



*Exploring Faith and Building  
Relationships with God, People  
and the Earth*

## **BEACH UNITED CHURCH 2024 ANNUAL REPORT**

**140 Wineva Avenue  
Toronto Ontario M4E 2T4  
416-691-8082  
office@beachuc.com**

**[www.beachunitedchurch.com](http://www.beachunitedchurch.com)**

## Contents

---

<b>Minister's Report</b> .....	3
<b>Report from the Chair of the Church Board</b> .....	4
<b>Report from the Board of Trustees</b> .....	4
<b>Children &amp; Youth Coordinator Report</b> .....	5
<b>Communications Advisory Committee</b> .....	6
<b>Fundraising Report</b> .....	7
<b>Garden Group</b> .....	8
<b>Justice Seeking at Beach United Church</b> .....	9
<b>Ministry &amp; Personnel Committee Report</b> .....	11
<b>Music Director's Report</b> .....	12
<b>Operations Advisory Group Report</b> .....	13
<b>Pastoral Care Report</b> .....	14
<b>Roll Report</b> .....	15
<b>Solar Energy for Beach Co-op Inc Report (SEBCI)</b> .....	15
<b>Treasurer's Report</b> .....	16
<b>Beach United Church Statement of Revenue and Expenses</b> .....	17

---

## Minister's Report

---

Well, another year has come and gone, and what a year it has been! As I reflect on our journey together, I am filled with gratitude for the ways our community continues to deepen in connection, support one another, and live out our faith.

This year, we've shared in moments of joy and laughter, walked alongside each other through challenges, and found new ways to connect—even when the world around us seemed uncertain. From Sunday worship to community outreach, event days to coffee hours, each gathering has been a reminder of the strength and love within our community.

I am constantly inspired by your compassion, and willingness to step up and help when needed. Whether it's volunteering, organizing events, or simply offering a kind word, you have shown what it means to be the hands and feet of God.



A young person arrives at Queer Youth United sharing their hidden journey of being in the closet as they offer thanks for a place to share their challenges and joys as their authentic self. A member of our faith community shares their desire to deepen faith and discovers through pastoral counselling that weekly meditation joined with reading offers that space. An indigenous member of our Thursday lunch community challenges our land acknowledgement and finds through invitation the opportunity to share their story, educate some settlers, and offer us the gift of a new land acknowledgement. For me personally it has been a year of challenge and transition living with health constraints and grieving Joseph's death and I have been overwhelmed by the ways this community has supported me. At the risk of giving away the teaser for upcoming sermon content, I want to offer these words. All of the experiences above are grounded with the same rationale. They become part of our common journey when they flow from a generosity of spirit. What is that you say? It is the spirit that calls us to offer our time and our talent, our ideas and our creativity, our baking and our casseroles, our invitations and our silence, as people seek to make meaning in their lives.

Looking ahead, I am excited about the opportunities awaiting us. Let's continue to explore this generosity of spirit through new ways to engage with our faith and our community. I am always open to your ideas, feedback, and dreams for our faith community's future.

Thank you for your trust, encouragement, and prayers. It is truly a blessing to serve as your minister. Here's to another year of faith, hope, and love—together.

*Rev. Gregory Daly*

## Report from the Chair of the Church Board

---

As my term as Chair of the Board comes to an end, I'd like to thank everyone, both staff and volunteers, who have worked hard to keep Beach United Church a vibrant community of faith. We are actively living our faith by continuing to make connections in the wider community. These connections make our community of faith stronger and more sustainable.

There have been so many moments of joy at Beach this past year. Whether it was the Thursday Community Lunch, Queer Youth United, Jazz and Reflection, Music for the Soul, Organ Stops, Jam Nite, our Gardening group, the Ecofair, work with The Beach Cares in settling a newcomer family, our first Repair Cafe or our Knitting for Shivering Children group, these were all ways we connected with each other. Our congregation may be small, but we are mighty. We also have a new sign on the east side of the church thanks to a grant and the work by Barry Watson and Allison Woo, our Marketing and Communications Coordinator.

