



ANNUAL REPORT 2025



ST JAMES UNITED CHURCH

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ST. JAMES UNITED CHURCH

STAFF TEAM 2025

MINISTER:	Rev. Ryk Brown
MINISTER OF MUSIC:	Emily Germain
ADMINISTRATOR:	Lee-Ann Holloway
WORSHIP SERVICE TECHNICIAN:	Kyle Burgess
YOUTH LEADER:	Heather Schonewille
MUSICTEAM LEADERS:	Rick Harper & Emily Germain
SUNDAY SCHOOL/NURSERY:	Freida Hone

St. James would like to thank Jess Couch who has led our youth group for the past eight years. Jess was well liked by the youth and will be missed.





Who are we?

We are called to “Love God and love one another.”

We value: *

Prayer – Prayer calibrates our compass to align everything we do with God. Prayer informs and directs all our decisions. It is the foundation of everything we do.

Mission – Mission is how we put our love for God and one another into action. It means we walk the talk. We back up our loving words with loving actions.

Forgiveness – Forgiveness is how we treat each other with the grace of knowing that nobody is perfect, and we all screw up once at some point. We all deserve another chance.

Prudence – Prudence is how we make tough decisions, being willing to do what’s right and what makes sense in the long run, not just what feels good.

Love – Love is the core of who we are what we’re called to do. Love is complex and sometimes messy. Love isn’t easy. But it’s who we are and what we do. We are called to love one another regardless of race, creed, ethnicity, sexual orientation, gender identity, economic status, physical ability, or anything else that sometimes divides us as humans.

Faith – Faith is how we learn to love others. We seek to follow One we cannot see.

Service – Serving others who need help is one of the ways we put love into action.

Courage – Courage means that we don’t let fear drive our decisions. Courage comes from having the faith to put love into action even when we cannot see the end results. Putting love into action sometimes requires taking risks and leaps of faith, balanced by prudent judgement.

* Our values were chosen by our ancestors and are represented in our windows in our worship space. These statements describing what our values mean have not been officially adopted. They are a work in progress with our Affirm Team.

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MINISTER'S MESSAGE

Dear fellow pilgrims and explorers in Christ,

As we reflect on this past year in the life of our congregation, the words that come most readily to mind are "rebuilding" and "quiet growth." This has not been so much a year of flashy milestones, but one of steady faithfulness — the kind that happens when a community keeps showing up, trudging through the mud, serving, and trusting God even when the way forward is not always clear.

Our long-delayed celebration of becoming an Affirming congregation last spring was a meaningful moment, reminding us that commitments made in faith bear fruit in God's time, not always our own. It was lovely to see that moment recognized by Flamborough Today as being one of the "local newsmaker of the year" moments for 2025!

Like Moses and the people of God in the wilderness, we have continued to journey without always knowing what lay beyond the next bend. And yet, again and again, God has been present among us — in the resilience of this congregation and its courageous leadership through challenging times, in the reputation we hold in the wider community as a church that serves with compassion, and in the steady, often unseen volunteer service that sustains our shared life. One particularly holy moment this year that flew quietly below the radar was our courageous and gracious conversation with our Muslim friends and former tenants, as we blessed them in their new location after they outgrew our building — a reminder that faithfulness often looks like mutual respect, gratitude, and goodwill.

As we look ahead, we do so with confidence and hope. The signs of rebuilding are visible -- literally rising out of the ground around our building, even as many other congregations struggle to survive. We move forward with courage, trusting that God is at work among us, and with curiosity — because staying curious is one of the best ways to remain hopeful. God is with us; we are not alone. Thanks be to God.

Blessings

Rev. Ryk

GOVERNANCE BOARD

2025 has been a positive year for St. James with the Montessori School renovation project reaching completion and considerable progress being made on the construction of the rental units on our property. St. James also achieved recognition as an Affirming Ministry due to the dedication and continuous effort of our Affirming Committee and the thoughtful participation of our members as they worked collectively towards the achievement of this important designation.

2025 was also a year of transitions. Changes in the leadership of our Children's and Youth Ministries were needed following the passing of Ruth Nicholson and the stepping down of Jessica Couch after providing many years of outstanding leadership to our Youth Group. Both of these positions have been filled by excellent new leaders, and we thank those who have ensured continuity of these ministries during this time. We were further blessed as we renewed annual contracts for our Administrative Assistant and Music Director, who continue to share their wonderful gifts with us. We also extend our heartfelt appreciation to Paul Raphael for his many years of service as Chair of the Governance Board and for his willingness to continue to serve as a member of the Board. I have greatly appreciated his guidance and mentorship this year.

One significant challenge faced in 2025 was a delay of several months in the completion and occupancy of the rental units, which was due to multiple factors related to construction of the structures and the building permit process. Additionally, the parking lot was in poor condition for several months with the number of parking stalls being markedly reduced. This presented some difficulties for our long-term renters of church space, but workable solutions were identified, thanks to the commitment and creativity of our committee leaders. Attendance at Sunday services was also in decline during this period, along with weekly offerings. These factors, along with initiation of our development loan repayment schedule contributed to a 2025 operating deficit but we were fortunate to have funds remaining from 2025 operating budget to cover this shortfall. Attendance is also showing signs of rebound now that the base coat has been applied to the parking lot and the condition of the property has improved. Installation of our new digital sign later this year will increase our ability to advertise church events and engage our community. We are grateful to our Digital Sign Procurement committee for their diligent work on this project.

To summarize, the leadership and many volunteers at St. James have demonstrated great resilience, a strong ability to collaborate effectively and a tremendous work ethic during the course of 2025 and many important goals were achieved in the face of significant challenges. We are very excited to see the completion of the housing development project on our property later this year and are looking forward to celebrating this milestone with all of you!

Respectfully submitted by Cindy Ellison on behalf of the St. James Governance Board consisting of Jane Lee, Paul Raphael, Rick Harper, Linda Baksh and Reverend Ryk Brown.

COORDINATING MINISTRY TEAM

Chair's Report 2025

The Coordinating Ministry Team is composed of the Minister and the Chairs of each of the committees who meet monthly to ensure the smooth administration, coordination and operation of St. James, its programs, and services. We have great teamwork and

try to keep each other informed, identify challenges, and produce solutions. I am thankful for the input and enthusiasm provided by the team members and the respect for differing opinions, common commitment, and the love for the community of St. James. I would like to thank the members of the team who show an incredible dedication to teamwork, problem-solving, coordination and support for each other and the activities of the church.

