
Congregational Information Meeting
Sunday, September 28, 2025, immediately following Worship**

Agenda Items:

- Quick review to date
- An unexpected announcement
- Moving forward with Strategic Priorities

The last time we conducted a review was in December 2024 when we assessed our accomplishments from the prior year and recommended some updates to our Strategic Priorities.

REVIEW UPDATE & STRATEGIC DIRECTIONS

Through a series of conversations and meetings, we developed --

- a new Mission Statement:
 - “Striving to reflect God’s unconditional love, we are committed to understanding and acting on the needs of society and God’s creation. We respond to those needs with our gifts, talents, skills and assets.”
- a new Vision Statement:
 - “We are stirred and guided by God, to become an even more caring, joyful and diverse Christian community, serving all Creation by striving for justice.”
- established a set of Core Values (7) to guide our path:
 - Faithfulness, Inclusivity, Justice, Looking Outward, Looking forward, Nurturing Relationships, Kindness.
- Identified 3 Strategic Priorities for the next 2-3 years:
 - Leadership and administration
 - Worship and Music
 - Programs supporting social determinants of health

Why are we doing this?

For many years, we talked about the need for a plan for our future. Our finances were becoming stretched, and our runway was getting shorter. Recognizing that something had to be done and knowing how to do it are two different things. Hence, we called on Karen Bjerland to guide us through this process.

With her help, we understand that, although our financial runway was our greatest concern, there were ways to sustain ourselves and our ministries into the future. Through this process, we gather new understandings of who we are & what we can accomplish. Besides finding a way to monetize our significant assets, we came to recognize that being part of the wider community will play an important part.

Two goals remain:

1. Create a sustainable financial foundation for the congregation
2. To serve the broader community around us.

In our December 2024 update, we informed the congregation of our engagement with organizations to whom we thought might be potential partners to help us with property development possibilities and with organizations that might become tenants.

- Non-profit developers of housing
- Private housing developer
- Local government – funders & planners
- Organizations that might want to share space.

The consensus was that we were unable to find a partner whose values and/or business plan aligned with ours, but we remain committed to pursuing that goal – but it may take time. Given Mount Zion's upswing in terms of giving and membership, the pressure to make a decision has not increased.

GOOD NEWS ANNOUNCEMENT

Richard Brubacher was contacted by a lawyer who was engaged by an anonymous donor who wished to make a sizable gift to Mount Zion under certain conditions. The original letter from this lawyer was not received due to the postal strike of Nov. 15 to Dec. 17, 2024.

Over several months of emails, meetings and signatures, we have received an initial gift of securities, which when sold, amounted to just over \$300,000.

We have agreed:

1. That the donor remains anonymous. Now and in the future.
2. The funds are to be used for the purpose of beginning the housing development project determined by Mount Zion Lutheran church and/or a potential initiative related to Open Sesame
3. The housing can take any form but must be family-friendly.

Moving Forward – Request for Proposal (RFP)

During the summer of 2025, we sent a RFP to four planning firms with architectural support. Our proposal requested assistance in creating a concept plan for our property.

A sub-committee of the Council has reviewed each of them and determined that we would like to meet with 2 of the firms prior to selecting the successful bid. This meeting will be done on Oct. 3, 2025. We have learned that this is a slow and gradual process.

STRATEGIC PRIORITIES #1—Leadership & Administration

- **Develop strong leaders through education and mentoring.**

This conversation is important to our future. At the March 2025 Annual Meeting, we updated our Strategic Priorities to more accurately reflect what we are doing. They fall into three categories –

1. Leadership and administration
2. Worship and Music
3. Programs supporting social determinants of health

What does leadership look like at Mount Zion? It takes many forms:

- Serving on church council or acting as an usher captain
- Providing music leadership during a Sunday morning service
- Providing ongoing building maintenance
- Developing menus for the Mount Zion kitchen
- Organizing senior events at the Mount Zion café

We don't have enough leadership. Council has long acknowledged the need for more robust leadership. We recognize the importance of developing leaders and promoting broader participation. We want to create an environment where individuals are empowered to step into new roles, share their talents and help shape the future of our community. It is time to be intentional about addressing this challenge.

“Community Gathering” – Saturday, November 15, 2025

Our first step on this journey will be to hold a Mount Zion community conversation to gather ideas on how we can work better together, make room for and encourage new leaders and emerging & latent talent. This gathering is for everyone! We need to hear your voice & have fun while doing it.

Council invites & encourages everyone to attend this gathering on Nov. 15th.

Update information session presented by Richard Brubacher.

PowerPoint slides created by Karen Gastmeier.

Notes from PowerPoint presentation by Margaret Waechter

2025 REPORTS

Council President

Members of Council: Karen Gastmeier, President; Kirk Swanson, Vice President; Stephanie von Schilling, Secretary; Richard Brubacher, Treasurer; Betty Behm, Mary Thompson, Bill Gastmeier; David Murison, Ross Schlegel, Hanne Kuhnert, Sharon Heeralall and Pastor Philip Mathai.

2025 arrived with an abundance of snow and an intriguing letter. Both things shaped much of our year at council.

While rereading last year's minutes to prepare this report, I was reminded of the time we spent discussing snow. For the first time in our history (to our knowledge), we cancelled a Sunday morning service (Feb. 16), and many meetings had to be cancelled and rescheduled. Most of all, it affected our budget, with heavy snow in the early months of the year and again in December. It doesn't take a crystal ball to predict the same thing again in 2026.

A most generous gift

The letter brought better news: in December 2024, Richard Brubacher received an email from a local lawyer asking whether we had received a letter from last August. The letter noted that it was related to a gift to Mount Zion. Either because of the mail strike or the break-in at our office in September 2024, we did not receive the letter. The lawyer responded by emailing the letter, which outlined the gift's specifications, the need for anonymity, and, of course, the amount. He asked us to let him know if we were interested.

Richard's reply began with the words, "After I picked myself up off the floor," yes, of course, we were interested.

Over several months of emails, meetings, and signatures, Mount Zion received a gift of equities, which, when sold, amounted to over \$300,000. We agreed that the donor would remain anonymous, and our congregation signed a confidentiality agreement.

The agreement specifies the funds are to be used for the purpose of "beginning the housing development project determined by Mount Zion Lutheran and/or a potential initiative related to Open Sesame. The housing can take any form but must be family-friendly."

I think I speak for everyone when I say we are so grateful and so blessed.

Reimagining Mount Zion

This very generous gift helped us move our project forward. During the summer, we sent a Request for Proposal to four Planning /Architectural firms. Our proposal requested assistance in creating concept plans for the development of our property.

Over the summer, a subcommittee of council, including Bill Gastmeier, Richard Brubacher, Kirk Swanson, Ross Schlegel, Stephanie von Schilling and Pastor Philip, reviewed the proposals and interviewed the top two candidates. The decision was unanimous that we retain the partnership of GSP Group/ABA Architects to work with us through the next phase of our revitalization project.

The next phase will involve the newly formed Planning Liaison Committee, comprising Bill Gastmeier, Stephanie von Schilling, Kirk Swanson, Ross Schlegel, Bob McDermott, Jana Kelly of Open Sesame, and Pastor Philip. The committee will work with GSP Group/ABA Architects to define our requirements and, first, evaluate the condition and suitability of our original buildings. This will enable us to develop realistic options for consideration moving forward. The committee will bring in individuals with the necessary skill sets when needed.

Strategic Priorities

Another aspect of our Reimagining Mount Zion Initiative is our Strategic Priorities, which were revised at our March 2 Annual Meeting. While there were some changes (see the minutes of that meeting in this report), our priority of developing strong leaders through education and mentoring remains.

While developing leadership often comes to mind during council and committee meetings, it was on November 15 that 35 members of Mount Zion participated in a Leadership Workshop. Facilitator Karen Bjerland walked us through two leadership styles, transactional and transformative, noting that one ensures stability and order, while the other nurtures vision and energy. Participants broke into small groups and came up with many ideas and suggestions. We listened and learned together. Council has reviewed the

suggestions and chose a few to follow up on immediately and others that will take some time. Watch for initiatives over the coming year.

Welcome Pastor Peter

In March 2025, we welcomed Rev. Dr. Peter Kuhnert as Ministry Associate to our Ministry Team. As Ministry Associate, he, in consultation with Pastor Philip, identifies those who need or would welcome a visit. He provides spiritual care, administers Holy Communion, and gives individuals time to share their concerns.

New Members

We welcomed eight new members, including Jose, Kezia & Liam George, Serveh, Samuel Reeves, Charlotte Bourdon, and Nancy & Beno Joshua.

Intern Leo Nupolo Johnson

Martin Luther University College student Leo Nupolo Johnson has continued his internship with us into 2025. Since he started in September 2024, he's brought so much energy and warmth to our community. We've seen him grow in his pastoral and preaching abilities, and many of us have even enjoyed participating in drumming circles for the first time. We especially loved having his family join us on Sunday mornings, adding to the sense of family within our congregation.

Property News

We are always grateful for the work of the property committee, especially this year, when they took on two projects that support our congregation's mission. They completed a major renovation of the Open Sesame Classroom and made life easier for volunteers in the Mount Zion Kitchen.

The entire Open Sesame Classroom was renovated, including new cabinets, countertops, and sinks. A new industrial dishwasher (a licensing requirement) was installed, and they found room to add a refrigerator. Plumbing and electrical systems were updated, and new blinds were installed.

In the upstairs kitchen, a new heat pump was installed, bringing air conditioning and keeping volunteers preparing meals for the Mount Zion Kitchen program cool, even on the hottest days.

Black History Scholarships

Since Mount Zion has hosted Black History celebrations, event proceeds have supported scholarships for students of Caribbean heritage planning to attend university or college through the Caribbean Canadian Association of Waterloo Region (CCAWR). In 2025, we established two named Mount Zion Scholarships, the Mount Zion Education Scholarship and the Esselyne Bell Education Scholarship. A small team of readers reviewed applicants and selected recipients at a September event. You will have the opportunity to hear from them during the 2026 Black History celebration.

Your generosity is appreciated

Mount Zion members are generous. Along with your support for the Ministry and Mission account, your generosity shone through in other areas, including donations to our Food Card Program, Synod, the Mount Zion Kitchen, the Black History Scholarship program, and Open Sesame, among others. Thank you!

Thank you to the 2025 council members!

I want to express my gratitude to my hard-working colleagues on council, many of whom also serve as committee chairs or are heavily involved in other areas. Thank you to **Kirk Swanson**, who serves as vice president and is also chair of the Property Committee, and to **David Murison**, who also prepares Sunday's PowerPoint presentations and oversees the live streaming of the service. Thank you to **Stephanie von Schilling**, who serves as Secretary and gets the minutes distributed before most of us get home. She is also involved in the Health Council and the Mount Zion Café, and more. Thank you to **Betty Behm**, who chairs the

Health Council; **Mary Thompson**, who chairs the Justice Through Service Committee; **Bill Gastmeier**, who chairs Worship and Music as well as tech support; and **Ross Schlegel**, who, in addition to knowing much about property management, always adds a little levity to our meetings. Thank you to **Hanne Kuhnert**, whose youthful perspective has been a blessing. And thank you to our newest member, **Sharon Heeralall**, whose connections within the Caribbean community will enrich our conversations. Council is also grateful for **Pastor Philp's** calming presence and wisdom.

I cannot thank **Richard Brubacher** enough. Along with keeping Mount Zion's finances in order, he is also primarily responsible for Open Sesame's successful transition into CWELCC, the government's \$ 10-per-day daycare program.

I should also mention that four council members also sing in the choir. Thank you, Richard, Bill, Stephanie and Mary, for your gift of music.

Mount Zion is blessed with talented, collaborative, and collegial staff members. Working with them is a delight. Thank you, Pastor Philip, Pastor Peter, Sarah, Margaret, Tim and Leo. Please know how much you are appreciated and valued.

A Brief Summary of the Reimagining Mount Zion Initiative Activities

2025

March 2025

Changes to our Strategic Priorities were adopted at the March 2, 2025, Annual Meeting to better reflect our current activities. They read as follows.

1. Leadership and Administration

- Develop strong leaders through education and mentoring
- Develop a communication strategy
- Further utilize the assets of the building to advance the mission of the congregation
- Support the involvement of youth, young adults and young families

2. Worship and Music

- Continue to prioritize the ministries of worship, music, pastoral care, fellowship and Reconciliation.
- Enhance hybrid online and in-person worship to build a virtual community and potentially grow the congregation
- Exploration of new worship experiences, additional youth/young family ministries

3. Programs Supporting Social Determinants of Health

- a. Resources will be considered to continue important visitation and support of our members
- b. Headstart Preschool
- c. Community Support (Rentals, etc.)
- d. Food Insecurity
- e. Affordable Housing
- f. Inclusiveness
- g. Refugee Support
- h. Climate Justice
- i. Reconciliation Work

September 2025

During a congregational meeting on September 28, Treasurer Richard Brubacher provided a brief update on our previous reimagining efforts. He then made an exciting announcement: Mount Zion has received a \$300,000 donation from an anonymous donor to support our reimagining plans.