But it has also been a difficult year. We have lost many members of our community who will be truly missed. Thank you to our pastoral care committee for all the work they do. Our minister, Greg Daly, had to take some time off this year for health reasons and we were lucky to have Rev. Daniel Benson step in while Greg was away. We are glad to have Greg back and continue to support him until he has made a full recovery. Finances continue to be a concern whether it is the cost of maintaining an older building or trying to meet our staffing needs, it seems like we are always short of funds. We have had some success in applying for grants this past year and continue to explore this area of opportunity. Our fundraising reached new highs last year and we welcomed a few new members, which is wonderful. Looking for ways areas of growth is an ongoing and important focus. There is lots to be grateful for, but for Beach United to remain viable we will need to be creative and make changes. We need to have faith to face our challenges to remain sustainable and relevant in an ever-changing world.

It was my honour to serve as Board Chair. I've been so impressed with the dedication and commitment of each member of the Board, our secretary Richard Underwood, Treasurer Paul Dowling and board member Martin McFarland as well as the Ministry and Personnel Committee, Operations Advisory Group and Communications Advisory Group, our Pastoral Care Committee, our Worship Committee and all our dedicated staff. And I appreciated working with our minister, Greg Daly.

Thank you all for your devotion to keeping Beach United Church such a refuge from the chaos in the world.

*Mary Anne Lemm*

## Report from the Board of Trustees

---

In December 2022 UCC Protect was launched. Significant changes to the church's insurance program occurred at that time. In late June, a "UCC Protect United 2.0 Insurance Webinar" provided clarity over many areas of our insurance program. This policy was renewed for the year, effective December 1, 2024, at a cost of \$21,618, excluding taxes. A Certificate of Liability Insurance was requested by and issued for the year to Daily Bread Food Bank in connection with the Lunch Program.

Trustees liquidated \$150k to make an investment in the United Church of Canada “Investment in Ministry Fund” for a minimum term of 5 years and liquidated an additional about \$90k to provide cash for the church’s operating deficit including the masonry capital project from the Wood Gundy portfolio in July. A gain of about \$68k was realized in this sale and the remaining about \$400k portfolio was valued at about \$445k at year-end.

Trustees considered making other changes within the portfolio but didn’t do so due to lower current interest rates and caution concerning the current uncertain economic environment. They had considered liquidating the balance of the portfolio in order to invest in Guaranteed Income Certificates instead.

Thank you to Rev Greg Daly, Kathy Clemens, Martin McFarland, Henny De Lange, Marian Hilton, Bruce Burley.

*Martin McFarland*

## Children & Youth Coordinator Report

---

I’ve always told anyone who would listen that being at Beach United Church every Sunday is the reset that everyone’s soul needs. For me, being with the children during the service is the bridge between the chaos of the week and the calm of the Sundays. Their laughs, funny remarks, innocent questions – they’re all very refreshing. Every Sunday is different, no two days are ever the same, and one of them has been a very memorable one.



I started 2025 with some cliché new year questions to the children – what are you most looking forward to and what will you be working on to improve for the year? Elena, a newcomer at BUC, said she’s eager to meet new friends. Clara, another new friend, said she’ll try not to play too many video games. William said he’s excited for his musical, John mentioned he’s looking forward to building more Lego structures. Austin said he’s going to take care of their dogs. Fraser stopped for a second, did a little scrunch with his nose and said, “I’m going to be nice to myself and take care of my heart by being calm.”

At that moment, instead of me being their teacher, I was the student who learned a good lesson from a 5-year-old. Rev. Dan called us to the front where we shared everyone’s answer. We mentioned Fraser’s self-love answer and that day, we hoped we were able to remind everyone in the building and those who are watching from home, that self-love is not selfish, and that it is important that we love ourselves, too.

As mentioned above, we have two new families with children who have been coming regularly. I hope to work with more children and families coming to the service this year. I am also hopeful that by connecting to the principals in the area, we can get someone who needs volunteer hours to be with the younger children so myself and the older ones can focus on the Sunday school lessons more.

However, I am not rushing since the children work well together despite the varying ages and we can still have our lessons as one group.