In 2025, we switched mid-year back to meeting in person at the church, which facilitates better deliberation. Discussions focused on operational matters and changes, events and fundraising, construction schedules, outreach initiatives, and connections to our members. In addition, we receive regular updates regarding our fundraising initiatives, status of construction, operational matters of our regular tenants, and our financial status. Unfortunately, we had to cancel a spring concert due to low ticket sales and a Christmas concert due to weather. Our fundraising continues to challenge us and will require re-thinking in 2026.

Many of our committees are understaffed, particularly Stewardship and the Men's Fix-It Group. We would appreciate volunteers to support the Men's Fix it Group and stewardship. In 2025, we had great support from newer members of our congregation who stepped up to help with events, decorating, supporting new missions such as the Street Mission (collection and delivering goods for the homeless, sandwich making and baking) and the Affirming Ministry (completing the requirements and meetings required to be certified as Affirming) as well as readers and provision of coffee and snacks at Worship Services.

I look forward to the continuing work of the team in 2026, and the commitment for God's service which is evident in our members and their work.

Respectfully submitted, Jane Lee

NOMINATING REPORT 2026

GOVERNANCE BOARD (GB)	
Chair	Cindy Ellison
Past Chair	Paul Raphael
Finance Representative	Wayne Couch
Member	Linda Baksh
Member	Rick Harper
CMT Chair	Jane Lee

COORDINATING MINISTRY TEAM (CMT)	
Chair	Jane Lee

1. Ministry Teams	
Worship Ministry	Linda Baksh, Rick Harper
Youth Ministry	Heather Schonewille
Pastoral Care	Jane Lee
Outreach	Linda Baksh
Affirming	Kate Hawtin

2. Support Teams	
Stewardship	Rick Harper
Finance	Wayne Couch
M&P	Paul Raphael
Property & Grounds	David Sindrey, Dave Rice
Treasurer	Connie Moore

3. Representatives to Horseshoe Fall Regional Council	
Horseshoe Falls Regional Council	Linda Baksh

TRUSTEES	
Chair	Rev. Ryk Brown
Members:	Linda Baksh
	Sue Collins
	David Nicholson
	Dave Rice

MINISTRY REPORTS

Worship Report



The worship committee continues to support the music ministry as directed by our Music Coordinator, Emily. We would like to thank Jennifer and Bianca for their awesome contributions to the music team as well as to our current cast of talented musicians.

We encourage anyone that is interested, to join our team and share with us the joys in music ministry here at St. James.

We would like to thank Kyle and his crew for their dedicated service relating to the operation of the stage lighting, the technical wizardry required to prepare the weekly worship audio/visuals as well as the preparation of the weekly Livestream. Since Kyle never takes a week off operating the A/V boards, we are also asking for some help in this area on a regular or semi-regular basis.

Also, we would like to thank Jane and her decorating team as well as Dave and the “fix-it guys” for providing seasonal decorations that enhance our worship experience in the sanctuary.

Many volunteers are required to assist the worship committee with providing greeters, scripture readers, as well as preparing coffee/snacks on a weekly basis. For you, we are truly thankful. There is always a sign-up sheet available for those interested in helping out with the weekly snack preparations as well as participating in worship services either by reading scriptures or greeting those attending worship.

We encourage you to become involved as much as you wish
Let's bring on 2026 with as much fun, fellowship and memories as we have had in 2025.

Respectively submitted,
The Worship Team

Flower Guild

In 2025, the work of the Flower Guild continued led by Jane Lee, with the assistance at busy times of the year from Wendy Thomson, Connie Moore, Kate Hawtin, Brenda Cornish and Gail Sindrey. Over the course of the year, seasonal arrangements are changed out due to the changing church seasons and modified as needed for events taking place in the renovated

sanctuary. Also included is the task of changing the lectionary vestments and banners as the seasons and church year changes.

We have greatly benefited from the forethought of the Flower Guild members from years past in providing us with décor options that we have been able to utilize in creative ways in our revised and flexible space. Special attention was given to the décor for our Affirming Service, St. Patrick's concert and dinner, Easter, Thanksgiving, Remembrance Day, and Advent/Christmas.

We also appreciate the assistance of the Men's Fix-it Group, Dave Sindrey, David Rice, and Bob Donnelly who help with changing the furniture for different events and especially with the Advent and Christmas décor. We also coordinated, with the Pastoral Care Committee, the fundraising, purchase and delivery of the Easter hydrangeas to a group of our seniors and provided the flameless candles for our traditional Women's Potluck and Candlelight Communion Service. The use of the candles on tables, windowsills, communion table, wall candleholders and held by our women during the singing of Silent Night at the candlelight service was calming and magical. We look forward to continuing beautification of the sanctuary through the upcoming year with the ongoing support of our members.

Respectfully submitted, Jane Lee

Christian Development - Youth Ministry Report

At the start of 2025, the youth group continued to separate into two groups on Wednesdays, Junior youth and Senior youth. In total there are about 8 (ages 7-12) junior youth and 5 senior youth (ages 12+) who attended regularly. We had one volunteer this year, a former senior youth group member. Each week the youth engaged in an activity with a focus on teamwork and friendship. These activities included cooking, playing gym games and socializing with one another. The youth and their families did a great job at collecting items and packing 15 blessing bags for the unhoused in Hamilton and creating Christmas cards to share with the congregation.

Jessica Couch

Affirming Ministry Report

St. James United Church is an Affirming Church and as such, is committed to the inclusion and justice for people of all sexual orientations and gender identities. As an Affirming church, collectively, we not only make an explicit statement about issues of sexuality and gender, but our commitment to justice is far broader.

In 2025, we had a great pleasure of hosting a Public Worship Service of Celebration on Sunday February 23, 2025. This service was well attended and highly regarded by all those who attended, including Flamborough Today, our local online news source. For the service, we had moving speakers, including guest speaker King Julez and moving celebration with song, including a rendition of Lady Gaga's "Born This Way" and a moving cover of "Plowshare Prayer" with Rev. Ryk and his son and daughter. St. James United Church was officially presented with

our certificate of recognition of all of the work we had done leading up to that official acknowledgement.