This amazing gift has allowed us to move our project forward. During the summer, council sent a Request for Proposal to four planning firms with architectural support. Our proposal requested assistance in creating a concept plan for our property. A subcommittee of the council reviewed all four proposals and then followed up with an in-person meeting with two candidates. The partnership of GSP Group and ABA Architects won the contract.

November 2025

Leadership Workshop

The Church Council invited everyone to participate in a Leadership Development workshop on November 15. This marked our first step in honouring our Strategic Priority #1: developing strong leaders through education and mentoring.

The program was both engaging and energizing, designed to create an environment where individuals feel empowered to take on new roles, share their talents, and help shape the future of our community.

Thirty-five members of Mount Zion participated. Facilitator Karen Bjerland walked us through two leadership styles, transactional and transformative, noting that one ensures stability and order, while the other nurtures vision and energy. Participants broke into small groups and generated numerous ideas and suggestions. We listened and learned together. Council has reviewed these suggestions and chosen a few to follow up on immediately and others that will take some time. Watch for initiatives in the New Year.

December 2025

Council approved the Terms of Reference for the newly established Planning Liaison Committee. Members of the Committee are Bob McDermott, Kirk Swanson, Jana Kelly, Stephanie von Schilling, and Bill Gastmeier. Ex officio members are Pastor Philip and Karen Gastmeier.

The group is encouraged to bring in other members of the congregation when specific skills and interests are needed.

2024

January - Developed a list of organizations we might like to partner with in the future. Those organizations were sent a Request for Information. Many of them responded with additional information, including their goals and values.

February - Created a shortlist of potential partner organizations that we plan to interview in person.

March – June – carried out interviews with non-profit developers of housing, a privately owned housing developer, Local Government funders and planners, organizations that might want to share space or partner, and a real estate organization.

December 8 – Congregational meeting update, including a discussion of modifications to our Strategic Plan to be voted on at the Annual General Meeting on March 2, 2025. (The meeting was held in spite of the fact that a winter storm meant that there was no quorum)

2023

March – the program is announced

April 12 – Visioning Survey to Congregation

April 30 – Congregation Information Meeting to discuss survey results and view draft of Vision Statement and Core Values

June 4 - Congregational Meeting. Core Values and Vision Statement were adopted.

Core Values adopted June 4, 2023

Preamble:

Equipped by the teachings of the Scriptures and empowered by the Holy Spirit, the people of Mount Zion embrace these core values:

Faithfulness:

- We are called to be true to God and to one another through our actions of love, compassion and our desire for justice.

Inclusivity:

- We value our desire and ability to include all people, regardless of age, ability, race, gender identity, sexual orientation, socioeconomic status, and religious practice, into our community.

Justice:

- We work with our neighbours and communities to break down barriers and provide equitable access to resources and opportunities.
- We are entrusted to be stewards of the earth, our own resources and all of God's Creation, ensuring sustainable outcomes for our and future generations.
- We strive to further our understanding of justice in its many forms, including Indigenous reconciliation, and to be leaders in our response.

Looking Outward

- Mount Zion is not a community in isolation. We respond to the needs and perspectives of all with love and compassion.

Looking Forward:

- Courageously looking forward to a sustainable future, we build on our strengths and explore new ideas and partnerships.

Kindness

- We treat each other with respect and love. We value responding to the needs and perspectives of others with love and patience. We serve our congregation as God cares for us.

Vision Statement Adopted June 4, 2023

We are stirred and guided by God to become an even more caring, joyful and diverse Christian community, serving all Creation by striving for justice.

Mission Statement Adopted November 10, 2023

Striving to reflect God's unconditional love, we are committed to understanding and acting on the needs of society and God's creation. We respond to those needs with our gifts, talents, skills and assets.

June 28 – Community Round Table

November 10 – Adoption of New Mission Statement and Strategic Directions.

December – Contacted potential partners for expressions of interest, which will be reviewed in January.

Pastor's Report

Dear family of Mount Zion,

2025 has gone by quicker than we would have liked and is in our rearview mirror now. We continued taking our very tentative and cautious steps having embarked on the reimagining journey, not really sure of the where's and how's of our journey. We wished that things moved quicker, especially given the developments during the past year in finding out that there were new resources to be had to help with the planning ahead. There was excitement and gratitude and a spirit of optimism.

While this was where we were as a community the world around was in chaos. Violence and wars and political and economic uncertainties, flexing of military and financial muscle by nations, deliberate and intentional targeting of people, especially those in the margins is becoming an all-too-common part of the news cycle. The war in Ukraine seems to have no end, the one that ended in Gaza left a huge toll on the people there. There is real palpable fear all around at the uncertainties and feeling of insecurity. In this context it is only prudent that we be reminded of our calling and how we discern it. How do we embody Jesus Christ in such times?

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? 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.

Our new mission statement very aptly describes what we are about as a community of faith and what we are to strive for: *We are stirred and guided by God to become an ever more caring, joyful and diverse Christian community, serving all Creation by striving for justice.* 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. As a congregation, we were very open to stepping outside our comforts in our worship style, liturgy, music, service to the community and so on, allowing us to experience the Divine in new ways and see our faith through other lenses.

The ministry of the past year has been very fulfilling. I have strived to remain faithful to the call for ministry here at Mount Zion, in the ministry of word and sacrament and the other responsibilities of pastoral care. As the years go on the changes are noticeable. Aging, with its frailties and also its wisdom, is very much part of our human reality. But we have been blessed with the number of younger folk who have become part of our community. I remain grateful to all for this privilege of journeying with you. I have regularly reported to the Council and the Worship and Music Committee and attended the other committees of the congregation.

Talking of some of the significant events of the year, the Black History Month service and celebration has become one of the highlights of the year at Mount Zion. In 2025 the Black History Month Service and celebrations was held on February 23. Bishops Ali Tote and Carla Blakely participated in the service and celebrations. Bp. Ali Preached and Bp. Carla presided, at worship. The worship, with its music, sermon and adapted liturgy, was appreciated by all.

The celebrations in the Lange Auditorium also went well. Anthony Bell, a former recipient of one of the Caribbean Scholarship and Mrs. Bell's grandson, spoke, as also Intern Leo. As in the previous years, most of the civic leaders from the community were present and they came together to serve lunch. In 2025, Mount Zion instituted 2 scholarships, The Esselyne Bell Scholarship and the Mount Zion Scholarship, that were awarded at the September event.

Our midweek Lenten gatherings were an ecumenical effort when we again joined hands with the Anglican congregations in Waterloo and other Lutheran congregations of the Two Rivers Ministry Area.

After a number of years, we were able to have our worship in the Park on Sunday June 15. We were at a new venue, Hillside Park, off Marsland Drive. The venue was really convenient for everyone. The attendance was really good and we had a wonderful service followed by a potluck lunch and fun and games for the children and adults! Thanks to the music team and Anne and Hanne for taking care of the various aspects of the event and making it possible to have a meaningful day when we could really experience community!

On September 28th we celebrated the new members and new friends of Mount Zion. Those welcomed included Jose George, Kezia Sara George & Liam J. George, Samuel Reeves, Charlotte Bourdon, Serveh – Friends of the congregation and Nancy Joshua & Beno Joshua – Members. The Sunday was also Orange Shirt Sunday. After service we had the congregational meeting where the congregation was informed about the gift we received to better facilitate the planning of the reimagining process and taking it forward.

We observed the Season of Creation from September 1 through October 5. Our liturgy for the 5 Sundays had this focus. The Justice Through Service Committee made presentations about Project Lake Chad. The confession, creed and the Lord's prayer were gathered from different parts of the world and dealt on the theme of creation.

Our Caribbean Christmas dinner and celebrations was held on November 22, 2025.

The AGM on March 2 was once again a testimony to God's provision and leading in the life of the congregation. The oneness and enthusiasm in how we navigated our journey forward as a congregation was really encouraging and bode well for the future of the community. Thanks also to all of you who have agreed to be on council and be the leaders of this community, and to Richard, our treasurer, I am grateful for all your commitment for the ministries and the future of Mount Zion. The council was installed during the meeting. A special word of welcome to Sharon Heeralall, our new council member!

On September 28, after service we had the congregational meeting where the congregation was informed about the gift we received to better facilitate the planning of the reimagining process and taking it forward.

August 3 was a happy day for us when our grandson, Naveen Mathai Li-Philip, son of Cheryl Philip and Jonathan Li, was baptised during the service.

Serveh Rashidpour, having attended our worship and other activities for a few months, indicated her desire to be baptized and I met with her regularly in preparation for this. Her baptism was held on Reformation Sunday, October 26. She is from Iran and before moving to Waterloo had been attending an Arab Lutheran group in Toronto.

Our first confirmation class meeting for the year was held on November 16, after worship. Deaveon Pink, Katherine Schlegel and Spencer Schlegel have registered for this year. We have been meeting every third Sunday after worship, from 11:30 to 1:00.

Intern Leo and I attended the Synod Lutheran Youth Camp at Camp Kintail from August 23 to 29. I joined Leo the afternoon of the 24th, after worship here at Mount Zion. Tessa, Whitney and Ethan Connor attended camp from Mount Zion.

On May 11 we had the Affirmation of Baptism of Ethan Connor. He could not be part of the group during Reformation Sunday of 2024 as he was injured in a sports related incident.

Our members who died in 2025 include:

- Fred Joyner died peacefully at Stedman Community Hospice, Brantford, on February 20, 2025. A celebration of life was held on April 13 at Bethel Community Hall in Paris, Ontario.

- Darrol Bryant passed away on March 1. A memorial service was held at Parkminster United Church on Monday June 16, at 11 am.
- Pastor Melvin Janke passed away on April 4, 2025. No services were held as per his wishes.
- Jack Hahn passed away on April 16, 2025. A Memorial Service was held at Erb and Good Funeral Home on April 22, at 2 pm, for the immediate family.
- Ed Baumgart passed away on May 2, 2025 and the funeral service and committal were held on May 10 at Erb and Good Funeral Home and at Parkview Cemetery.

One of the activities that has been going on regularly was the Pastor's Lunch & Learn. We have been meeting regularly on the last Sunday of the month. After a simple meal we have had presentations from different members of the congregations leading to very involved and deep conversations. This was another opportunity to build community and learn from one another.

From May 21 to 23 and November 19 to 21, I was at Ottawa and Mississauga, attending the Board of Governors of the Canadian Council of Churches (CCC). While at Ottawa we met at Saint George and Saint Anthony Coptic Orthodox Church and at Mississauga we met at the Queen of the Apostles Retreat Centre. The council represents 26 member churches from across Canada. CCC is unique in that it also includes the Roman Catholic Church as members. We also have a couple of associate members. Together, these member churches comprise 85% of the Christians in Canada. The CCC was founded in 1944 and last year celebrated its 80th anniversary. The ELCIC has been a member since 1968. Pr. Paul Gehrs and I represent the ELCIC on the board. We also have Emily Savage, a Young Adult who is an ELCIC member, as one of three vice presidents.

I also serve on the Racial Justice Committee of the Eastern Synod and serve as the chair at the moment. I also sit on the Interfaith Grand River, a group representing the different faith communities of Waterloo Region.

As in 2024, from January 27 to February 10, Pastor Peter Kuhnert and I were in Guyana to lead the retreats for the pastors and deacons of the Evangelical Lutheran Church in Guyana. The retreat for the pastors was held from January 29 to 31 and for the deacons from February 5 to 7. The suggested follow-up retreats have not been scheduled, as yet, for this year.

I was at the South Florida Mar Thoma Church, to make a presentation at the Sadhu Kochukunju Memorial Lecture, on March 8. The title of the lecture was "The Use and Abuse of the Cross." I also attended couple of vesper services and the Sunday worship. The trip was uneventful and smooth, though we were anxious about how it would be given the political uncertainties!

The vespers group continues to meet regularly from Mondays through Thursdays. We are a faithful group of six who meet at 7 pm, do the Holden Evening Prayer and discuss relevant themes or topics till eight. For the past few months we have been going through the Mountaineer, our newsletter. We have gone as far back as 2010 and it is interesting to read the articles and also reports from the council and the various committees.

There have been times when people have credited me with how things are here at Mount Zion but I would always remind them that it is not about just one person but that all of us are responsible for what we experience here as a community. We are blessed to have a community that is passionate about the life and ministries of the Mount Zion. We have a very committed core of volunteers and committee members who are being stretched thin and feeling the weight of just some doing most of the work. I can only wish that more of us would step forward to lead in whatever capacity that one is able.