The children and I would like to thank our older friends for all the donated items that we've been using – we have crayons, markers, books, colouring sheets, even Goldfish crackers for light snacks (or sometimes for keeping the younger ones distracted!). I would also like to thank everyone in the service for always being supportive of the children. It is very lovely to see how much more confident they are now standing in front of a big group of people (all older than them!) while talking and interacting with them. Indeed, it takes a village.

*Nathalie Zeta*

## Communications Advisory Committee

---

Beach United is always looking for new ways to get the word out about our programs, events and services to the wider community.

Allison Woo, our Marketing & Communications Coordinator, has continued to maintain and develop the regular Thursday Community newsletter as well as our social media presence. Since January 2024, we have grown from 694 to 764 followers on Facebook and 682 to 836 followers on Instagram as of today (Feb 20, 2025). This is a follower growth of 10% on Facebook and 23% on Instagram, and proves that our messaging and engaging content is connecting with the community. Allison has also claimed our Google Business profile page, and updates that as needed. Allison is always looking for ways to improve our marketing around rentals and created an online [photo gallery](#) and [venue enquiry form](#).

Along with digital marketing, Allison also puts up physical posters in our community, sends in bi-weekly updates to the Community Calendar in the Beach Metro, and designs print ads when needed. Allison also played a big role in the design and installation of the new outdoor sign.

In the last year, Allison has continued to create marketing materials and digital campaigns for our music concert series (Jazz & Reflection, Music for the Soul, Organ Stops), as well as the relaunch of Jam Nite. Along with highlighting our garden progress, weekly lunches, and ministry events and services, Allison has also helped with the promotion of our first Repair Café, Ecofair, author readings and our annual Christmas Market. She can often be seen at these concerts and events with her phone/camera, to ensure that she captures the spirit of everything we do!

Allison's work is supported by the Communications Advisory Committee.

*Jo-Anne LaForty, Mary Anne Lemm, Leigh Bowser and Rev. Greg Daly*



# Fundraising Report

## 60's Music Night



This fundraiser held on Friday, March 1, 2024, was a big success raising over \$8100 thanks to the support and hard work of so many volunteers and staff. From the bar team to the dessert providers to the set-up team to the cash counters, the event went off without a hitch. The participants enjoyed the music, dancing and the

sweets and after the event, many requested Fraser/Daley to return. There was a real buzz during the evening. We appreciated the sponsorship of Barbara Best Realty which covered the cost of the musicians.



*Jo-Anne LaForty*

## Terry Fallis Author Reading

March was a busy fundraising month. On March 4th we were thrilled to invite author Terry Fallis to read an excerpt from his new book *A New Season*. It was a delightful community event. Terry sure knows how to entertain a crowd. We had 74 attend and raised over \$500 for our community programs.

*Mary Anne Lemm*

## Christmas Market



This was one of our most successful Christmas Markets. Approximately 12-hundred people attended and we raised \$18,000. Well done everyone!! And it was such a fun day.

We extended the shopping time this year by an hour from 10-3pm. We successfully increased the number of vendors to 47 and we still had a waiting list. Thanks to St. Aidan's for letting us borrow their tables again; this helped greatly. We had two new church tables

this year including a Puzzles table and a Lego Collectibles table. We raffled off our Gingerbread Houses donated by local realtors instead of having a silent auction this year, which made the gingerbread creations more accessible to families. We raised \$500.





We had gift baskets which raised \$800 and our silent auction items - “Animation Cell and Beach’s Calendar, Limited Edition Watercolour signed by Jennifer Cline and Raptor’s ticket basket” - raised \$760. Our Jams, Jellies & Chutneys and Bake tables were as popular as ever, selling out before we finished. We sold close to 500 hand pies - a tourtière pie and a mushroom goat cheese pie made by a team of volunteers under the wonderful leadership of Chef Anne-Marie Gravel. Steven Webb and Alex Eddington played Christmas music during the entire market which helped

everyone get into the Christmas spirit. We had a lunch counter offering soup and a bun along with cookies and squares, which was very popular.

Thanks to our wonderful volunteers both from our church and from the wider community for making this a special day. We couldn’t have done it without you.