The Affirming Ministry hosted one event in the fall of 2025, a public screening of the 2022 documentary “1946”. This, despite the unfortunate weather that coincided with the day chosen, was also well-attended. And, as such, the conversation that followed the screening was engaging and thought-provoking. There are requests from many members of the congregation to repeat this event in 2026.

We have updated our website to ensure visitors are aware of our Affirm status, and the Affirm United logo will be included on our forthcoming digital sign outside the church.

In 2026, we plan to acknowledge our one-year anniversary of being an Affirmed Church, host another movie night screening of “1946” and make the Affirming aspect of our church more visible to our congregation and visitors.

Prepared by Kate Hawtin

PASTORAL CARE REPORT

Pastoral Care is an especially key area in the life of St. James, and we are pleased to note that we had a great year of teamwork from all of our members – Linda Baksh, Beth Chadwick, Barb Mierau, Connie Moore, Debbie Robinson, Michelle Slotiuk, and Wendy Thomson.

In 2025, we were able to host several gatherings for our members. We hosted two seniors Communion Services and luncheons, one following Easter and one following Thanksgiving, allowing members time to reconnect. We also hosted the annual Women’s Potluck and Carol Communion service in early December. Our committee members ensured that we contacted our members and arranged transportation when required. My thanks to the committee members who did all the organizing, cooking, contacts and cleanup required. In addition, we provided some sweet treats for the Friday Men’s Bible Study group for their year end gathering. The committee members also stayed connected as much as possible with meals delivered to those in need and recovering from health issues, and visits and calls to some of our less mobile seniors, including several who relocated outside of Waterdown. In addition, hydrangeas were delivered to several senior members of the congregation at Easter thanks to contributions from members of the congregation.

Special thanks also to the support we receive from other church members, staying connected with some of our older members – we particularly thank Rosemary Mills, Eleanor Steepe, Mary Bosch and Monica Small who keep in touch with several members. Also, we get great support from other volunteers from the church for all of these events – we could not host these events without this support.

Thanks to Michelle Slotiuk who faithfully sends cards when needed. In addition to birthday cards, she sends engagement, get well and sympathy cards as needed. Special milestone birthdays are acknowledged; eighty and over receive a phone call or a card. Thanks to Lee-Ann

who publishes the birthday list monthly and prepares and mails the Seniors Newsletter to those who are not connected electronically.

Thanks also to Reverend Ryk for preparing the communion services and for playing the music for those services twice a year. Also, our appreciation to him for visiting and conducting communion services for those seniors requesting communion at home.

We appreciate the many informal ways that our church family members stay in touch with each other; please continue to let one of our committee members know when someone is ill, hospitalized, has suffered a loss, is moving, or celebrating a milestone. If you have not heard from or seen one of our members in a while, please pick up the phone and give them a call!

Respectfully submitted, Jane Lee

Received into Membership 2025

By Transfer/Adult Baptism/Profession or Re-Affirmation of Faith:

Baptised into the Family of St. James:

Joined in Marriage:

Membership Changes 2024-2025

	2024	2025
Members Received by Profession of Faith & Adult Baptism	3	1
Members Removed by Death	6	5
Members Removed by Certificate of Transfer or otherwise		
Total Confirmed Membership, Resident & Non-resident @ Dec. 31	548	543
Number of Households under Pastoral Care	119	118
Average Weekly Attendance at Sunday Services	40	41

In Memoriam

Name	Date of Death
Shirley Macnamara	May 16, 2025
Ruth Nicholson	March 7, 2025
Lillian Binkley	September 2, 2025
John Harper	May 10, 2025
Maria Van Noten	December 19, 2025

OUTREACH MINISTRY TEAM REPORT

St. James continues to be a church mindful of the needs of others both in our own community of Waterdown and downtown Hamilton through our various networking ministries.

God works through each of us in his own way as we follow what Jesus has taught and encourages us to do.

Flamborough Food Bank

We continue to partner with the Flamborough Food Bank through donations and volunteering monthly preparing groceries for clients to pickup. During 2025, an average of 463 families were supported every week of which 47% are children and 8.6 % are seniors. Food donation bins are located at the front entrance of the church.

Street Missions

A separate report will highlight our partnership and our work with Men's Street Ministry.

Giving Hearts of Hamilton

This past year we were introduced to a group of ladies who serve meals on Wednesday and Friday nights behind City Hall to those living on the streets of Hamilton. We have prepared warm meals, homemade baked goods and distributed clothing to the men, but mostly women. Our Youth Group prepared lovely gift bags that were distributed on a cold Friday night. Once a month they have a "Love and Kindness Day" on a Sunday which focusses on a specific theme with a variety of meals and warm items offered. Please feel free to contact Linda Baksh if you wish to join us on any of these evenings or events.

Christmas Families

While we did not participate in the Flamborough Food Bank's "Secret Santa" program this year, we were fortunate to assist a few families this Christmas through our church connections and also two seniors through Flamborough Connects. We enjoyed a wonderful day of wrapping hundreds of gifts with 71 other volunteers with Flamborough Connects at the Seniors Centre.

Wesley Urban Ministries

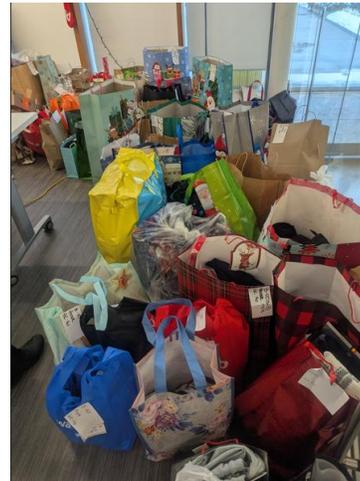
Gifts collected during our White Gift Sunday were distributed over the Christmas season to both men and women at Wesley's housing programmes. We thank each one of you for your generous donations.

Grocery Cards

Throughout the year people come into our church office requesting financial assistance. We are able to provide either a grocery card or a Walmart gift card when necessary. If you know of anyone who requires assistance or you would like to donate to our Benevolent Fund, please contact us.

We wish to thank our congregation for all their support this past year and we look forward to what God's plans are for us in the coming year. Please join us as we continue to serve our community.