Our council has been a delight to work with, with their dedication and passion for the mission of Mount Zion, thanks for all your leadership. A special thanks to Karen Gastmeier, our president, for her untiring involvement and leadership and to Richard Brubacher for all his diligence in overseeing our finances and helping a lot of us to keep free of our blood pressure medications! The various committees have worked tirelessly and in a selfless manner to be faithful to the mission that has been entrusted us. Thanks to all who are part of various

committees for all that you do. Besides the committees, other groups like the choir, the kitchen team, altar guild, ushers, greeters, hospitality volunteers, and many more contribute to making things happen, thanks to all of you. A special thanks to the mutual ministry committee who has been journeying with me and checking in on how things are with me and my work here.

Pastor Peter Kuhnert joined Mount Zion as Ministry Associate from Wednesday, March 19. He fills the void, that existed with Nurse Christine going on medical leave, in visiting and keeping in touch with homebound and sick members. It is a joy to work with him and the collegiality has been wonderful.

Because of the extended internship, Intern Leo Johnson was with us the whole of 2025 instead of leaving us at the end of August. Having him as part of the ministry team was refreshing, with the experience and the gifts that he brought to the table. Leo and I met regularly for our supervisor-Intern meetings. I am also the supervisor for a directed study that he is doing at Luther. By the time we have the AGM he would have finished or would be close to finishing his time at Mount Zion as an intern.

Sarah Cardwell as our music director and Margaret Waechter as our secretary were also critical to the team in being able to do the ministries and responsibilities here. All those that come through our doors appreciate the quality of worship and music here and Sarah's contribution and leadership for that to happen is immense. Margaret Waechter, as church secretary, makes sure that the administrative and other work happens smoothly at Mount Zion. I am deeply indebted to all our staff for their support and their faithfulness in carrying out their responsibilities. I am also grateful for the collegiality that we experience here.

2026 is going to be pivotal in our existence as a congregation given where we are in our journey of reimagining ourselves and as we move to the planning and possibly beyond that to the realization of the plans in a concrete way. This is not something that happens at the push of a button, it takes discernment, lot of thought and time. As I mentioned earlier, our members are passionate about what we stand for and what God is inviting us to. Our financial situation, the deficit, while being substantial, is nowhere as high as it was expected to be. Our membership and worship numbers also says something about the community and how God is present, guiding and directing us.

I am grateful for the privilege of serving the Mount Zion 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

January 19, 2026

Music Director's Report

❖ Sarah Cardwell

During 2025, our loyal choir members continued to offer support for Sunday worship and provided special music for occasions such as the Black History service, Easter and Christmas.

Our choral scholars, Sarah Storms, Charolotte Bourdon and Sam Reeves kept the music going on non-choir Sundays as well as during the summer months and provided great support for the various sections of the choir.

They entertained us with “Mount Zion Has Talent” while raising an astonishing amount of money for Music on the Mount.

This year, Sarah Storms took on the role of associate choir director. She has brought the choir to an even higher level of excellence than before. Pauline Finch has enhanced our worship with her flutes and recorders. Occasionally we enjoyed music with cello and oboe and the guitar choir led our services several times.

We continue to broaden our hymnody with songs from “All Creation Sings” hymnal and purchased 20 more pew copies this year. We hope to continue to build on this base in the coming year as we offer and support meaningful worship here at Mount Zion.

Ministry Associate’s Report

❖ Pastor Peter Kuhnert

Visitation

This has been my main role over the past nine months as a ministry associate at Mount Zion. I have provided monthly visitation summaries to Pr. Philip over the course of the year. In overall summary:

I have made a total of 142 pastoral visits on behalf of Mount Zion with 40 separate families at Mount Zion over the past nine months. These visits have occurred both at members’ homes (including retirement homes and LTC facilities) as well as at mutually agreed upon public meeting spots.

Frequency of visits has ranged from a single visit (8 families) up to nine visits (1 family) or eight visits (3 families). The median number of visits is three visits per family. Three visits are also the modal number of visits (11 families). About 55% of the visits involve communion as part of the visit.

Funeral Support

During the past 9 months, I have supported the following families more intensively around the time of the death of their loved ones and following: The Hahn family around the time of the death of Jack. The Baumgart family around the time of the death of Ed.

Outreach

- June 28 - Presided at funeral for A. Cockburn (Henry Walser)- outreach to Caribbean community including preparation and extensive follow-up
- Sept. 12 - Outreach to immigrant family in social and financial distress. Met with individual, church secretary, social justice committee chair, and Pr. Philip
- Sept. 12 - Family meeting- outreach to Caribbean community
- Oct. 24 - Individual phone meeting- outreach to Caribbean community
- Dec. 6 - attended the funeral of Pr. Doug Schweyer (Trinity, Hamilton)
- Dec. 20 - Presided at funeral for M. Kalap (Henry Walser)- outreach to local Caribbean community and local chaplaincy community. Included preparation and follow-up

Mount Zion Event Participation

- Apr. 8 - attended MLUC political event at Mount Zion
- Nov. 15- attended Mount Zion leadership workshop
- Nov. 22 - participated in Mount Zion Christmas dinner
- Dec. 20 - German Christmas service at Mount Zion

Preaching at Mount Zion

- Sept. 14, 2025

- Dec. 20, 2025 - German Christmas service
- Dec. 28, 2025

Coverage for Pastor Philip while he is out of town

I have provided pastoral care coverage for Mount Zion during the following time periods:

- April 28 - May 8
- Aug. 6 – 8
- Aug. 25 - 30
- Dec. 11 - 13
- Dec. 27 - 31

External Preaching

- Mar. 30 - St. Matthew's, East Zorra - awaiting arrival of newly called pastor
- Apr. 27 - St. Matthew's, Hanover - supported Pr. L. Pilatzke
- June 9 - St. Paul's, Galt. By invitation from Pr. Karen Kuhnert
- Nov. 23 - Christ, Waterloo. By invitation from Pr. David Malina

Participation in the life of the ELCiC

- July 9 – 13 -- Attended ELCiC National Convention in Winnipeg as an Eastern Synod delegate on behalf of Mount Zion.
- Nov. 30 -- Participated in ELCiC national ZOOM webinar with Bishop Larry Kochendorfer.

Participation in the life of the wider church (in ways that still connect with Mount Zion).

- Led on-line Bible Studies for the ELCG (Evangelical Lutheran Church in Guyana): June 5th & Sept. 4th
- Oct. 25, 2025 - Invited to give a MAID presentation to the people of Agricola Lutheran Church by their pastor M. Kormano (25 attended)
- Nov. 21, 2025 - attended the presentation on possible MAID expansions in Canada at the Canadian Council of Churches' Governing Board meeting in Mississauga

I am grateful to Pr. Philip and to the church council at Mount Zion Lutheran for your affirmation and support. Thank you also to Margaret for her unfailing organizational support! Thank you for the opportunity to be part of the ministry team at Mount Zion. Soli Deo Gloria.

COMMITTEE REPORTS

All our committees are examples of how we live out our faith. They are also a living example of our values.

CORE VALUE #1, FAITHFULNESS

We are called to be true to God and to one another through our actions of love, compassion and our desire for justice.

Worship and Music

❖ Bill Gastmeier, Chair

Members: Bill Gastmeier (C), David Murison, Arlene Knight, Assistant Choir Director Sarah Storms
Ex. Officio: Pastor Philip, Director of Music Sarah Cardwell, Intern Leo Johnson

Responsibilities: Our responsibilities flow from our Constitution and Bylaws. They involve the coordination of worship, music, communion and chancel decoration. We work to inspire varied and inclusive worship respecting our Lutheran heritage while encouraging 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.

2025 Committee Highlights: The WMC has been involved in many activities this year, including:

- Introducing a new position of Assistant Choir Director filled by Sarah Storms.
- Continuously improving hybrid worship using screens and Live Streaming.
- Supporting the Altar Guild, Usher Team, Choir, Choral Scholars, Sunday School, Assisting Ministers, soloists and instrumentalists, guest musicians, readers and the guitar choir.
- Supporting special events such Black History Month, the Caribbean Christmas Party, Worship in the Park, the German Carol Service, Sanctuary Rentals for concerts and information events and Advent and Lenten Services.
- Maintaining the Organ, Pianos and Sanctuary lighting, audio, projection and streaming systems.
- Installed two new wireless handheld microphones, a new laptop and a robust piano dolly.
- Purchased additional copies of "All Creation Sings" hymnals.
- An active Assistant Minister program is administered by Margaret Waechter and an active reader program by Wanda Murison
- Bob McDermott took over the role of Usher Captain upon the retirement of Gerry Roeder.

Altar Guild

❖ Susan Brubacher – Coordinator

The Altar Guild is responsible for the preparation, setup and cleanup of communion and for decorating the sanctuary and altar areas consistent with the changes in the Church calendar year. The guild purchases communion wine, communion cups, wafers, candles, disposable gloves and linens. The guild is also responsible

for changing the banners and the general appearance of the chancel area. They provide chancel area photos for use in the livestream according to the Church season, order flowers for special services and events and decorate the Sanctuary for designated Sundays.

Many Thanks to:

- Sarah Cardwell, Pastor Philip, David Murison and Margaret Waechter for producing the materials for our Services.
- David, Bill and occasional assistants for providing technical expertise for the broadcasts.
- Our Altar Guild members. Susan and Richard Brubacher, Marnie Jerry, Marie Besong, Ross & Jane Schlegel, Helga Juergensen, Mayda Scoins and Hailing Huang.
- Our Usher Team. Bob McDermott, Joan and Jackie Schweitzer, Warren Stauch, Kirk Swanson, Bill and Joyce Brown and Steve Brown. Joan also coordinates our Sunday Greeters.
- Many other volunteers: assistant ministers, readers, choir members, instrumentalists and Greeters.
- The congregation for providing valuable feedback as we improved our hybrid worship experience.

2026 Planned Activities:

- Continuing to conduct and improve hybrid worship, in-house and livestreaming so it is relevant to all our members and explore ways to provide an enhanced outreach to the wider community.
- Holding our second “Mount Zion has Talent” Concert in support of the **Choral Scholar Program** and the **Music on The Mount Fund**.

Confirmation

❖ Pr. Philip Mathai

A new group began meeting for their confirmation classes from November 16, after worship. We have three confirmands, Deaveon Pink, Katherine Schlegel and Spencer Schlegel, that have registered for this year. We have been meeting every third Sunday after worship, from 11:30 to 1:00.

The Synod Lutheran Youth Camp at Camp Kintail was held from August 23 to 29. Tessa Connor, Whitney Connor and Ethan Connor attended camp from Mount Zion.

On May 11 we had the Affirmation of Baptism of Ethan Connor. He could not be part of the group during Reformation Sunday of 2024 as he was injured in a sports related incident.

Sunday School

❖ Anne Woolner, Co-ordinator

This year we have had 6 -11 children participating in our Sunday Church School program. We are continuing to use the “Deep Blue” curriculum which includes videos, music, activity pages, games, trivial tests and ideas for crafts, and snacks which they can create and eat and/or share with the congregation.

The children are involved in the church services -reading for and lighting advent candles, doing radio skits during the service and taking up collection.

This year we had 10 children involved in our Christmas program “The New Star” which is always a meaningful experience for the children as they live the Christmas story.

As always, we are looking for more teachers to fill in for Anne Woolner, especially when she is away so that we do not have to cancel Sunday School. If you are interested, please contact Anne at

annewoolner@hotmail.com or 519-743-2277. The curriculum is easy to follow and has many good ideas to choose from for the lesson. Remember that Sunday School is building the foundation for their spiritual growth. It is very rewarding to be a part of this important process. Thanks to Marnie Jerry, Hanne Kuhnert, Conner for helping this year.

Lay Internship Committee

❖ Anne Lowe, Chair

Members: Arlene Knight, Karen Gastmeier, Helga Juergensen and Mary Thompson

Our intern, Leo Nupolu Johnson, is completing an 18-month part-time internship with Mt Zion. He has travelled from Hamilton three to four days a week.

The Lay Intern Committee and Intern Leo have been meeting once a month, except for a summer break. At these meetings there has been theological reflection, evaluation, an assessment of Leo's impact on the laity, as well as exploration of the congregation's culture and history. Our responsibility is to describe Leo's impact of his ministry on ourselves and other parishioners. The Lay Committee is in the process of completing a final assessment of Leo's internship which will be forwarded to the Director of the MDiv. program at Martin Luther University College.

The committee thanks Leo and sends him God's blessing as he continues his ministerial journey.

Ushers

❖ Bob McDermott, Co-ordinator

As head of the usher team, I extend thanks to the members of the team: Bill and Joyce Brown, Joan Schweitzer, Steve Brown, Kirk Swanson and Warren Stauch. The Usher duties include lighting/extinguishing the candles, greeting/assisting attendees, guiding members/visitors to the altar for communion, counting attendance and checking the sanctuary after the service. I encourage anyone interested in participating as an Usher to please contact me at 519-747-0663.