*Pat Buchanan and Mary Anne Lemm*



## Garden Group

Last year, we got an early start by recruiting at the AGM in March using a sign-up sheet. This was followed by a planning session in May at which time it was agreed to have 2 gardening sessions a month on Tuesday mornings, May through September. Activities included:

**Continuing to reduce the presence of invasive species** – particularly along the western edge of the parking lot, clearing out Periwinkle, Buckthorn and dozens of Manitoba maple seedlings, also Tree of Heaven, English Ivy and Dog Strangling Vine alongside the east wall and Wineva Ave.

**The southern wall of the garden (to the south of the parking lot)** - was replanted with a variety of native bushes and shrubs which support local pollinators and insect life, replacing the alpine current which was requiring extensive and time-consuming pruning every year.

**The “Parking Meter” garden area (right)** - was replanted with New Jersey Tea and Northern Bush Honeysuckle replacing the roses and Burning Bush which were growing too tall and impeding traffic sight lines for vehicles leaving the parking lot.



**The lounge window area** - to the right of the front door, was severely affected during the brickwork reconstruction project. The whole area was dug out by Gerry and Paul and replaced with new soil from the city composting depot. New plantings included Purple Coneflower, Zigzag Goldenrod, Prairie



Smoke, Grey Goldenrod, Wild Columbine, Hairy Beardtongue and Wild Strawberry. Scarlet Runner Beans grew very quickly and were flowering in the fall with bright red blooms.



**Picture at left** shows the annual pruning of lilacs and rose of Sharon along the south wall – these provide wonderful colour display when flowering, but substantial pruning is a required to keep them in bounds.

**Thanks are due to the hardworking team** Cathy, Jerry, Adrienne, Deb, Pete, Violet, Frank, Florence, Marie , Paul & Hastings, many of whom came twice a month through most of the spring and summer months.

Thanks, are also due to the church staff, particularly Greg and Allison who were always willing to lend a

hand and be supportive. Allison took the pictures included here, showing some of the volunteers Adrienne and Jerry (above), and Pete, Kathy, Hastings and Violet (right). Cate in the office, helpful as always, arranged our signage to help keep people informed.



### Special Mentions . . .

**New Roof!** Thanks to Paul and Jerry for re-building the roof of the garden shed - replacing the leaking plastic roof with proper shingles on plywood. The new roof successfully supported this years' record snow fall!

**Thank you, Natasha Elek.** In partnership with Green Neighbours Network and funding from the Federal Summer Works program, Natasha provided enormous help in every area of our church garden maintenance, while participating in a “Caterpillar Count” Research project and helping local Toronto Nature Steward groups get rid of invasive species in local public spaces.

**2025** – we plan to keep the momentum going, and start off with a recruiting poster at the AGM – hope to see you there!

**FINAL THOUGHT** In line with the practice of a land acknowledgement, we have a quote from [Braiding Sweetgrass: Indigenous Wisdom, Scientific Knowledge, and the Teachings of Plants](#) by Robin Wall Kimmerer: **“In some Native languages the term for plants translates to “those who take care of us.”**

*Cathy Byrne & Hastings Withers*

## Justice Seeking at Beach United Church

Beach United Church is committed to engaging with the community in ways which promote justice for the earth and its people. Key areas we are involved with are the climate crisis, refugees, poverty, food insecurity and homelessness. We work in partnership with other people in the wider community to address the challenges facing our community at the local level, city-wide and at a global level.

In May we hosted the second annual **Ecofair**, with a mix of 60 vendors and non-profit organizations attracting approximately 600 attendees. Our church table shared information about our actions, including our solar panels, green parking lot, gardening club and EV chargers. We even described how we protected our chimney swifts. Solar Energy for Beach Co-op had its own table which attracted lots of interest. While it was not planned as a fundraising event, the Eco Fair raised over \$2400 and, most importantly, inspired people to take action for the planet.



We are members of the **Green Neighbours Network**, a grassroots network of people and groups working to make Toronto greener, healthier, and more sustainable. In the summer of 2024 with Green Neighbours Network we received a Summer Works grant to hire 2 university students to count caterpillars and other bugs throughout the Beaches and in the High Park area. Natasha Elek, the student assigned to our area, also helped out in our garden removing invasive species and planting more native species to encourage more pollination.