Gift Wrapping at Flamborough Connects



Blessings,
Linda Baksh
Outreach Team

St. James United Church Street Mission:

Our dedicated Street Mission volunteers continued to provide food and clothing to the unhoused in Hamilton with loving kindness this year. Since the mission began, we have provided over 8000 sandwiches supplemented with cookies, fruit cups and other items. These have been prepared for biweekly distribution through the Men's Street Mission operated by Chaplain Roger Boyd. Monetary donations were directed towards the purchase of sandwich ingredients and seasonal items such as warm socks and tarps. A spring clothing drive took place earlier in the year in which new underwear, T shirts, sweatpants and socks were collected. We also participated in the Waterdown Market in the fall. Clothing items collected from the community were delivered primarily to the Men's Street Mission and The Compassion Society of Halton.

In December, we prepared treat bags containing chocolates and other sweets to accompany our Christmas sandwich delivery. Recently, our Youth Group prepared Christmas bags that were distributed through "Giving Hearts of Hamilton" an organization providing hot meals, clothing, hygiene items and a listening heart every Wednesday and Friday. Another lovely project was initiated by Sheila Logan, who requested donations of yarn on Facebook and knit three dozen matching hat and scarf sets that were personally delivered during the Christmas season by Linda Baksh.

We extend our sincere gratitude to those in the congregation who continually support this Mission that continues to serve a rapidly expanding group of recipients. This is one concrete way in which we can 'Love God and Love One Another' together.



Submitted by: Cindy Ellison, Committee Chair

Migrant Workers

MIGRANTS MATTER, FLAMBOROUGH:

St. James has been welcoming migrant workers on our farms in the Flamborough and Burlington area for approximately 16 years which started with hosted Sunday church dinners for about 100 workers. We now have approximately 340 both men and women working on farms, nurseries and greenhouses that we are in contact with. There are many other farms in the area that we are unable to connect with.

Over the years, our relationship with the men and now women have grown into a special bond of respect and trust. They know they can come to any one of us for support or just a message to say, 'hi, how are you doing'.

This year, with our amazing Waterdown community donations and in partnership with the agency TNO (The Neighborhood Organization) we have been able to provide the following:

- Welcome bags for everyone were handed out as workers arrived
- Partnering with Carlisle United Church for a welcome dinner in the spring
- The men enjoyed going to a Forge FC soccer game in June after having lunch provided by St. Thomas the Apostle Church
- We provided a pampered spa day for the women. Many community businesses volunteered their time, services and salon for this event.
- We supported our Jamaican friends both emotionally and financially when Hurricane Melissa devastated their homes at the end of October while they were here working. Once again, the community came through with various donations of food, funds, tools and household goods that were packed into barrels and shipped down.

- Throughout the year, large suitcases are always in great demand. We are fortunate that the community donates when a call goes out.
- Bicycles were donated for the workers, and a relationship was developed with a company in Burlington, Rolling Horse, to repair them and Community Church to temporarily store them has evolved.
- Migrants Matter attended the Waterdown Farmers Market to inform the community of our group and the farmworkers.
- We had a towel drive and the response from the community was overwhelming
- For Christmas, 54 workers were taken for lunch and given a gift of a large bath sheet that were donated by the community and both Carlisle and Millgrove United Churches.

Submitted by Linda Baksh on behalf of Migrants Matter, Flamborough

Terry Sciamonte
Beth Chadwick
Sheila Leighton

Horseshoe Falls Region Report - *Report not available*

FINANCE COMMITTEE REPORT

St. James finished this year with an operating deficit of \$16,499. This means in 2025 the operating costs (money spent on property maintenance, staff salaries and committee activities) exceeded the operating revenues (money received from general offerings, rent and fundraising) by the amount of \$16,499. This is a decrease from 2024, when the annual operating surplus was \$12,997.

In the years 2020 to 2023, St James had accumulated loans of \$570,000. These loans include a \$365,000 loan used to provide the building upgrades needed to support the Montessori School, and a \$205,000 loan used to cover operating deficits from the 2020 to 2023 years. In 2025, a Building Upgrade principal and interest loan payment of \$39,660 was made. Loan repayments from the property rentals will continue in the upcoming years.

St. James continued to support local Outreach and the United Church's Mission & Service Fund. In 2025, St James contributed \$2,754 towards Outreach activities including the Street Mission Outreach program and donated \$3,040 to the Mission & Service fund.

Fundraising activities this year contributed \$12,528 to the Mission of St. James and \$1,620 to the Outreach Fund. A very special thank you to all members who ran and supported these activities.

The Committee Chairpersons are to be thanked for closely managing their budget expenditures. Their continued diligence in the management of their expenses assists the church in controlling its budget.

St James continues to provide financial services for the Migrants Matter, Flamborough Fund. This fund is managed by an arms length committee and is used to support outreach activities for the Migrant workers working in Flamborough. St James is responsible for issuing charitable tax receipts for donations made to the Migrants Matter, Flamborough Fund.

In 2025, the Finance Team completely transitioned all their financial record keeping to QuickBooks.

Your continued financial support for 2026 will allow St. James to serve our congregation and our community. There are several ways to financially support St James including: making offerings during Church services, mailing donations to, or dropping them off at the Church office, using the United Church's PAR (Pre-Authorized Remittance) program or by making online donations. If you require any assistance using any of these donation methods, please contact the Church office for further details.

Respectfully submitted on behalf of the Finance Committee.

Wayne Couch, Connie Moore, Paul Raphael, Wendy Thomson, Gail Sindrey and Sheri Valk.

STEWARDSHIP REPORT



As St. James United Church moves forward in faith for 2026, we would like to thank you so much for your continued contributions of time, treasure and talent to our mission. To Love God and Love one another. With your support, we are able to continue to thrive as a church where everyone can easily and openly experience a God of great love.

Livestream capability has greatly enhanced our weekly worship experience by broadening our broadcast area and allowing those that cannot attend worship in person to continue to be part of our church family from their home. If you are able, however, we encourage you to make the effort to attend worship in person. The more loving, smiling faces on a Sunday morning, the merrier.

The stewardship team would like to thank all of those who participated in our "Pick a Number" initiative during advent to help raise funds for the purchase our new digital sign that will be installed on our front lawn nearing the completion of our development project. We managed to collect over \$3,800.00 so far.... well done!



There are still memorial plaques that may be purchased on your behalf if you wish to make a memorial gift in memory of a loved one. Please speak to Wayne Couch or Rick Harper if you are interested.

The stewardship, worship and event coordinating teams are making preparations for a May 2, 2026, dinner/concert to celebrate the conclusion of our two-year long construction development project. Wahoo!