Greeters

❖ Joan Schweitzer, Co-ordinator

Our 2025 Mount Zion Church Greeters are patient, willing to help and are special. Thank you for agreeing to greet on a Sunday morning. Thank you for saying "yes" when called. You have greeted your fellow Mount Zion members plus new visiting people. You are the first person that people see when entering the church with a welcome of smiles, hugs and fist bumps. If others are interested in greeting on a Sunday, please ask me for details. This is a nice way to get to know others.

Funeral Reception

❖ Joan Schweitzer, Co-ordinator

A few of our cherished Mount Zion Church members and friends have passed away this year. I want to thank the Mount Zion Church members who volunteered and helped at these receptions. Though not all funerals and receptions were held at Mount Zion, the Funeral reception team continued to offer quiet and meaningful support to these families. If you are able to help in this area, please let me know.

CORE VALUE #2, INCLUSIVITY

We value our desire and ability to include all people, regardless of age, ability, race, gender identity, sexual orientation, socioeconomic status, and religious practice into our community.

Health Council

❖ Betty Behm & Mary Slethaug, Co-Chairs

This past year has brought many challenges for our Health Council.

Foremost is... how do we function without our parish nurse? The role of the Health Council has always been to support the work and ministry of the parish nurse as she supported and addressed the needs of our more vulnerable population.

In light of the absence of a parish nurse, we continued to meet regularly and faithfully and tried to meet the needs of our seniors. Mount Zion Cafe continued to provide an outlet for caring conversations, coffee and often sharing some pertinent health education. Social isolation in seniors has a significant impact on health and well-being. Coming together twice a month has provided a safe and caring community environment with lots of fun and laughter.

Equally impactful is the prayer station held monthly during the worship service. Praying for one another, sharing and caring, lightens the burdens we often carry. Giving these concerns over to God and praying with members of the Health Council and receiving the anointing with oil as proven to be helpful.

In addition to serving on Health Council, we have supported the work of other committees. For example, Mary S. is our liaison to Justice Through Service committee and we assist with the distribution of Food Cards on a monthly basis. Stephanie and Betty also serve on Church Council. Each continues to visit members of the congregation who are no longer able to join us on Sunday mornings or for Café.

This past year the members of the Health Council have been experiencing their own individual and family health issues, not to mention the impact of aging. Our goal moving forward will be to address some of our committee concerns. Revamping and renaming the health council and redefining obtainable objectives in keeping with our current capabilities will be helpful in establishing a new focus and identity. Our mandate will be to continue with the current activities as we are able and which demonstrate caring and compassion, always with holistic health promotion and supportive caring for the members of the congregation. We look forward with hope to see what God's plan is for Mount Zion and our role in serving God's people.

Members of the Health Council: Betty Behm, Mary Slethaug, Marg Tupling and Stephanie Von Schilling.

Mount Zion Kitchen Ministry

❖ Jane Schlegel, Chair

These home-cooked Thursday meals were prepared and distributed for 29 weeks, averaging 26 meals per week. In 2025, a total of 751 meals were purchased. Since DISTRO has restructured their student food-support program, a large container of food has been delivered to the Better Tent City on Ardelt Street in Kitchener every week. Cobs Bread, on Northfield Drive in Waterloo, continues to donate their surplus breads and DISTRO continues to drop off our share of the Wednesday donations.

We have regular volunteers on Wednesdays for food preparation and on Thursdays for packaging of the meals for pickup and delivery. Thank you to: Mrs. Bell for preparing our meals, Margaret Waechter in the office for placing our food, meat orders and tracking the weekly meals and Patrick Seliske for dishwashing & delivering the meals to Better Tent City. We appreciate & acknowledge all our dedicated weekly volunteers: Jane Schlegel, Helga Juergensen, Hermine Nassau, Karin Packull, Joan and Jacquelyn Schweitzer, Alma Williams, Vi Rank, Jan Herbison, Lorraine Wesolowski, Sharon Heeralall, and Rob Zilles.

New volunteers, however frequent, are always welcome. By purchasing a meal, you assist with our ministry to our church family and the community. Thank you.

Black History Sunday

❖ Susan Brubacher, Co-ordinator

The celebration of Black History is always a highlight in the life of Mount Zion. It is a day we celebrate the Black community in our area, held on the last Sunday of Black History Month in February. Thanks to the hard work of our leadership team and 50 Mount Zion volunteers, we enjoyed a day of celebration in 2025, with approximately 150 people attending.

Our worship service was enhanced by the wonderful music of our Mount Zion choir, soloists, and the Acoustic Steel band. A dynamic sermon by Bishop Ali Tote and greetings from our Eastern Synod Bishop Carla added to the day. Our service was presided over by Pastor Philp.

Mrs. Bell, along with her volunteer helpers, prepared a beautiful lunch featuring many special Caribbean dishes for us to enjoy. Many civic leaders - regional, municipal, MPs, MPPs, mayors & council members attended, and also served at the buffet table during our luncheon.

After dinner, Leo Johnson, our seminary intern, addressed the gathering, and Marcia Smellie of the Congress of Black Women introduced Mount Zion's new Scholarship program. We will offer two new scholarships to students in the Caribbean community who will be attending university or college. The scholarships will be presented in 2026. They are funded by event proceeds and designated donations.

A drumming circle was led by Leo Dorleon, a talented community member with a strong voice, performed a few songs.

Black History Sunday is financially supported by funds from our Caribbean Christmas dinner in November and by free-will donations from our luncheon.

Thank you to our Planning Committee, worship leaders, director of music and choir, altar guild, ushers, greeters, tech crew, setup & decorating crew, kitchen crew, dessert crew, cleanup crew, and to all our members who supported us by attending our event.

Property

❖ Kirk Swanson, Chair

Members: Kirk Swanson, Ross Schlegel and Art Schelter

The Property Committee is responsible for the care, maintenance, safety, and stewardship of the congregation's buildings and grounds. This includes routine maintenance, oversight of repairs, coordination of contractors, and making recommendations to Council regarding property-related priorities. While the committee remained committed and active, the limited number of members (and we aren't getting any younger) provides challenges to the scope and volume of projects that can be undertaken directly by the committee. We have a good relationship with a number of reputable service providers who know the building well for larger undertakings. Congregation member support has been very helpful when available

and much appreciated.

Maintenance and Projects

During the year, the committee oversaw and completed numerous tasks related to the day-to-day operation of the church, ensuring that facilities remained safe, functional, and welcoming. In addition, several larger projects were completed:

- Installation of a heat pump unit in the kitchen to improve heating efficiency, and now there's air conditioning!
- Removal of the old kitchen in Open Sesame, followed by planning and installation of new kitchen cabinets and backsplash and a storage cupboard
- Installation of a high-efficiency industrial dishwasher for Open Sesame

Due to the unusually high amount of snowfall last winter, a particularly costly budget item was snow removal. Ensuring safe access to the church property remained a priority. This coming year we will continue to be a year to upgrade the facilities with minor repairs where needed. We are not anticipating any large-scale projects in 2026. But sometimes our building can surprise us!

The two houses at 235 and 237 Dawson continue to have excellent tenants who look after them well, and require only minor repairs as needed.

CORE VALUE #3, JUSTICE

We work with our neighbours and communities to break down barriers and provide equitable access to resources and opportunities.

We are entrusted to be stewards of the earth, our own resources and all of God's Creation, ensuring sustainable outcomes for our and future generations.

We strive to further our understanding of justice in its many forms, including Indigenous reconciliation and be leaders in our response.

Justice through Service

❖ Mary Thompson, Chair

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

Staff: Pastor Philip Mathai

Health Council Liaison: Mary Slethaug

Committee Responsibilities – From our Constitution and Bylaws: 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.

2025 Highlights:

We continued 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 2025 continued to be held on Zoom. We kept in touch with the congregation through occasional announcements in services and the Church Newsletter. Both our committee and Health Council are concerned with *social determinants of health*, and we have been working together on a number of fronts. Thank you once again to Mary Slethaug for serving very effectively in the liaison role.

We have been fortunate to have CLWR Regional Ambassador Hanne Kuhnert helping us with CLWR-related projects.

We continued activities in four areas: (i) local food and housing security issues, especially in support of our Food Cards program; (ii) Indigenous neighbours and reconciliation; (iii) coordination of Trinity Village volunteer porter activities; (iv) environment and climate change.

Here is a listing of the main activities of 2025.

Locally:

- *Food Cards* - Grocery cards continued to be available through the office and ministry team, for those in need in our community. We continued with the system begun the previous year wherein the cards have been distributed by volunteers (from Health Council and our committee) 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. Again in 2025, demand was fairly steady throughout the year, and no new registrants have been accepted, while a few have moved on. This program has been supported by donations from the congregation, who gave \$15,165 in 2025, and we are very grateful on behalf of the 41 families and 18 individual recipients currently on our list.
- *Documentary on response to the housing crisis* – With Health Council, on Sunday March 23 after the service we hosted a screening of Dwight Storrington's documentary: *Anna Kaljas: the Untold Story*. Mr. Storrington attended to introduce the film and to answer questions.
- *Housing seniors* - We publicized the showing of another documentary: *No Place to Grow Old* at the Princess Twin Theatre. This was sponsored by Supportive Housing of Waterloo (SHOW) to start their fundraising campaign for additional capacity in their seniors' residence at 144 Erb Street East.
- *Indigenous Teachings posters* - From April to November Mount Zion was privileged to hang special posters on the walls of our Sanctuary. They were on loan to us from the Kanata Centre of Martin Luther University College, where they were part of an Art on the Wall exhibition called "A Visual Reconciliation" that was held a couple of years ago. They depicted the Anishinaabe traditional guiding principles that are called the Seven Grandmother/Grandfather Teachings: Love, Respect, Bravery, Honesty, Humility, Truth and Wisdom.
- *Blanket Exercise* -- On Saturday June 21 (Summer Solstice and National Indigenous Peoples Day) we hosted a Kairos Blanket Exercise put on by Feather & Cross, with facilitators Marjorie Paleshi and Henriëtte Thompson.
- *Trinity Village Long Term Care Facility* – The Trinity chapel volunteer porter activities, coordinated by Ann Crossman, proceeded into 2025. Ann stepped down from this role in September after about 50 years of serving in this ministry.
- Early in the year Pauline Finch interviewed Ann about the roots of her dedication and leadership in activities at Mount Zion and the wider church. The resulting article *Ann Crossman and the Art of Lifelong Volunteering* appeared in the May 2025 issue of the Newsletter.

More Broadly:

- Refugee Resettlement -- Mount Zion continued to participate in a project to sponsor (through CLWR) and resettle two connected families from Liberia. We had worked with CLWR and several other Eastern Synod congregations to raise the funds required to make this project possible. Unfortunately, there was no apparent progress with this case in 2025, as the target number for privately sponsored refugees to be admitted to Canada as permanent residents remained low. The target number is set to be even lower in 2026. Mount Zion had raised \$11,811 by mid-2023, of which \$10,000 is being held in trust by CLWR for the families. (The funds will be returned to Mount Zion, to the refugee expenses budget line, if the families are not able to come.)

Environment and Climate Change:

- Synod-wide Directory -- In September we were able to turn over to the Eastern Synod Climate Justice Task Force a Directory of Eco-Conscious Organizations in the Ministry Areas of the Eastern Synod. This had been compiled by Martin Luther University College MDiv student Funmi Kehinde-Obanewa, and was a joint project of Mount Zion and Luther's Centre for Earth Consciousness and Gender Justice.
- Faith Climate Justice -- Peggy Nickels is our main contact person with *Faith Climate Justice (FCJ) Waterloo Region*. She is co-chair of their Letter-Writing group. In June 2025 our congregation participated in their project to write to provincial lawmakers expressing concern about the planned *exclusion of most faith communities from Blue Box services* in 2026. A courteous response was received from the office of the Minister of Environment, but the plans appear to be unchanged.
- CLWR Friends of Creation Project – In consultation with Council, we set a challenge goal of \$5,000 to be raised from the congregation by the end of January 2026, for restoration of farm acres in the basin of Lake Chad in Africa. The fundraising and education connected with this campaign continues into the first months of 2026. Counting donations made through Mount Zion and those made directly to CLWR, we had raised perhaps about 30 % of our goal by year end.
- Climate Vigil -- On Sunday November 16 Mount Zion hosted a Climate Emergency Vigil of Faith Climate Justice (FCJ), the first of these vigils to be held locally in a place of worship. FCJ organizers Isaiah Ritzmann and Henriëtte Thompson began the vigil with remarks about the climate emergency and COP30, then underway in Belém, Brazil. Pastor Marie Besong gave a very well-received presentation entitled *Our Shared Responsibility: Acting Together For Climate Justice*, with particular emphasis on the impact of climate change in Cameroon including the Lake Chad Basin. Pauline provided music for gathering and as a meditative medium within the event.