Beach United has been an integral part of **The Beach Cares** since its inception 10 years ago sponsoring Syrian refugee households. Working in partnership with the Anglican Church of St. Aidan and others from the wider community, we have sponsored 4 different households prior to 2024. In January 2024, we welcomed a family of 5, the parents and siblings of individuals that had come in the previous years. For their first year in Canada, members of The Beach Cares provided financial and other support to Yaser, Rajaa and their family, Reham, Raghad and Qussay. And we became good friends!



Beach United continues to participate in the **Beaches Interfaith Outreach Lunch Program**, providing healthy food and companionship to members of our local community. Every Thursday, members of the Beach community, including several from our congregation, prepare a hot meal and sandwiches for about 45 people at our church, while about 20 other guests pick up a lunch to take away. In 2024 we continued the practice started in 2023 of providing a bag lunch at the kitchen door in the summertime. As the only lunch program which operates in the summer we see a large number of guests, many of whom stop for a chat and a hot or cold drink.

Last July, we had our first **Repair Cafe** at Beach United. It was a great success. With the support of Paul and Fern from Repair Cafe TO, we had 10 fixers and 50 people who brought everything from stand mixers to toaster ovens, coffee grinders and clothes to get repaired and mended. It was a wonderful community event, and we hope to have another one in 2025.





## Queer Youth United

We did a lot of cooking together in 2024 and learned how to make a variety of meals including empanadas and arroz con pollo and Jamaican beef patties. We invited two of the Syrians sponsored by The Beach Cares to show us how to cook dishes from their culture. We had a lot of fun learning about their country and culture, and hearing about their experiences in coming to Canada. In 2025 we hope to reach more youth and plan more activities and workshops. I would like to thank the participants for coming every week, Greg Daly for his help in keeping the group running, and those who volunteered their time to cook with us and teach us new things.



*Corin Collins*

## Knitting Group



Every second Saturday of the month about 20 knitters and crocheters gather on the first floor of Beach United Church. Many bring bags of beautiful, colourful blankets, sweaters, hats and toys that they and their friends had made mostly from donated yarn. In 2024, about 800 of those handcrafted items decorated the church, and were blessed during the Mother's Day service. In June, a parade of cars carried them to the Canadian Food for Children warehouse in Mississauga, where they were loaded onto shipping containers bound for 16 countries around the world that are hot during the day and cold at night. In 2024, the first two shipments went to Sierre Leone and Angola.

In the photo, members of the group sold handmade toys at the Christmas Marketplace, raising \$460 for the church's community programs.

*Pat Davies*

## Ministry & Personnel Committee Report

The Ministry and Personnel (M&P) Committee provides human resources support to the congregation which includes:

1. Regularly reviewing the working conditions, responsibilities, and compensation of all Beach United Church staff.
2. Conducting annual performance reviews of BUC staff.
3. Revising position descriptions of staff as needed.
4. Being available for consultation and support for matters involving BUC staff.
5. Overseeing the relationship of BUC staff to each other and to the people in the congregation.

Presently the M&P committee consists of 2 members, Henny DeLange (chair) and Lynne Fulcher. This has been a very challenging year. Though Karen Watson was still part of the committee at the beginning of 2024, much of the year she was in hospital and passed away in August/2024. We have missed her wisdom and clarity on the committee.

Our General Manager (Karen Ward) went on an extended leave in March/2024. We do not expect her back and the staff have been working together without a general manager for much of the year. We thank Cate, Allison, and Alex for stepping in where needed.

We hired a new staff to cover rentals (Marisa McIntyre) in April. She went on maternity leave from August to December and we then hired her back in December. Our property manager (Peter Dyer) also left in March and Alex McMullan who had been doing property care took on the temporary position as property manager. We did manage to do staff performance reviews in March/April with outstanding results all around.

Rev. Greg Daley, our minister went on a health leave in August after his partner passed away. He returned in January and for the next while will be working 15 hours a week as he transitions back to his regular 30 hours a week. During Rev. Greg's leave we had a variety of supply ministers to do Sunday services. Thanks, Lynne for organizing this. We then hired Rev. Daniel Benson as a short-term supply minister. He was able to stay with us until January. We want to thank Rev. Dan for all his help during this time.