We have much to celebrate!

Please stay tuned for detailed updates as the preparations progress.

Respectively submitted,
The Stewardship Committee

PROPERTY COMMITTEE REPORT

The Property Committee's duties include overseeing and ensuring proper repair and maintenance of all Church property including buildings, furnishings and grounds. In addition, they provide input to the rental approval of church facilities by outside groups.

2025 was our 16th annual Spring Fertilizer Sale, as our fundraising event. It was a successful effort by the hardworking volunteers.

A special thank you to Bob Donnelly and Dave Rice on the completion of the Audio-Visual booth at the back of the Sanctuary.

A special thank you to Lee-Ann Holloway in the coordination of church maintenance by outside services.

Respectfully submitted,
David Sindrey, Property Committee

MINISTRY & PERSONNEL REPORT

Ministry & Personnel's role is the support of our staff, regularly reviewing working conditions, responsibilities and compensation.

St. James is blessed with a dedicated and talented staff:

- Rev Ryk, our worship leader and musically talented Praise Band member.
- Emily, our music leader and vocalist in the Praise Band
- Kyle, tech specialist who provides the screen images and livestream of the worship service
- Jess our youth leader for the past eight years, who left this role in February 2026
- Heather, our new youth leader who transitioned into this role
- Lee-Ann, our office administrator, and
- Freida, our Sunday School leader

In addition to our paid staff, we have a dedicated group of volunteers in the Praise Band, Governance Board, Coordinating Ministry Team, Men's Fix It, Migrants Matter, Street Mission team and the many volunteers that participate in our fundraising activities each year.

Our staff and volunteers create the life we enjoy at St. James.

Respectfully submitted

Paul Raphael

MINUTES OF CONGREGATIONAL MEETINGS

St. James 2024 Annual General Meeting Minutes

In Person & Virtual Meeting

March 2, 2025

Meeting facilitator – Chair of the St. James Governance Board – Paul Raphael

Technical facilitators (virtual session) - Rev Ryk Brown, Wayne Couch

Copies of the 2024 Annual Report were distributed at worship February 23rd and March 2nd and was also available for download from the church web page. The 2024 AGM agenda was distributed at the meeting.

Paul welcomed attendees to the 2024 Annual General Meeting.

Attendance for the Annual Meeting: In person 14; online 0.

Paul stated that notice of the 2024 AGM was sent out to the congregation via the church weekly 'e-blast' on February 14th, 21st and 28th. Notice of the Annual Meeting was also announced at in person worship on February 28th and March 2nd. Notice of the meeting was to also be announced at the February 16th worship, but the in-person service was cancelled due to a snowstorm. Printed copies of the 2024 Annual Report were mailed or personally delivered to our seniors or shut ins.

Paul advised that voting will occur by raised hand. A negative voting methodology was used i.e. count those opposed to a motion first, negating the need to count those in favour of the motion.

Enabling Motion – All voting will be done by raised hand, whether present in person or attending virtually, using negative voting technique.

Mover: Jane Lee

Secunder: Gail Sindrey

Passed

Enabling Motion - adherents attending this annual meeting may vote on all matters.

Mover: Cindy Ellison

Secunder: Wayne Thomson

Passed

Paul asked if there were any additions to the 2024 AGM agenda. No additions.

Enabling Motion – to accept the 2024 Annual General Meeting agenda as published.

Mover: Wendy Thomson
Seconder: Connie Moore
Passed

Paul directed the meeting attention to the minutes of the 2023 Annual General meeting in the 2024 Annual Report. He noted the heading for the minutes needed to be corrected to read 'St. James 2023 Annual General Meeting Minutes'.

Enabling Motion - to accept the 2023 Annual General Meeting minutes as published in the 2024 Annual Report with the noted date correction per above.

Mover: Cindy Ellison
Seconder: Kate Hawkin
Passed

Paul Raphael read the 'in memoriam' from the 2024 Annual Report (page 14).

Rev. Ryk spoke briefly.

Wayne Couch reviewed the 2024 financial results. A copy of the presentation slides are to be filed with these minutes. See statements 1 through 6 on pages 24 to 29 of 2024 Annual Report for detail.

- 2024 Operating surplus of \$12,997. St. James experienced a 60% increase in operating revenue and a 8% increase in operating expenses in 2024.
- General offering of \$90,980 represents a decreased 7% from 2023.
- Rental income increased of 280% in 2024, due to Montessori School in the church hall.
- General offering represents 66% of the church income.
- As of the end of December, St. James had borrowed \$570,000 from the United Church of Canada to sustain operation of the church and cover building renovations costs to accommodate the Montessori School.
- Loan repayment of \$14,677 made on building upgrade loan.

Motion - to receive all reports printed in the 2024 Annual Report except the 2025 Operating Budget and the 2025 Nominating report.

Mover: Frank Anderson
Seconder: Wendy Thomson
Passed

PART TWO

Nomination Report:

Governance Board members read out. Cindy Ellison is assuming the role of chairperson.

CMT, church committee leadership and Trustees names read out.

Paul asked if there were any nominations from those in attendance, either in person or online. No further nominations. It was noted a correction to the heading date from 2024 to 2025 is required.

Paul hi-lighted the footnote at the bottom of the Nomination Report which identified himself, Jane Lee and Wayne Couch as directors of the St. James United Church Trustee Corporation. He advised that voting on the Nomination Report would also include approval of the directors for the Trustee Corporation.

Motion - to accept the 2025 Nomination Report as printed on page 8 in the 2024 Annual Report.

Moved: Wendy Thomson

Second: Gail Sindrey

Passed.

Paul passed the facilitation of the remainder of the annual meeting to Cindy, the new chairperson.

Pastoral Care

Jane Lee spoke on the responsibilities and the accomplishments of the Pastoral Care Team. Slides from the presentation to be filed with these minutes.

Street Mission

Cindy Ellison provided an update of the success of the Street Mission initiative. Slides from the presentation to be filed with these minutes.

Finance Committee – 2025 Operating Budget

Wayne Couch provided a detail review of the Statement 7 the 2025 Operating Budget (reference page 30 of the 2024 Annual Report). He noted a correction to the heading for statement 7 to read '2025 Operating Budget'.

- Statement 7 shows a projected 2025 operating deficit of \$14,310.