Community Benevolence allotment: We directed our 2025 \$500 Community Benevolence allotment as follows: \$100 to Faith Climate Justice, \$200 to the CLWR Friends of Creation Lake Chad Project, and \$200 to Supportive Housing of Waterloo (SHOW) .

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.

CORE VALUE #4, LOOKING OUTWARD

Mount Zion is not a community in isolation. We respond to the needs and perspectives of all with love and compassion.

Communications

❖ Karen Gastmeier

In 2025, after several years of publishing The Mount Zion News on our website, we added an abbreviated print edition for those without access to a computer. It is available on the table in the narthex.

We continued to publish 10 editions of the Mount Zion News and send email updates as required throughout the summer.

Both newsletters now feature a special article from our monthly guest columnists. We sincerely appreciate Pastor Philip, Leo Johnson, Claudine Carlson, Marc Jerry, Nancy Kelly, Joy Philip, Bob Kelly, and David Jacobsen for sharing their insights and enriching our newsletter, making it more meaningful and engaging for everyone.

We also thank all our regular contributors for their updates and photos, including Mary Thompson, Jane Schegel, Pauline Finch, Pastor Philip, Richard Brubacher, Nancy Kelly, and so many more.

The website is updated monthly and now features some of my favourite photos on the home page. We will be assembling a new photo directory over the summer months. Get your new photos ready now!

Community Garden

❖ Stephen Snudden, Co-ordinator

The garden had a very successful year and continues to be a well-used and appreciated space in the community. All 21 plots were actively gardened throughout the season, and we even had a small waitlist again this year, reflecting strong interest. I took over as garden coordinator, and it was great to see how invested and supportive the gardeners were.

We hosted both a fall and winter clean-up, with strong turnout. The fall clean-up included a compost giveaway, which was well received. The raspberry patch is starting to come into its own—we had lots of raspberries this year, along with a great pear harvest. We also planted a new peach tree and were delighted to get our first peach.

CORE VALUE #6, KINDNESS

We treat each other with respect and love. We value responding to the needs and perspectives of others with love and patience.
We serve our congregation as God cares for us.

Mitten Tree

❖ Joan & Jacquelyn Schweitzer, Co-ordinators

2025 Mitten Tree donations were collected, shared and delivered to two places this year. They were: Anishnabeg Outreach Centre and A Better Tent City. Thanks to all the Mount Zion Church members and friends for your donation of socks, hats, toques, mitts, scarves, gloves, hygiene items and other items. The total collected was 488 items. Thank You, for being so generous at this time of year.

Open Sesame Headstart Preschool

❖ Karen Gastmeier, Chair

Open Sesame is called to provide high-quality programs for children and families at the margins of the childcare system. Our objective is to provide access to children, particularly those with special needs, usually represented by low income in single-parent families, and for parents not born in Canada. Open Sesame provides a unique service within the childcare system, often serving children and families who other centres have not accepted due to higher-than-average needs. Open Sesame children are heavily weighted to children on the autism spectrum.

We are fortunate to have highly capable and caring teachers who, under the leadership of Jana Kelly, continue to provide their unique and valued service to the community. They are all equipped to work with various needs, including those on the autism spectrum. They partner with other community resources, such as KW Habilitation and KidsAbility, ensuring that every child can achieve their potential.

This year, the staff is continuing their study of Responsive Relationships as part of their Continuous Quality Improvement program. Studies have shown that children's success is influenced by their relationships with both adults and peers at preschool. Staff continues to identify ways to build strong, respectful, and reciprocal relationships with families. One of this year's projects was a Word Wall displaying all the languages spoken by the children and the resource staff. Eight languages were represented by students, and three by staff and consultants, for a total of 11 languages. Eleven languages also mean new celebrations, such as Diwali.

Staff also organize "Parent Chats," where they either lead the conversation or bring in specialists of interest to parents. They are well attended, and parents appreciate the opportunity to ask questions.

Congratulations to Open Sesame's Staff

Open Sesame passed their annual inspection with flying colours. For the second consecutive year, they had no non-compliance concerns. The region awarded them a coveted Tier One designation, qualifying the school for a two-year license. Very few schools can claim the same thing.

Classroom Renovation

Finishing just in time for the September school opening, Mount Zion's property committee put the finishing touches on the newly renovated Open Sesame classroom. The kitchen cabinets and bookshelves were replaced, and a new, small industrial dishwasher and refrigerator were installed, along with new blinds. The renovation included plumbing and electrical updates. The overdue renovation and new appliances cost

approximately \$23,600. The renovation cost was covered by grants and Provincial funding under CWELCC (\$10/day childcare program).

Thank you to Kirk Swanson, Ross Schlegel, Art Schelter and the property committee for undertaking the renovation over the summer months.

In June, Jana organized a thank-you party for all our volunteers, during which long-time volunteers Ann Crossman and Carol Ziegler were honoured for their long service.

Three New Board Members

We are excited to have added three new members to our committee in 2025. Mary Thompson, Cindy Jacobsen and Marnie Jerry join the council executive Richard Burbacher, Stephanie von Schilling, Kirk Swanson, and Karen Gastmeier on the committee.

We appreciate the time and skills you bring to the program. Thank you! We are especially grateful to Richard Brubacher for his attention to detail and for the reports required by our new funding.

We appreciate our talented staff: Jana Kelly, program director, and teachers Samantha Beesley, Jennifer Edwards, and Preet Kaur.

We are grateful for the ongoing support of the Open Sesame Auxiliary for their work.

We appreciate being part of CCEWLC (\$10-per-day childcare), which has enabled us to operate with a balanced budget and a full complement of talented, dedicated staff who are paid fairly.

We are grateful to all of you who continue to donate to Open Sesame, the Saavas Chamberlain Family Foundation, for their \$ 2,000 grant in 2025, and to the Eastern Synod, which granted us \$ 8,000 in 2025.

Please see the Finance Section for more information.

Open Sesame Auxiliary

❖ Carol Ziegler, Chair

The Open Sesame Auxiliary members were treated to a lovely "Thank You Luncheon", on June 6th, provided by Jana Kelly and the Open Sesame teachers. We continue to support Open Sesame by shopping for groceries from a list compiled by the Supervising Teacher. Laundry duties are shared, bi-weekly, by Ann and Carol. All of our members have been part of Open Sesame, in various ways, for many years in the past. Therefore, we are pleased to still be involved.

We are grateful that the Open Sesame Board is now in charge of decisions that need to be made under the CWELCC (Canada Wide Early Learning Child Care) program of Waterloo Region and the Province of Ontario. With all of us working together, Open Sesame Headstart Preschool continues to provide valuable assistance to families with children who need help before entering Junior Kindergarten.

Open Sesame Auxiliary Members: Ann Crossman, Karin Packull, Helga Juergensen, Joan Brunger, Anne Woolner, Mayda Scoins and Carol Ziegler

FINANCIAL, BUDGET AND STATISTICS

We value our desire and ability to include all people, regardless of age, ability, race, gender identity, sexual orientation, socioeconomic status, and religious practice into our community.

Finance Committee Report

❖ Richard Brubacher - Chairperson

Members: Richard Brubacher – Chair & Treasurer, Tim Ehrlich - Bookkeeper, Robert McDermott, **Ex. Officio:** Pastor Mathai, and rejoining in 2026 Sherryann Kennedy.

Responsibilities:

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 to maintain our congregational status as a charitable institution, and the statutory reporting as an Ontario Corporation.

2025 Committee Highlights:

- Provided oversight to the bookkeeper and office admin regarding receipts & payments.
- 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.
- Negotiated and prepared 8 annual rental agreements and other occasional rentals which contributed \$72,460 in rental income for 2025 with estimated receipts of \$71,750 for 2026.
- Provided financial oversight to Open Sesame preschool and aided in successful CWELCC (\$10/day childcare) funding including \$24,000 in rent for Mount Zion.
- Co-ordinated and managed the professional audit of Open Sesame financial results as required by the province of Ontario.
- Co-ordinated and managed the professional accountant's financial review of Mount Zion's books and financial results for 2024.
- Provided financial reporting for Mount Zion Kitchen activities.
- Managed the insurance activities.
- Met with lawyer regarding significant anonymous directed gift to Mount Zion.
- 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 and Pastor Philip.

2025 Financial Review & Proposed 2026 Budget

The financial reports for Mount Zion are displayed in the following pages, and reflect actual activities for the year 2025, and the 2026 budget being proposed for approval at the AGM March 1, 2026.

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

2025 Overview

Our financial results in 2025 again reflected this congregation's commitment to community and service by overcoming obstacles and exceeding expectations. Despite approving a deficit budget of \$43,244 at last year's AGM, we finished in a much-improved position in our Ministry and Mission operating account. The final deficit of \$26,303 reflected a 40% improvement compared to plan. The support of benevolence initiatives to the Community and the Synod continued at a high level and exceeded the prior year.

Our "Reimaging Mount Zion Initiative (RMZI) continued, and although progress may seem slow, much has been done as we move toward understanding how we may monetize our considerable assets to create a more sustainable financial foundation for the future. An anonymous donor made a significant financial donation which has enabled us to engage with planning consultants.

Your support of the ministries of Mount Zion is very much appreciated and your extra efforts as we came to the end of year were inspiring.

Some financial highlights follow:

1. In the **Ministry & Mission (current) account**, a deficit of \$26,303 was realized, which was significantly better than the \$43,244 deficit that was anticipated at budget time. The improvement was due to higher receipts from members and rental income more than offsetting a very expensive snow removal season. The deficit has been funded by transfer from our Contingency fund with \$59,729 remaining available for future.
2. In our **Benevolence** accounts, support of our Synod and community raised \$74,092. Of this amount \$54,092 was received from members, in support of the Synod (\$21,500) and other specific appeals (\$32,592) supporting 12 organizations. In addition to member support, grants of \$10,000 were received in support of Open Sesame Head start, and \$10,000 supporting Camp Kukotonon.
3. In the **Capital Account**, expenditures of \$14,650 were incurred for minor repairs and upgrades. Total receipts for 2025 were \$19,425 resulting in a surplus of \$4,774 of capital funds. Total capital funds remaining at year end are \$95,578.

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 2025 reflect net funds generation of \$29,022 and an ending balance of \$98,955 in the Rental Property account.
5. In **Special Funds** accounts designated for specific purposes, a significant increase was realized with year-end values of \$543,448. Included is \$302,812 designated to our Reimagining fund (RMZI) received in 2025.
6. In summary **Fund balances** at year end December 2025 were:
 - Ministry& Mission (current) \$ 35,200
 - Capital Accounts \$ 95,578
 - Rental Property Account \$ 98,955
 - Special Purpose funds
 - Reimagining Mount Zion Fund \$302,812
 - Mission Endowment fund 162,325
 - Contingency Fund 59,729
 - Music on the Mount fund 2,848
 - Memorial Fund 7,179
 - Youth/Young Adults Fund 6,157
 - Spiritual Retreat fund 1,737
 - Mount Zion Scholarship fund 660 \$553,448

The congregation owns the block and 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 2025. We have much to be thankful for as we look forward to 2026!

2026 Budget Proposal

Overview:

The proposed budget for 2026 continues to reflect investment in our future and reflects a deficit in the operating account. As stated in previous reports, deficits are not acceptable in the longer term, but during a period of transition may be appropriate. Our plans to find the most appropriate way to gain financial longevity are tied to our Reimagining Mount Zion initiative (RMZI). Simply put, it is to seek the most appropriate path to monetize our significant assets which will enable Mount Zion to remain relevant in undertaking our mission of witness and service in our community.

Building on a successful 2025 in which we exceeded our financial goals, our plan is summarized as follows:

1. The **Ministry & Mission (Current) account** 2026 budget proposal reflects an operating deficit of \$56,424 compared with the 2025 deficit of \$26,303 for a deviation of \$30,121. Receipts are expected to decrease by \$22,821 and disbursements increase by \$7,300. The \$56,424 deficit will be covered by available Contingency funds.

Budgeted spending is \$378,142 which is \$7,300 higher than the 2025 actual spending. Key assumptions follow:

- **Staff & Ministry Support - \$239,269 – Increase of \$7,973.** Economic increases of 3.0% and Synod guidelines for ordained staff are included. Total staffing remains the same as 2025.

- **Committee Expenses - \$22,158 – Increase of \$1,805.** Increased expenses include economic increases, and provision for consulting & leadership costs to assist in our RMZI planning activity.
- **Church Operating Costs - \$116,715 – Net decrease of \$2,477.** Economic increases are partially offset with a hopeful reduction in snow removal costs in 2026. This could be a risk given what has occurred so far in January.