Lynne Fulcher has been on the M&P committee for over 10 years (4 of those years on her own) and her knowledge and abilities are tremendous. She has requested to finally leave the committee which she did for a short time. That left only myself on the committee until I asked her to come back. She agreed but only until the annual meeting. This means that we are desperately in need of some new members to join the M&P committee.

We want to thank Lynne for all her dedication and commitment to this committee.

*Henny DeLange, Chair of M & P*

## Music Director's Report

---



*Barbra Lica performing as part of our 2024 Spring Fling*

2024 was a busy year for our music program at Beach United with a number of fundraisers and concerts. Here are some of the highlights from the past year:



- Our choir continued to grow, with a number of new members joining us in 2024. In addition to performing tirelessly on Sunday mornings throughout the year, our choir also performed a very special Spring Fling Fundraiser for the church in April, and put on another successful Christmas Cantata, entitled 'This is Christmas'.
- The Music for the Soul series continued strongly this year. The series, which features music from a diverse range of genres was pleased to welcome singer-songwriter, Shawna Caspi, a beautiful musical meditation led by Mark Battenberg, and a standout performance by local opera duo — Opera Revue.
- Jazz and Reflection had another outstanding year including performances by local favourites Paul Novotny, Joe Sealy, Heather Bambrick, and Jim Clayton, as well as newcomers, the Malvern Alumni Jazz band, the OKTOKATS, David Occhipinti with his string trio, and the Larry Bond trio.
- For our organ concert series, we welcomed Rashaan Allwood who put on a very popular Halloween-themed concert, as well as performers like David Simon, who wowed audiences with an incredible Christmas-themed program.
- This year saw the return of Jam Nite as a regular bi-monthly event. The event, which welcomes all in the community to relaxed and fun evenings of music-making has become increasingly popular in the neighbourhood!
- Our Handbell Choir is back! We had two very successful performances for Christmas and Easter in 2024 and hope to expand our handbell performances on Sunday mornings in 2025.

With a new year, I'm looking forward to many musical activities at Beach United Church, including:

- The launch of 'Then Let Us Sing', a new hymnal from the United Church, and the incorporation of these hymns in our services.
- Participating in 'Doors Open Toronto' with a special organ concert and Jam Nite in May.
- The return of Opera Revue to our Music for the Soul series (by popular demand), and a very special Jazz and Reflection concert by one of our congregants, Sheila Brand.

*Steven Webb*

## Operations Advisory Group Report

---

The Operations side of BUC, which includes administration, property care and maintenance, rentals, and parking/EV charging management, has experienced several achievements and one significant challenge in 2024.

First, the challenges:

Vacancies in the General Manager, Property Management and Rentals roles left many cleaning and maintenance projects delayed or cancelled and resulted in a drop in revenue from rentals.

Then, the achievements:

Volunteers!! In response to the staffing vacancies and things to be done, we had many people step in to help. From handling rental inquiries for several months, to providing supervision of the Y camp for over 50 hours, to constructing a new roof for our storage shed, a variety of tasks were covered while we worked to get some new staff in place. Thank you all!

After many years of water leaks in the Lounge and Office, and many failed attempts on our part to find the fix, we hired an engineering firm to investigate and a contractor to carry out the fix. We have experienced several rainstorms since, with nary a drop coming in!! There remain several areas in the brickwork to be repaired, and these will be addressed over the next couple of years.

Our new Events Coordinator, Marisa McIntyre, has brought her skills to bear on the shortfall in rental income in 2024, and by the end of December had brought the total almost back to the budget projection for the year. We're sure looking forward to see what Marisa will accomplish in 2025.

With a grant for providing added security to faith communities and their properties, we have installed a security camera system. Signage alerts people to this feature, and should act to deter potential trouble. This grant also allowed us to replace our previous, vandalized sign with a higher quality sign that could be located where it will be less of a target. Thank you, Allison, for your assistance with the design and production of the sign.

In his role as temporary Property Manager, Alex McMullan has been coordinating the overall daily maintenance of the building and property and, with assistance from Matthias, has begun to address the damages to walls and baseboards that have been awaiting attention. Thanks Alex and Matthias for your progress on this overdue work.