Motion - to accept the 2025 Operation Budget (statement 7) on page 30 of the 2024 Annual Report.

Moved: Wendy Thomson

Second: Gail Sindrey

No one raised any discussion points on the proposed 2025 Operating budget.

PASSED

Closing Benediction – Rev. Ryk

Motion – to adjourn the 2024 Annual General Meeting. Moved by Jane Lee.

Minutes taken by: Paul Raphael

FINANCIAL STATEMENTS

STATEMENT 1	Balance Sheet
STATEMENT 2	Statement of Funds
STATEMENT 3	Operating Income Statement
STATEMENT 4	Non-Operating Funds
STATEMENT 5	Outreach/Mission & Service Expenditures
STATEMENT 6	Fundraisers
STATEMENT 7	2025 Operating Budget
STATEMENT 8	Migrants Matter, Flamborough Fund

FINANCE COMMITTEE REPORT 2025
STATEMENT 1
ST. JAMES UNITED CHURCH BALANCE SHEET
AS AT DECEMBER 31, 2025

ASSETS	2025	2024	Change
FUNDS			
General Account Balance	\$ 22,010.52	\$ 38,977.16	\$ (16,966.64)
Specified Fund Accounts	\$ 62,924.72	\$ 35,897.42	\$ 27,027.30
St. James Trust Account	\$ 282.67	\$ 1,153.17	\$ (870.50)
St James GIC's	\$ 1,000.00	\$ 1,082.43	\$ (82.43)
	<u>\$ 64,207.39</u>	<u>\$ 38,133.02</u>	<u>\$ 26,074.37</u>
Cash Advance on Rental Income - Building			\$ -
Tax Rebate Receivable	\$ 3,083.33	\$ 2,415.34	\$ 667.99
OPERATING ASSETS			
Church Building and Contents (Note 2)	\$ 9,803,027.00	\$ 9,803,027.00	\$ -
	<u>\$ 9,892,328.24</u>	<u>\$ 9,882,552.52</u>	<u>\$ 26,742.36</u>
LIABILITIES			
Cash Advance on Rental Income (see Notes 3, 4, & 5)	\$ 205,054.79	\$ 205,054.79	\$ -
Deferred Revenue - Wedding	\$ 200.00	\$ -	\$ 200.00
Facility Upgrade Loan (Note 6)	\$ 345,000.00	\$ 365,000.00	\$ (20,000.00)
EQUITY			
Operating Fund (See Statement 2)	\$ (278,676.13)	\$ (262,177.48)	\$ (16,498.65)
Operating Fund Facility Renewal Loan Repayment	\$ 15,000.00	\$ -	\$ 15,000.00
Specific Purpose Funds (See Statement 2)	\$ (217,277.42)	\$ (228,351.79)	\$ 11,074.37
Facility Upgrade Loan Payment	\$ 20,000.00	\$ -	\$ 20,000.00
Insured Property Value	\$ 9,803,027.00	\$ 9,803,027.00	\$ -
	<u>\$ 9,892,328.24</u>	<u>\$ 9,882,552.52</u>	<u>\$ 9,775.72</u>
	\$ -	\$ -	

Notes:

St James United Church records its financial results on a cash basis.

Periodically the value of the Church building and contents is determined for insurance purposes. This value is shown above.

The Church building & Contents value is based on a 2024 Insurance appraisal.

The stated amount excludes value of land and has not been reduced for accumulated depreciation.

In 2020, the Church received a \$100,000 cash advance on future rental income (formerly called Land Sale Advance) from the Church Property. In 2021, \$30,000 were transferred to the Operating Fund to cover the operating deficit and \$11,752 were used to cover Sanctuary Renovation expenditures.

In 2022, the Church received an additional \$35,000 cash advance on future rental income (formerly called Land Sale Advance) from the Church Property. In 2022, \$66,569.98 was transferred to the Operating Fund to cover the operating deficit and \$19,324.83 was used to cover Sanctuary Renovation expenditures.

In 2023, the Church received an additional \$70,000 cash advance on future rental income (formerly called Land Sale Advance).

In 2023, the Church received a \$100,000 loan from the United Church of Canada to finance upgrades to the Church's electrical system.

In 2024, the Church received a \$265,000 loan to cover Daycare renovations and legal costs related to the Property development.

Statement 2
St. James United Church
Statement of Funds
As of December 31, 2025

	Operating Fund	Endowment Fund (GIC)	Renewable GIC	St. James Trust Account	Memorial Fund	Organ Fund	Facility Renewal & Sound Fund	Outreach Fund	Total
Opening Balance	\$ (262,177.48)	\$ 1,082.43	\$ 96,109.59	\$ 1,153.17	\$ 16,175.34	\$ 23,986.74	\$(372,983.51)	\$ 6,124.45	\$(228,351.79)
2025 Year End Deficit	\$ (16,498.65)								
Receipts									
Transfer from Endowment							\$ 104.08		\$ 104.08
Contributions					\$ 11,470.36		\$ 2,561.00	\$ 7,195.65	\$ 21,227.01
Fundraising				\$ 295.00				\$ 1,620.46	\$ 1,915.46
Loan Repayment Funds (Note 9)							\$ 39,659.50		\$ 39,659.50
Interest Income		\$ 21.65			\$ 19.97	\$ 3.81	\$ 8.08	\$ 7.93	\$ 61.44
Total Receipts		\$ 21.65	\$ -	\$ 295.00	\$ 11,490.33	\$ 3.81	\$ 42,332.66	\$ 8,824.04	\$ 62,967.49
Payments									
UCW Expenditures							\$ (3,255.07)		\$ (3,255.07)
Expenditures		\$ (104.08)		\$ (1,165.50)	\$ (732.75)	\$ (535.29)	\$ (3,686.51)		\$ (6,224.13)
Outreach Expenditures								\$ (2,754.42)	\$ (2,754.42)
Loan Repayment	\$ 15,000.00						\$ (39,659.50)		\$ (39,659.50)
Total Payments		\$ (104.08)	\$ -	\$ (1,165.50)	\$ (732.75)	\$ (535.29)	\$ (46,601.08)	\$ (2,754.42)	\$ (51,893.12)
Year End Closing Balance	\$ (263,676.13)	\$ 1,000.00	\$ 96,109.59	\$ 282.67	\$ 26,932.92	\$ 23,455.26	\$(377,251.93)	\$ 12,194.07	\$(217,277.42)
Transferred from Rental Advance Loan	\$ 166,569.98						\$ 38,484.81		\$ 38,484.81
Facility Upgrade Loan							\$ 365,000.00		\$ 365,000.00
Wedding Downpayment	\$ 200.00								\$ -
HST Receivables	\$ (3,083.33)								
Inter-fund & Congregational Lending									
Fund Loan to Operating Fund Repayment (Note 8)	\$ (15,000.00)						\$ 15,000.00		\$ 15,000.00
2013 to 2022 Loans to the Operating Fund from Renewable GIC & Specified Funds (See Notes 1 to 7)	\$ 137,000.00		\$ (96,109.59)			\$ (20,000.00)	\$ (20,890.41)		\$(137,000.00)
Year End Cash Balance	\$ 22,010.52	\$ 1,000.00	\$ -	\$ 282.67	\$ 26,932.92	\$ 3,455.26	\$ 20,342.47	\$ 12,194.07	\$ 64,207.39