Budgeted receipts are \$321,718 which is \$22,821 lower than 2025 actual. Key assumptions are as follows:

- **Member receipts of \$252,775** show a reduction of \$9,962 acknowledging our demographics. Some members passed away in 2025.
 - **Endowment fund earnings of \$4,500** reflect earnings from 2025. This is the value of earnings from our investments in the endowment fund for 2025 minus the impact of inflation realized. By so doing, our investment fund should keep inflation adjusted over time.
 - **Net Rental income from facility & parking of \$64,883** is planned, which is slightly lower than 2025. Rental rates increased 3%, however no elections are anticipated in 2026 where as \$3,900 was received in 2025.
2. The **Benevolence** budget proposed for benevolence designated on our envelopes is \$21,000. This is in support of Synod \$20,000; directed Community Benevolence of \$500 as directed by our Justice Through Service committee; and a Pastoral Discretionary fund of \$500. Special Benevolence appeals are not typically budgeted as members contribute as deemed appropriate when various causes are identified. The primary causes are our Food Voucher program; Open Sesame Headstart; CLWR; Refugee support etc.
 3. The **Capital account** budget assumes that income of \$9,080 and transfers from Rental Income of \$6,867 and expenditures of \$16,750 will result in \$803 use of funds in 2026. No major projects are anticipated. Total Capital funds were \$95,578 at the year-end 2025.
 4. The stand-alone **Rental Property account** budget assumes normalized activity at 235 Dawson and 237 Dawson with both houses generating gross rental receipts of \$56,963 in 2026. Disbursements are estimated to be \$27,936 with a resulting net contribution of \$29,027. Both properties are now managed by Guardian Property Management and are fully licensed. The rental property account is now in a positive position of \$98,955 at Dec 2025 year end and represents all activity since 2014 when we began accounting separately. This period also includes \$118,300 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.
 5. The **Special Funds** accounts will continue to have normal activity for both revenue and expense in the categories of Music on the Mount (helping fund our choral scholars), Mount Zion Scholarships (funded by donations during Black History celebrations, and Youth/Young Adult activities. The major activity, however, will be increasing funding for RMZI initiatives with the engagement of planners. Overall, it is expected that special funds will end the year at \$357,000 representing a drawdown of \$186,000.

Summary

The financial results for 2025 were once again more positive than original plan and a reduced deficit was realized. Member financial support exceeded expectations, rental income was better and spending in general was below planned with the exception being snow removal costs due to negative weather impacts. The plan for 2026 will be a challenge with an anticipated net operating deficit. Fortunately, we have sufficient Contingency Funds which can be applied to absorb this in 2026. A continuing annual deficit is not sustainable in the long-term, however we do have some liquid resources to cover such events in the short term. Some short term options follow:

- Rental Property Funds – Now that our two rental properties have become self-sustaining, a portion of accumulated funds could be applied to our ministry costs. The balance of these funds should be approximately \$128,000 by year end, and a significant portion could be utilized.
- In 2019, 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 has not been necessary in the years 2019, 2020, 2021, 2022, 2023, 2024 or 2025. This was achieved by your continued regular financial support.

The options above offer short-term solutions, but we must leverage our other assets to keep the Ministry strong, sustainable, and relevant in the future. Our “Reimagining Mount Zion Initiative (RMZI)” will continue this work in 2026. Given your support as evidenced this year, I am sure we will move forward to realizing that vision.

Thank you for your excellent support in all ways in 2025.

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.

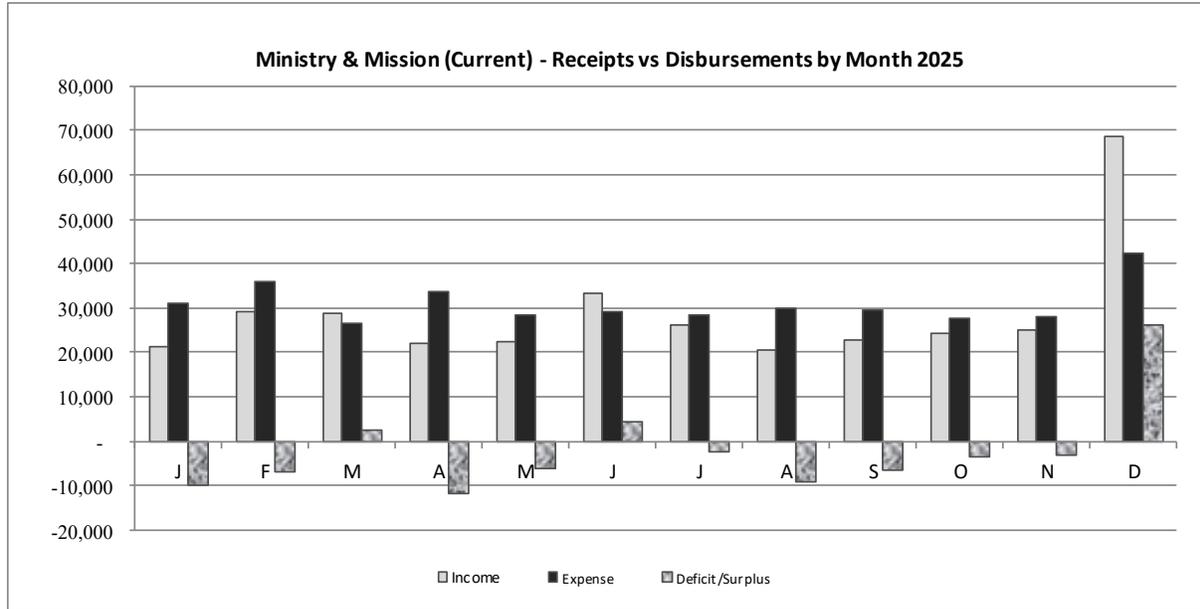
Results for 2025 reflect a final year deficit of \$26,303 compared to a budgeted deficit of \$43,244 for a positive difference of \$16,941. Total receipts of \$344,539 were better than plan by \$31,814 driven by excellent member support, higher rental income, and investment gains. Total disbursements of 370,841 were \$14,872 higher than plan. The overspend was mostly attributed to snow removal costs reflected in Property Management where costs exceeded plan by \$13,500. The impact of higher receipts partially offset by higher expenses resulted in the \$16,941 improvement in our Ministry & Mission account.

The deficit of \$26,603 was funded with a transfer from our Contingency Fund. This fund has a balance of \$59,729 at year end and will be utilized as required to fund potential future deficits.

	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope (designated to current)	\$ 231,380	\$ 249,317	\$ 251,439	\$ 242,050	\$ 261,541	\$ 250,000
Plate	455	329	374	300	421	300
Income:						
Education Min.	-	900	1,050	1,100	363	1,875
Worship & Music	790	1,161	599	775	833	900
Health council- Café	-	-	100	-	115	100
Food Ministry Income	19,785	16,751	20,912	20,000	9,189	10,500
Food Ministry expense	(19,670)	(16,743)	(20,892)	(20,000)	(9,189)	(10,500)
Rental of Facilities & Parking	18,033	50,127	57,268	65,200	72,460	71,750
Transfers to Capital (15% rentals)	(2,619)	(5,160)	(6,187)	(5,200)	(6,910)	(6,867)
Other Receipts (incl. Endowment fund interest)	14,190	400	5,376	8,500	8,620	4,500
Gain or Loss on Sale of Investments	767	159	648	-	7,096	(840)
Total Receipts	263,111	297,241	310,685	312,725	344,539	321,718
Disbursements						
<u>Staff Costs</u>						
Pastor (Philip Mathai)	81,514	85,335	93,708	100,164	99,817	103,180
<u>Ministry Support</u>						
Pastoral Supply / Extra staff costs	600	1,200	1,400	2,600	2,460	2,750
Facility Rental Support	1,438	5,010	4,485	5,100	6,325	6,020
Additional Staff Support	555	-	-	-	-	-
Parish Nurse	24,786	25,977	-	-	-	-
Ministry Associate				28,000	29,520	30,406
Secretarial/ Office Administrator	24,540	25,650	28,230	28,080	28,080	29,000
Staff Benefits	22,374	23,617	24,554	26,443	25,692	27,318
Music Director	-	27,170	28,500	29,640	29,640	30,540
Interim Music Director	26,000	-	-	-	-	-
Bookkeeper Fee	8,543	8,940	9,387	9,763	9,762	10,055
Total Staff & Ministry support	190,351	202,898	190,265	229,790	231,296	239,269
<u>Committees</u>						
Worship - Supplies	2,553	3,858	4,207	3,000	3,994	3,358
Worship - Music	6,387	5,974	5,624	7,810	7,831	7,925
Communication Committee	1,612	872	1,513	2,000	800	1,600
Learning	568	1,121	1,219	1,400	2,242	2,925
Finance	1,822	1,625	1,584	1,650	2,224	1,700
Health Council	-	559	140	300	450	300
Health council - Café	21	130	231	-	244	250
Justice Through Service	500	100	100	250	250	500
Staff Support	1,000	1,000	1,000	1,000	1,200	1,000
Hospitality	74	425	180	1,000	403	600
Church Council	158	788	1,285	2,000	714	2,000
	14,695	16,451	17,084	20,410	20,353	22,158

<u>MINISTRY & MISSION (Current)</u>	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
<u>Church Operating Costs</u>						
Property Management	27,517	32,760	36,703	35,445	46,163	42,217
Property Mgmt. - Janitorial Services	22,993	26,424	25,017	26,200	26,118	26,800
Insurance	6,327	6,555	8,378	10,418	10,309	10,853
Telephone/Internet	1,766	1,628	1,442	1,740	3,020	2,520
Hydro, Water	8,614	9,498	13,872	14,773	18,343	18,255
Heat	8,668	10,233	4,874	5,918	4,856	4,825
Office Supplies & Equip.	8,973	5,487	4,829	5,775	5,414	5,595
Conventions & Conferences	-	-	2,147	1,000	-	1,000
Bank Charges & Interest	636	695	435	750	367	600
Miscellaneous	380	-	(8)	-	10	-
Professional Accounting & Legal fees	-	3,500	3,138	3,750	4,592	4,050
	<u>85,874</u>	<u>96,780</u>	<u>100,827</u>	<u>105,769</u>	<u>119,192</u>	<u>116,715</u>
Total Disbursements	<u>290,920</u>	<u>316,129</u>	<u>308,175</u>	<u>355,969</u>	<u>370,841</u>	<u>378,142</u>
Surplus (Deficit) - normal	(27,808)	(18,888)	2,510	(43,244)	(26,303)	(56,424)
Transfers from (To) Contingency Fund	<u>27,808</u>	<u>18,888</u>	<u>(2,510)</u>	<u>43,244</u>	<u>26,303</u>	<u>56,424</u>
Surplus (Deficit) after transfers etc.	<u>(0)</u>	<u>-</u>	<u>0</u>	<u>0</u>	<u>(0)</u>	<u>-</u>

The graph below reflects the pattern of expenditure and receipts experienced on a monthly basis in 2025. The pattern of expenditures is relatively evenly distributed at an average of approx. \$30,000 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 \$74,092 in 2025.

The Regular Benevolence portion represents donations that membership has designated in offerings in support of the Synod, and a small portion allocated to community benevolence as directed by the Justice through Service Committee and a pastoral discretionary fund. In 2025 receipts from members were \$20,375 which was short of plan by \$1,675. A transfer was made from contingency funds to enable a budgeted payment of \$21,500 to Synod as well as \$550 allocated to three local initiatives.

Special Benevolence - Designated appeals realized receipts of \$52,042 which enabled disbursements to be made to 12 organizations. Included in this category are receipts from members of \$32,042 and \$20,000 in grants in support of Open Sesame Headstart Preschool (\$10,000) and Camp Kukotonon (\$10,000) funding from Waterloo Region Community foundation. Open Sesame grants were \$8,000 from our Synod and \$2,000 from the Chamberlain Family Foundation.