Having recognized three of the Operations staff, we want to close with a huge recognition and thanks to the full Operations team, of Cate, Alex, Marisa, Matthias, Stewart, Mary, and recently added, Cassidy. The wheels would fall off around here without you, and we want you to know how much your commitment to BUC is appreciated. Three cheers!!

*Jim Winn, Jerry Reitsma, Barry Watson, Ron Fitton*

## Pastoral Care Report

---

Our pastoral care team (Dan Benson, Greg Daly, Adrienne Desjardins, Susan Dowling, Frank Hamper, Marian Hilton, Pat Plue, Shirley Underwood, and Marney Winn) is committed to providing support and encouragement to members of our church family, with special emphasis on those who, for a variety of reasons, are unable to participate in regular church services. The church bulletin and weekly sermon is sent to several of these members.

In addition to the countless personal contacts made by our clergy, our team has made over 60 visits, sent over 70 cards and emails, made over 50 phone calls, plus providing transportation and meals. We also organize delivery of Easter and Christmas flowers. Greg Daly and Dan Benson have offered outstanding support, not only with visits and phone calls but through informal support of our Thursday lunch family and before and after church services.

In 2024, we were saddened by the death of several beloved members of our community. Support and services were offered to the families of Marilyn Bailey, Lynn Barger, Marjorie Johnston, Fran Vickery, Karen Watson and Nancy Yano.

If you or someone you know needs a listening ear, please connect with a member of our team. We are ready to support you and offer assistance.

To the members of the team, I offer my sincere thanks and appreciation for the time, energy and empathy you devoted to this important service.

We are thankful for all the members of our congregation who quietly offer random acts of kindness, supporting one another.

*Pat Plue*

## Roll Report

---

### Members Added by Baptism/Affirmation

None

### Members Removed by Death

1. Marilyn Bailey, May 30, 2024
2. Lynne Barger, August 22, 2024
3. Nancy Yano, June 10, 2024
4. Fran Vickery, February 2, 2024
5. Karen Watson, August 31, 2024

### Non-Resident Members

1. Jim McKibbin
2. Nanci Harris
3. Eric Ferguson

### Members/Adherents Moved/Transferred Out

None

### New Members/Adherents

1. Holly Bondy
2. Joe Rodrigues
3. Adrienne Desjardins
4. Magdalena Forbes
5. Richard Hamel
6. Cherie Hamel
7. Tiago Hillerman
8. Amanda Hillerman
9. Thomas Hillerman
10. Sophie Hillerman
11. Carol Henderson
12. Vanessa Kwon
13. Margaret McSkimming
14. Josie Roussel
15. Kenneth Wong

Total Identifiable Financial Supporters: 87 (59 PAR, 28 Other)

## Solar Energy for Beach Co-op Inc Report (SEBCI)

---

Energy production was 57,877kWh, slightly higher than the system designer's estimate 57,326 kWh. The Co-op completed another year of smooth operations, its 10th year out of the 20 year FIT contract term. Net income was about \$1200. Three inverters may require replacement during the next few years; funding will come from about \$18k held by the church for the Co-op. The Co-op has repaid about \$100k to the church and will repay the remaining about \$145k loan over the next 10 years. Recently the church Trustees reset the interest rate on this loan at 4%, versus 3% for the previous 5 years. Roof rental payments will continue at \$10k per year.

Thank you to Board Members Jerry Reitsma, Wendy Johnston, Martin McFarland, Allan Baker, Richard Underwood, and Lee Muirhead (recently resigned).

## Treasurer's Report

---

The attached **Statement of Revenue and Expenses** shows the financial results for 2024. Overall, 2024 ended a bit better than we predicted. While we still ended the year with a significant deficit, the amount by which our reserves were reduced was less than we had budgeted.

Income from "Congregational Gifts", including offerings, donations, bequests, and fundraising, was on target at \$190,000, reflecting the tremendous support of our congregation and the surrounding community.

This year we have shown separately the contributions specifically designated to support the Thursday community lunch program. Along with the support provided by dozens of community volunteers, this financial support is a testament to our commitment to this valuable outreach to our community.