- Note 1: In 2013 per Board decision, \$4,000 from the Facility Renewal Fund has been loaned to the Operating Fund to cover their accumulated deficits.
- Note 2: In 2014 per Board decision, \$12,000 from the Facility Renewal Fund & \$24,000 from the Renewable GIC has been loaned to the Operating Fund to cover their accumulated deficits.
- Note 3: In 2015 per Board decision, \$22,000 from the Renewable GIC has been loaned to the Operating Fund to cover its accumulated deficits.
- Note 4: In 2017 per Board decision, \$5,000 from the Organ Fund has been loaned to the Operating Fund to cover its accumulated deficits.
- Note 5: In 2018 per Board decision, \$5,000 from the Organ Fund & \$20,000 from the Renewable GIC has been loaned to the Operating Fund to cover their accumulated deficits.
- Note 6: In 2019 per Board decision, \$4,890.41 from the Facility Renewal Fund & \$30,109.50 from the Renewable GIC has been loaned to the Operating Fund to cover their accumulated deficits.
- Note 7: In 2022 per Board decision, \$10,000 from the Organ Fund has been loaned to the Operating Fund to cover their accumulated deficits.
- Note 8: In 2025 per Board decision, \$15,000 estate donation was designated to repayment of previous Building Fund loans to the Operating Fund.
- Note 9: In 2025 all Montessori Rental payments in excess of \$64,000 were allocated to the Repayment of Facility Upgrade Loan.

Statement 3
St. James United Church
Operating Income Statement
For the Year Ended: Dec 31, 2025

Description	2025	2025	
	Budget	Actuals	
REVENUES			
General Offering	\$ 90,000.00	\$ 84,462.70	94%
Rent	\$ 93,862.00	\$ 89,537.10	95%
Fundraising (Mission of St. James)	\$ 20,000.00	\$ 12,527.86	63%
Contributions to Operating Expenses (Note 1)		\$ 22,819.38	
Operating Revenue	\$ 203,862.00	\$ 209,347.04	
OPERATING EXPENSES			
M&P			
Salaries	\$ 140,059.00	\$ 129,785.21	93%
Pensions/EI/EHT	\$ 25,521.00	\$ 23,055.81	90%
Car Allowances	\$ 1,180.00	\$ 434.50	37%
Continuing Education	\$ 2,839.00	\$ 226.81	8%
PREMISES COSTS			
Church			
Insurance	\$ 10,000.00	\$ 14,743.45	147%
Fuel	\$ 12,067.67	\$ 11,824.21	98%
Hydro & Water	\$ 6,434.77	\$ 7,792.39	121%
Telephone / E-mail / Web Site	\$ 2,490.00	\$ 2,830.84	114%
Repair & Maintenance	\$ 8,200.00	\$ 6,653.50	81%
Cleaning	\$ 3,300.00	\$ 4,488.87	136%
Premise Cost Repayment	\$ (12,000.00)	\$ (10,661.52)	89%
Trust Fund Covered Premise Costs		\$ (1,100.00)	
Minister's Home Phone	\$ 600.00	\$ 600.00	100%
COMMITTEE BUDGETS			
Youth Ministry	\$ 2,000.00	\$ 620.83	31%
Adult Ministry	\$ 500.00	\$ -	0%
Worship	\$ 2,100.00	\$ 476.36	23%
Past. Care & New Members	\$ 250.00	\$ (342.40)	-137%
Office Supplies / Mailings	\$ 3,000.00	\$ 2,336.73	78%
Bank Charges/Brokerage Fees	\$ 1,350.00	\$ 1,607.37	119%
Stewardship	\$ 450.00	\$ -	0%
Regional Assessment	\$ 7,431.00	\$ 7,431.00	100%
Computer Equipment	\$ 400.00	\$ -	
Sundry	\$ -	\$ 222.35	
FUNDED OPERATING EXPENSES		\$ 22,819.38	
Total Operating Expense	\$ 218,172.44	\$ 225,845.69	
2025 Operating Deficit	\$ (14,310.44)	\$ (16,498.65)	
Note 1			
Contributions to Operating Expenses covered \$3461 in Property Expenses, \$1382 in Salary, \$362 in Computer, \$15,000 Operating Fund Loan Repayment, \$2009 in Worship Expenses & \$606 in Sundry Expenses.			