BENEVOLENCE

	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
A.) REGULAR BENEVOLENCE (Budgeted)						
Receipts						
Envelopes	\$ 22,156	\$ 21,301	\$ 21,598	\$ 22,500	\$ 22,050	\$ 21,000
	22,156	22,301	21,598	22,500	22,050	21,000
Disbursements						
Synod Benevolence	21,656	20,801	21,098	21,500	21,500	20,000
Justice Through Service (Community Benev.)	500	500	500	500	500	500
Other (Pastoral Discretionary fund)	-	-	-	500	50	500
	22,156	22,301	21,598	22,500	22,050	21,000
Surplus (Deficit)	-	-	-	-	-	-

	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
B.) SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)						
RECEIPTS & DISBURSEMENTS						
Canadian Lutheran World Relief	\$ 3,545	\$ 2,886	\$ 3,785	\$ 3,000	\$ 7,345	3,000
Martin Luther University College (WLS)	405	405	605	400	445	420
Habitat for Humanity	90	595	85	-	130	-
Trinity Village	500	-	-	-	1,000	-
Open Sesame Headstart Preschool	12,080	9,831	11,725	10,500	11,301	3,200
Anishnaberg Community Outreach Centre	25	-	-	-	-	-
Refugee Support	-	10,000	-	-	-	-
KW Food Bank	2,321	1,225	840	500	4,210	600
KW Multicultural Centre Inc.	1,500	1,950	2,600	2,000	-	-
Camp Kukatonon Liberian Assn	-	-	-	-	10,000	-
Food vouchers	23,174	15,354	17,692	15,000	15,166	15,000
Scouts	10	-	-	-	-	-
Canadian Council of Churches			500			
Canadian Cancer Society			100			
Music for The Spirit	100	95	50	-	30	-
Lutheran Campus Ministry	100	100	95	100	150	120
Outdoor Ministry -Edgewood	110	80	75	-	105	100
S.H.O.W. (Supportive Housing of Waterloo)	1,080	60	1,330	-	2,060	-
	\$ 45,040	\$ 42,581	\$ 39,582	\$ 31,500	\$ 52,042	22,440

Total Benevolence Support	\$ 67,196	\$ 64,882	\$ 61,180	\$ 54,000	\$ 74,092	\$ 43,440
----------------------------------	-----------	-----------	-----------	-----------	-----------	-----------

Statement of Receipts and Disbursements - CAPITAL & RENTAL PROPERTY

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

In 2025, receipts of \$12,515 include a \$1,500 grant from Charitus (ELFEC) in support of water conservation, with the balance from member donations. In addition, a transfer of \$6,910 from the Ministry & Mission fund was made to reserve 15% of rental revenue to acknowledge additional wear and tear on our facilities.

Disbursements in 2025 were \$14,650 and included continuing upgrades to our audio/video broadcast capability, toilet & tap replacements, installation of Heat/AC unit in the main kitchen, computer replacements and security upgrades.

The overall result is that capital funds increased in 2025 by \$4,774 leaving an ending balance of \$95,578 at year end.

<u>CAPITAL</u>	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope Receipts	\$ 7,705	\$ 7,632	\$ 18,092	\$ 8,000	\$ 10,018	\$ 8,000
Interest Income	710	2,535	1,718	1,500	997	1,080
Faith in Action -Beyond 2020 Capital appeal	320			-	-	-
Heat Pump appeal		25,533	4,488			
Church Maintenance - Grant funds	-	-	-	-	1,500	-
	8,735	35,699	24,299	9,500	12,515	9,080
Disbursements						
Equipment Purchases	5,801	-	-	5,000	4,787	-
Projection A/V System	4,194	-	5,317	5,500	721	2,000
Capital Improvements	3,979	55,262	7,251	20,600	9,142	14,750
	13,974	55,262	12,568	31,100	14,650	16,750
Surplus (Deficit)	<u>(5,239)</u>	<u>(19,563)</u>	<u>11,731</u>	<u>(21,600)</u>	<u>(2,136)</u>	<u>(7,670)</u>
Transfers - from (to) other funds	<u>2,619</u>	<u>5,160</u>	<u>6,187</u>	<u>5,200</u>	<u>6,910</u>	<u>6,867</u>
Surplus (Deficit) - Capital	<u>(2,620)</u>	<u>(14,403)</u>	<u>17,918</u>	<u>(16,400)</u>	<u>4,774</u>	<u>(803)</u>

Rental Property activity has been accounted for separately beginning in 2014 to account for the rental activities of 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 2025 reflect a net funds generation of \$29,022. The two properties were renovated in 2015, and 2020 to bring to neighbourhood standard, and ensured we could secure stable tenants and maintain value. The properties are managed by a professional Property Management Company. Following the renovations, the Rental Property account is now in a positive cash position of \$98,955 as 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>	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
235 Dawson Rental Income	\$ 27,270	\$ 27,893	\$ 28,591	\$ 29,305	\$ 29,305	\$ 29,939
237 Dawson Rental Income	23,271	23,853	24,449	25,060	25,060	25,584
Interest Income	50	94	1,021	500	1,356	1,440
	50,591	51,840	54,061	54,866	55,722	56,963
Disbursements						
235 Dawson Expenses - Current Exp	11,104	9,666	9,174	11,644	12,738	12,636
235 Dawson Expenses - Capital Improve.	181	-	1,304	1,200	-	400
237 Dawson Expenses - Current Exp.	10,085	11,484	10,643	11,974	13,962	12,900
237 Dawson Expenses - Capital Improve.	-	2,786	-	500	-	2,000
Interest Expense			758	-	-	-
	21,370	23,936	21,879	25,318	26,700	27,936
Surplus (Deficit)	<u>29,221</u>	<u>27,905</u>	<u>32,182</u>	<u>29,548</u>	<u>29,022</u>	<u>29,027</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 \$543,488 at year end reflecting an increase of \$325,121 compared with the prior year. The significant increase was due to an anonymous \$300,000 donation in support of Mount Zion's Reimagining initiative in support of housing. The other major changes occurred with a \$33,682 donation to our Mission Endowment fund.

Ending fund balances are represented by 1.) RMZI fund \$302,812; 2.) Mission Endowment fund \$162,325; 3.) Contingency fund \$59,729; 4.) Memorial fund \$7,179; 5.) Youth/Young adults \$6,157; 6.) Music on the Mount \$2,828; 7.) Spiritual Retreat fund \$1,737; 8.) Mount Zion Scholarship fund \$660.

SPECIAL FUNDS	2022	2023	2024	2025		2026
	Actual	Actual	Actual	Budget	Actual	Budget
Opening Balances	\$ 221,076	\$ 178,652	\$ 191,387	\$ 218,327	\$ 218,327	\$ 543,448
Receipts						
Music on the Mount Fund	1,192	1,651	5,689	5,500	2,250	5,500
Memorial Fund	6,837	12,241	1,879	-	5,485	-
RMZI Income (Reimagining MZ)	-	-	-	-	-	120,000
Spiritual Retreat Fund	251	26	0	-	2,082	-
Youth/Young Adults Fund	608	593	177	-	1,206	-
Refugee Fund	-	-	-	-	-	-
Mtz Scholarship fund Income	-	-	-	-	3,660	3,000
Contingency Fund Receipts	1,413	11,148	12,875	-	12,638	-
Endowment Fund Receipts	-	-	3,707	-	33,682	-
Endowment Fund - Gain on investments	105	6,402	12,967	7,000	7,752	4,087
	<u>10,404</u>	<u>32,060</u>	<u>37,294</u>	<u>12,500</u>	<u>68,754</u>	<u>132,587</u>
Disbursements						
Music on the Mount Fund	3,415	3,145	4,339	5,160	5,573	5,400
Memorial Fund	-	-	5,000	-	-	-
RMZI Disbursements (Reimagining Mz)	-	-	-	-	-	120,000
Spiritual Retreat Fund	-	390	390	-	400	-
Youth/Young Adults Fund	-	1,500	1,210	4,600	995	5,375
Mtz Scholarship fund	-	-	-	-	3,000	3,000
Refugee Fund	-	-	-	-	-	-
Endowment Fund - Loss on investments	8,500	(2,098)	-	-	-	-
	<u>11,915</u>	<u>2,937</u>	<u>10,939</u>	<u>9,760</u>	<u>9,968</u>	<u>133,775</u>
Transfers - In (Out)						
Memorial Fund transfers to Contingency	-	(20,000)	-	-	(14,000)	-
RMZI Fund Transfers	-	-	-	-	-	120,000
Contingency Fund Exp (Transfers)	(27,808)	3,612	2,510	(43,244)	(13,978)	(56,424)
Endowment Fund - transfers to Benev. & other	(13,105)	-	(1,925)	(8,500)	(8,500)	(4,500)
	<u>(40,913)</u>	<u>(16,388)</u>	<u>585</u>	<u>(51,744)</u>	<u>(36,478)</u>	<u>(60,924)</u>
Closing Balances - Special Funds						
Music on the Mount Fund	6,315	4,821	6,171	6,511	2,848	2,948
Memorial Fund	26,575	18,815	15,694	15,694	7,179	7,179
RMZI Fund	-	-	-	-	302,812	178,432
Spiritual Retreat Fund	809	445	55	55	1,737	1,737
Youth/Young Adults Fund	7,886	6,980	5,946	1,346	6,157	782
Mtz Scholarship fund	-	-	-	-	660	660
Contingency Fund	30,924	45,684	61,069	17,825	59,729	3,305
Endowment Fund	106,143	114,643	129,391	127,891	162,325	161,912
Total Special Funds	<u>178,652</u>	<u>191,387</u>	<u>218,327</u>	<u>169,323</u>	<u>543,448</u>	<u>356,956</u>

Statement of Receipts and Disbursements & Balance Sheet

Summary of Total Receipts vs. Disbursements						
	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Budget	Actual	Proposal
Receipts (including transfers)						
Ministry & Mission (Current)	\$ 290,920	\$ 316,129	\$ 308,175	\$ 355,969	\$ 370,841	\$ 378,142
Benevolence	22,156	22,301	21,598	22,500	22,050	21,000
Benevolence Special Appeals	45,040	42,581	39,582	31,500	52,042	22,440
Capital	11,354	40,859	30,486	14,700	19,425	15,947
Rental Property	50,591	51,840	54,061	54,866	55,722	56,963
Special Funds	10,404	32,060	37,294	12,500	68,754	132,587
	<u>430,466</u>	<u>505,771</u>	<u>491,196</u>	<u>492,035</u>	<u>588,834</u>	<u>627,079</u>
Disbursements (incl. transfers)						
Ministry & Mission (Current)	290,920	316,129	308,175	355,969	370,841	378,142
Benevolence	22,156	22,301	21,598	22,500	22,050	21,000
Benevolence Special Appeals	45,040	42,581	39,582	31,500	52,042	22,440
Capital	13,974	55,262	12,568	31,100	14,650	16,750
Rental Property	21,370	23,936	21,879	25,318	26,700	27,936
Special Funds	52,828	19,325	10,354	61,504	46,445	194,699
	<u>446,288</u>	<u>479,535</u>	<u>414,156</u>	<u>527,891</u>	<u>532,729</u>	<u>660,967</u>
Net Cash Funds Generated (Used)	<u>(15,822)</u>	<u>26,237</u>	<u>77,040</u>	<u>(35,856)</u>	<u>56,105</u>	<u>(33,888)</u>
Amortization		838,073	9,281	8,842	8,842	8,431
Net Funds Generated (Used)	<u>(15,822)</u>	<u>(811,837)</u>	<u>67,759</u>	<u>(44,698)</u>	<u>47,263</u>	<u>(42,319)</u>