Revenue from "Operations", including the Parking Lot, the Solar Coop, Rentals, and the Electric Vehicle chargers, was off target by 10%, due to staffing challenges in the year.

On the expense side, these staffing challenges resulted in significant reductions in personnel and maintenance costs, offsetting the reduced operating income. Our financial situation also benefitted from our success in accessing a \$24,000 Federal Government New Horizons for Seniors Grant, tied to our community lunch program.

A \$15,000 security grant from the Provincial Government paid for us to upgrade the exterior lighting, install security cameras, and put up a new church sign. Repairs to the brick walls to stop rain penetration continue to draw on our resources, with major work completed on the east facing wall in 2024 at a cost of \$68,700. While this was higher than the approved budget, the board approved the additional expense to avoid further damage to the interior of the church.

Despite a somewhat smaller than budgeted deficit in 2024, the long-term projection continues to be cause for concern. We ended 2024 with a reserve of about \$780,000. At the current rate of transfers from the reserve to offset annual deficits, the reserve will be depleted within a few years.

The board is working with many congregation members on a range of ways to address the shortfall. This needs to be a multi-pronged approach, including increasing support from congregation members, continuing our popular and highly successful musical events, enhancing the use of our building for community connection and income generation and continuing to apply for grants to support our work in the community.

As we work to increase our revenue, we also need to look very closely at our spending to be sure that we are living within our means. In the budget discussion at our Annual Congregational Meeting, after church on Sunday March 30, we will be called upon to make some difficult and strategic decisions. As the Church Treasurer, I welcome your suggestions and support as we seek to achieve financial sustainability for our church.

*Paul Dowling, Treasurer*



# Beach United Church Statement of Revenue and Expenses

	Approved Budget	Year End
	2024	2024
<b>Income</b>		
Offerings	22.0	16.2
PAR	106.0	103.3
Other	14.4	7.1
<b>Total Offerings</b>	<b>142.4</b>	<b>126.6</b>
Fundraising & Other	48.0	50.6
Lunch Program		6.3
Bequests	0.0	7.3
<b>Total Congregational Gifts</b>	<b>190.4</b>	<b>190.8</b>
Parking	56.0	51.8
Solar	14.6	14.6
Rentals	145.0	127.9
EV Chargers	2.0	1.8
<b>Total Operations</b>	<b>217.6</b>	<b>196.1</b>
<b>Total Income</b>	<b>408.0</b>	<b>386.8</b>
<b>Expenses</b>		
Personnel	362.9	336.6
Facilities	75.4	61.8
Electric Vehicle Chargers	1.4	0.0
Admin	15.0	12.2
Marketing and Promotion		2.1
Programs	32.2	7.3
Lunch Program Expenses		14.4
Fundraising Expenses		13.2
M&S	14.2	12.7
Region	17.0	17.0
<b>Total Expenses</b>	<b>518.1</b>	<b>477.3</b>
<b>Operational expenses in excess of revenue</b>	<b>-110.1</b>	<b>-90.4</b>
<b>Grant Income</b>		
Security Grant		7.5
Security Grant #2		7.5
Deferred Security Grant	7.5	-0.6
Seeds of Hope	2.7	1.4
Deferred Seeds of Hope Grant	-1.4	-0.1
New Horizons		24.7
Deferred New Horizons Grant		-9.3
Shining Waters Eco		0.4
Deferred lunch donations		0.0
<b>Total Grant revenue</b>	<b>10.2</b>	<b>31.5</b>
<b>Project Expenses</b>		
Security	7.5	14.4
Rain Leak repair	57.7	68.7
OAG Planned Projects	7.0	1.5
Unbudgeted projects		1.3
<b>Total Projects</b>	<b>72.2</b>	<b>85.9</b>
<b>Overall Deficit</b>	<b>-172.1</b>	<b>-144.8</b>
Plus: Investment income	21.0	28.2
Plus: Transfer from Reserve	151.1	116.6
<b>Reserve Contribution</b>	<b>172.1</b>	<b>144.8</b>
<b>Net Expenses</b>	<b>0.0</b>	<b>0.0</b>