Statement 4	
St. James United Church	
Non-Operating Funds	
For the Year Ended: Dec 31, 2025	
Description	2025 Actuals
RECEIPTS & TRANSFERS	
Memorial, Organ & Facility Funds - Contributions	\$ 14,031.36
Outreach Benevolent - Contributions	\$ 1,057.50
Outreach Street Mission - Contributions	\$ 6,138.15
Fundraising	
Trust Account	\$ 295.00
Outreach	\$ 1,620.46
Facility Renewal Loan Repayment	\$ 39,659.50
GIC Interest transferred to Facility Renewal Fund	\$ 104.08
Interest - all Funds	\$ 61.44
Total Receipts	\$ 62,967.49
Mission & Service	\$ 3,040.00
Total Receipts and M&S	\$ 66,007.49
PAYMENTS	
Outreach - Benevolent	\$ 1,283.96
Outreach - Street Mission	\$ 1,470.46
Trust Account	
Bank Charges	\$ 65.50
Church Premise Costs	\$ 1,100.00
Specified Funds - Expenditures	\$ 5,058.63
UCW Expenditures	\$ 3,255.07
Facility Renewal Loan Repayment	\$ 39,659.50
Total Payments	\$ 51,893.12
Mission & Service	\$ 3,040.00
TOTAL PAYMENTS and M&S	\$ 54,933.12
Excess of Transfers & Receipts over Payments	\$ 11,074.37
Interfund & Congregational Loans	
2013 Loan to Operating Fund (Facility Renewal)	\$ (4,000.00)
2014 Loan to Operating Fund (Facility Renewal)	\$ (12,000.00)
2014 Loan to Operating Fund (Renewable GIC)	\$ (24,000.00)
2015 Loan to Operating Fund (Renewable GIC)	\$ (22,000.00)
2017 Loan to Operating Fund (Organ Fund)	\$ (5,000.00)
2018 Loan to Operating Fund (Organ Fund & GIC)	\$ (25,000.00)
2019 Loan to Operating Fund (Facility Renewal & GIC)	\$ (35,000.00)
2022 Loan to Operating Fund (Organ Fund)	\$ (10,000.00)
2025 Operating Fund Loan Repayment (Facility Renewal)	\$ 15,000.00
Accumulated Loans to the Operating Fund	\$ (122,000.00)

Statement 6
St. James United Church
Fundraisers
Year Ending December 31, 2025

<u>Mission of St. James</u>		
	Fertilizer Sale	\$ 6,140.08
	Easter Popup Bazaar	\$ 324.00
	Marmalade	\$ 415.83
	Catering	\$ 434.28
	June Sale	\$ 1,294.17
	Fall Bazaar	\$ 3,603.90
	Christmas Popup Bazaar	\$ 315.60
		\$ 12,527.86
 Designated Fundraising		
	Fall Bazaar - Lottery	\$ 295.00
	Irish Dinner - Outreach	\$ 1,620.46
		\$ 1,915.46

Statement 7
St. James United Church
2026 Operating Budget

	Actuals		Budget
	2025		2026
	Budget	Actual	
REVENUES			
General Offering	\$ 90,000.00	\$ 84,462.70	\$ 85,000
Rent	\$ 93,862.00	\$ 89,537.10	\$ 90,000
Fundraising (Mission of St James)	\$ 20,000.00	\$ 12,527.86	\$ 20,000
Operating Revenues	\$ 203,862.00	\$ 186,527.66	\$ 195,000
OPERATING EXPENSES			
M&P	\$ 169,599.00	\$ 153,502.33	\$ 173,735
Salaries	\$ 140,059.00	\$ 129,785.21	\$ 142,295
Pensions/EI/EHT	\$ 25,521.00	\$ 23,055.81	\$ 26,855
Car Allowances	\$ 1,180.00	\$ 434.50	\$ 1,700
Continuing Education	\$ 2,839.00	\$ 226.81	\$ 2,885
Church	\$ 31,092.44	\$ 37,171.74	\$ 42,220
Insurance	\$ 10,000.00	\$ 14,743.45	\$ 17,000
Fuel	\$ 12,067.67	\$ 11,824.21	\$ 12,415
Hydro & Water	\$ 6,434.77	\$ 7,792.39	\$ 8,185
Telephone / E-mail / Web Site	\$ 2,490.00	\$ 2,830.84	\$ 2,790
Repair & Maintenance	\$ 8,200.00	\$ 6,653.50	\$ 8,200
Cleaning	\$ 3,300.00	\$ 4,488.87	\$ 4,200
Premise Cost Repayment	\$ (12,000.00)	\$ (10,661.52)	\$ (11,170)
Trust Fund Covered Premise Costs		\$ (1,100.00)	
Minister's Home Phone	\$ 600.00	\$ 600.00	\$ 600
Committee Budgets	\$ 17,481.00	\$ 12,352.24	\$ 22,915
Youth Ministry	\$ 2,000.00	\$ 620.83	\$ 2,000
Adult Ministry	\$ 500.00	\$ -	\$ 500
Worship	\$ 2,100.00	\$ 476.36	\$ 2,000
Past. Care & New Members	\$ 250.00	\$ (342.40)	\$ 250
Office Supplies / Mailings	\$ 3,000.00	\$ 2,336.73	\$ 3,000
Bank Charges/Brokerage Fees	\$ 1,350.00	\$ 1,607.37	\$ 1,500
Stewardship	\$ 450.00	\$ -	\$ 450
Regional Assessment	\$ 7,431.00	\$ 7,431.00	\$ 12,815
Computer Equipment	\$ 400.00	\$ -	\$ 400
Sundry		\$ 222.35	
Operating Expense	\$ 218,172.44	\$ 203,026.31	\$ 238,870
Operating Fund DEFICIT	\$ (14,310.44)	\$ (16,498.65)	\$ (43,870)

Statement 8
St. James United Church
Migrants Matter, Flamborough Fund
For the Year Ended: Dec 31, 2025

Description	2025 Actuals
Opening Account Balance	\$ 48,748.99
REVENUES	
<u>Charitable Donations</u>	
General	\$ 3,413.10
Jamaican Relief	\$ 1,915.00
Total Charitable Donations	\$ 5,328.10
City of Hamilton	\$ 500.00
The Neighbourhood Organization	\$ 21,000.00
Account Interest	\$ 908.75
Total Revenue	\$ 27,736.85
EXPENDITURES	
<u>Migrant Fund Expenses</u>	
Benevolent	\$ 2,050.00
Hurricane Relief	\$ 4,558.07
Spa	\$ 1,050.88
Towels	\$ 534.70
Misc - Volunteer, Admin, Dinners	\$ 617.33
Sub Total	\$ 8,810.98
<u>The Neighbourhood Organization Funded Expenses</u>	
Soccer	\$ 7,835.13
Grocery Cards	\$ 8,125.00
Dinners	\$ 134.67
Travel	\$ 1,506.24
Christmas	\$ 3,637.70
Bikes	\$ 435.97
Stationery, Supplies & Equipment	\$ 346.95
Sub Total	\$ 22,021.66
Total Expenditures	\$ 30,832.64
Excess of Expenditures over Revenues	\$ (3,095.79)
Closing Account Balance	\$ 45,653.20

Notes:

This account's expenditures are managed by Migrants Matter, Flamborough which is an arms length committee from St James United Church. St James issues tax receipts for charitable donations to Migrants Matter fund.