Balance Sheet ending values at dates noted						
	2022	2023	2024	2025		2026 Budget
	Actual	Actual	Actual	Budget	Dec. 31	Proposal
Current Assets						
Ministry & Mission Bank Acct	60,368	36,238	21,698	(13,146)	35,200	13,243
Capital Bank Account & Investment Account	87,289	72,886	90,804	74,404	95,578	94,775
Rental Property Account	9,847	37,752	69,934	99,481	98,955	127,982
Rent Deposit Account	4,174	4,322	4,325	4,325	4,540	4,540
Accounts Receivable	5,325	9,527	14,291	5,500	7,966	5,500
Prepaid Insurance	8,948	10,896	14,610	15,785	15,867	16,650
Grocery Card Program Float	(3,965)	(1,800)	(2,811)	(1,000)	(457)	(1,000)
	<u>171,985</u>	<u>169,820</u>	<u>212,949</u>	<u>185,349</u>	<u>298,237</u>	<u>261,690</u>
Special Funds						
Music on the Mount	6,315	4,821	6,171	6,511	2,848	2,948
Memorial Funds	26,575	18,815	15,694	15,694	7,179	7,179
Spiritual Retreat Fund	809	445	55	55	1,737	1,737
Youth Funds	7,886	6,980	5,946	1,346	6,157	782
Contingency Fund	30,924	45,684	61,069	17,825	59,729	3,305
Mount Zion Scholarship fund					660	660
Endowment Fund	106,143	114,643	129,391	127,891	162,325	161,912
Reimagining Mount Zion Fund					302,812	182,071
	<u>178,652</u>	<u>191,387</u>	<u>218,327</u>	<u>169,323</u>	<u>543,448</u>	<u>360,595</u>
Fixed Assets						
Land and Church Buildings	781,897	911,482	911,482	911,482	911,482	911,482
Furniture and Fixtures	22,174	128,721	128,721	128,721	128,721	128,721
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
Fixed Assets Cost	<u>1,115,183</u>	<u>1,351,316</u>	<u>1,351,316</u>	<u>1,351,316</u>	<u>1,351,316</u>	<u>1,351,316</u>
Accumulated Amortization		(1,070,706)	(1,079,987)	(1,088,829)	(1,088,829)	(1,097,260)
Net Fixed Assets	<u>1,115,183.2</u>	<u>280,609.8</u>	<u>271,329</u>	<u>262,487</u>	<u>262,487</u>	<u>254,056</u>
Total Assets	<u>\$ 1,465,820</u>	<u>\$ 641,817</u>	<u>\$ 702,605</u>	<u>\$ 617,159</u>	<u>\$ 1,104,171</u>	<u>\$ 876,341</u>
Liabilities						
Accounts Payable	4,776	5,490	2,887	2,500	15,993	3,000
Accrued Liability	-	3,500	3,000	3,750	3,850	4,050
Rent Deposit	4,174	4,322	4,325	4,325	4,540	4,540
Prepaid Refugee Expenses	7,550	1,821	1,831	-	1,831	-
Deferred Revenue	58,349	47,550	42,329	4,389	81,107	34,482
Deferred Revenue - Reimagining Fund					298,432	178,432
Synod Internship/summer student clearing	-	-	-	-	4,263	-
	<u>74,849</u>	<u>62,683</u>	<u>54,372</u>	<u>14,964</u>	<u>410,016</u>	<u>224,504</u>
Congregational Equity						
Congregational Property	1,115,183	238,675	230,001	221,741	221,741	213,868
Rental Properties		41,935	41,328	40,746	40,746	40,188
Current Account Surplus/(Deficit)	(0)	-	-	0	-	0
Special Funds	72,509	73,244	85,436	37,932	74,810	13,111
Capital Account Surplus	87,289	72,886	90,804	74,404	95,578	94,775
Rental Property Account Surplus/(Deficit)	9,847	37,752	69,934	99,481	98,955	127,982
Endowment Fund	106,143	114,643	129,391	127,891	162,325	161,912
	<u>1,390,971</u>	<u>579,134</u>	<u>646,893</u>	<u>602,195</u>	<u>694,156</u>	<u>651,837</u>
Total Liabilities & Equity	<u>\$ 1,465,820</u>	<u>\$ 641,817</u>	<u>\$ 701,265</u>	<u>\$ 617,159</u>	<u>\$ 1,104,171</u>	<u>\$ 876,341</u>

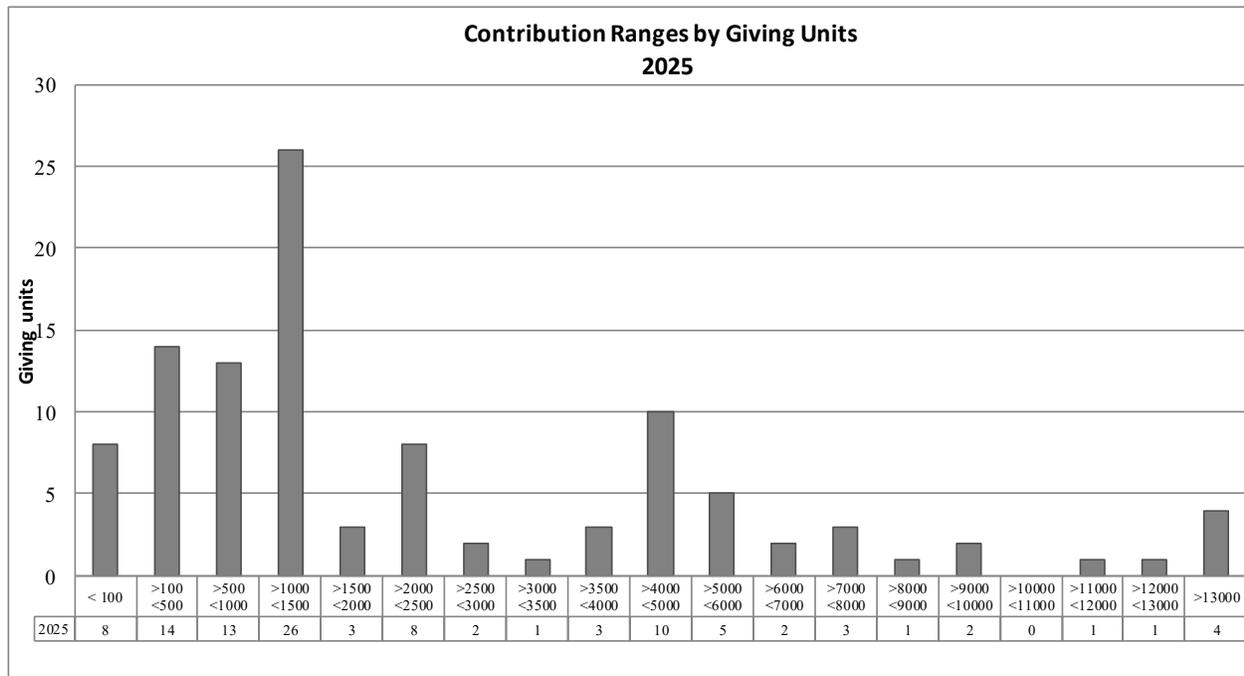
Summary of Contribution Ranges by Giving Units 2024 (and comparisons to prior years)

Number of contributors

2022	2023	2024	2025	Contribution Ranges	
3	4	4	4	\$ 13,000 & over	\$ -
		-	1	12,000 to 13,000	
	1	-	1	11,000 to 12,000	
2	1	2	-	10,000 to 11,000	
1	2	-	2	9,000 to 10,000	
2	2	3	1	8,000 to 9,000	
2	1	2	3	7,000 to 8,000	
3	-	1	2	6,000 to 7,000	
5	9	6	5	5,000 to 6,000	
6	7	7	10	4,000 to 5,000	
4	4	9	3	3,500 to 4,000	
7	2	5	1	3,000 to 3,500	
3	6	-	2	2,500 to 3,000	
6	6	5	8	2,000 to 2,500	
9	13	7	3	1,500 to 2,000	
23	23	23	26	1,000 to 1,500	
14	15	16	13	500 to 1,000	
20	16	15	14	100 to 500	
<u>5</u>	<u>8</u>	<u>9</u>	<u>8</u>	-	100
115	120	114	107		

Summary of Contributions (all Accounts)

	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
Envelopes Contributors	76	82	78	78
Par Contributors	<u>39</u>	<u>38</u>	<u>36</u>	<u>29</u>
Total Contributors	115	120	114	107
Total Contributions	\$ 309,340	\$ 352,619	\$ 336,849	\$ 340,148
Median Giving	1,413	1,440	1,430	1,440
Average per Giving unit/year	2,690	2,938	2,955	3,179



Open Sesame Headstart Preschool
Statement of Receipts and Disbursements 2023 - 2025 and 2026 Budget

The year 2025 ended with an operating surplus of \$26,643 which was \$7,935 better than original plan. Revenue exceeded plan by \$22,922 and expenditures also exceeded by \$14,987. This is the first year operating under the new cost-based funding model which covers attributable and appropriate expenses and also provides a value in-lieu of profit.

Expenditures were \$14,987 higher than plan, most of which was due to renovation costs exceeding our original estimate. The budget assumption was \$8,000 however when detailed plans suggested a more comprehensive reno was required and \$23,662 was incurred which included new kitchen, dishwasher, refrigerator and new window blinds.

The results displayed below reflect operations under the government funded CWELCC program which began in 2023. As noted, this has enabled Mount Zion to be compensated for rent of our facilities and will have contributed \$81,000 in the four years, while also covering reasonable costs including appropriate compensation to staff.

The budget for 2026 is consistent with operations in 2025, with the exception of a planned upgrading to our playground estimated to cost \$10,000. The new funding model effectively covers our costs, and has also enabled us to advise the Synod that financial support is no longer required. This was welcomed news as their limited resources can be redirected.

	2023	2024	2025		2026
	<u>Actual (audited)</u>	<u>Actual (audited)</u>	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>
<u>Receipts</u>					
Student Fees	\$ 19,945	\$ 25,740	\$ 30,288	\$ 28,509	\$ 31,498
Region of Waterloo - Fee Subsidy of student fees	9,364	10,017	-	1,392	
Government funding - CWELCC	108,794	114,024	175,000	197,577	195,840
K-W Habilitation - enhanced staffing support	14,618	11,997	11,350	11,876	
Personal Donations	831	725	1,000	1,206	600
Eastern Synod Grant - Justice Initiatives	7,000	9,000	8,000	8,000	-
Chamberlain Family Foundation Grant	2,000	2,000	2,000	2,000	2,000
	<u>\$162,553</u>	<u>\$173,503</u>	<u>\$227,638</u>	<u>\$250,560</u>	\$229,938
<u>Disbursements</u>					
Payroll & Benefits Expense	122,789	127,166	146,095	148,420	156,093
Facility Expenses					
Facility Rent & Insurance - Mount Zion	15,000	16,500	24,500	24,256	25,460
Janitorial & cleaning	3,615	5,057	6,000	6,699	7,045
Utilities-Phone etc	539	555	1,000	344	420
Minor - Repairs/replacement		19	1,000	323	1,000
Major - Renovation of classroom			8,000	23,662	
	<u>19,155</u>	<u>22,130</u>	<u>40,500</u>	<u>55,284</u>	33,925
Program Expenses					
Food	2,295	1,541	2,500	2,119	2,500
Supplies & Equipment	831	2,148	750	3,914	2,000
License	100	100	100	100	100
Playground Equip/upkeep & repairs	5,506	2,902	5,500	855	11,600
Technology for Classroom	542	418	2,000	499	1,500
Professional Development	661	466	900	1,346	1,525
Field Trips	84	465	700	967	1,050
Crisis placement Expenditures				1,438	
	<u>10,019</u>	<u>8,041</u>	<u>12,450</u>	<u>11,238</u>	20,275
Ongoing Administration					
Bookkeeping & Professional Audit	7,300	7,720	8,445	8,327	8,700
Administrative Support - Mount Zion		3,000			
Office Expenses	173	1,444	1,000	302	1,000
Bank Charges	1,101	308	440	347	600
	<u>8,574</u>	<u>12,473</u>	<u>9,885</u>	<u>8,976</u>	10,300
Total Disbursements	<u>160,536</u>	<u>169,810</u>	<u>208,930</u>	<u>223,917</u>	220,593
Excess (Deficiency)	<u><u>\$2,016</u></u>	<u><u>\$3,693</u></u>	<u><u>\$18,708</u></u>	<u><u>\$26,643</u></u>	<u><u>\$9,345</u></u>
Balance from Prior year	<u>6,876</u>	<u>8,892</u>	<u>12,585</u>	<u>12,585</u>	39,228
Ending Net Cash position	<u><u>\$8,892</u></u>	<u><u>\$12,585</u></u>	<u><u>\$31,293</u></u>	<u><u>\$39,228</u></u>	<u><u>\$48,573</u></u>

Parish Statistics 2025

PASTORAL ACTS

Baptisms:

Naveen Mathai Li-Philip	August 3
Serveh	October 26

Affirmation of Faith / Confirmation:

Ethan Connor	May 11
--------------	--------

Weddings:

None

Death:

Fred Joyner	February 20
Darrol Bryant	March 1
Mel Janke	April 4
Jack Hahn	April 16
Edwin Baumgart	May 2

Transfers in / New members:

Beno Joshua
Nancy Joshua
Serveh
Charlotte Bourdon (Friends)
Samuel Reeves (Friends)

Transfers out:

Doug Schweyer
Joyce Schweyer

Membership Statistics

MEMBERSHIP

Year	Baptized Members	Confirmed (voting members)	Children
2025	412	344	69
2024	415	345	68
2023	410	339	69
2022	415	344	69
2021	415	344	71

YEAR	2021	2022	2023	2024	2025
Received by:					
• Baptism	2	0	0	1	2
• Transfer	6	4	2	16	2
• Affirmation of Faith	0	2	1	2	2
Released by:					
• Transfer	0	0	0	0	2
• Death	5	6	8	12	5
• Removed	0	0	0	0	0

Worship Attendance	Year	Total # Services	In Person * Attendance	Online *	Online	TOTAL *	Total
				During service	A week later	During service	A week later
Sunday	2025	52	59	19	21	78	110
<i>NOTE: 2021 and 2022 attendance for online worship unknown</i>	2024	52	60	20	54	80	114
	2023	52	53	32	53	85	116
	2022	xx					
	2021	xx					
Non-Sunday**	2025	5	57	11	51	68	108
	2024	5	56	20	54	76	110
	2023	5	57	11	34	68	109
	2022	xx					
	2021	xx					

** Average attendance for non-Sunday worship includes Maundy Thursday, Good Friday, German Carol Service, Christmas Eve and Christmas Day services. Attendance was not recorded of the mid-week and Ash Wednesday services. Online attendance includes attendance during the service at a factor of 1.5 persons per view and a week later at a factor of 1.