



2024 Annual Report

Annual General Meeting
March 2, 2025

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Administration Reports

Delegates to Pacific Mountain Regional Council

In attendance from Crossroads were Rev. Cari Copeman-Haynes, Nia Bentayen and Sharon Nosek

As the United Church enters its 100th anniversary, the theme this year was:

- CONNECTING – To learn from each other; To strengthen connection and relationships between communities of faith; strengthen communication.
- CREATIVE MESSAGE OF CHURCH – to actively engage the communities around us.
- CARE AND RESOURCING – to support flourishing UCC presence in the region.

This year the meeting was held at St. Andrew's-Wesley United Church, May 30th – June 1, 2024.

Our Keynote speaker was Patty Krawec. Patty is an Anishinaabe and Ukrainian writer from Lac Seul First Nation, and author of *Becoming Kin: An Indigenous Call to Unforgetting the Past and Reimagining Our Future*, which pulls on threads from the past and the present to stitch together a way forward.

Guest Speaker Rev. Dr. Japhet Ndhlovu – originally from Zambia. He works for the General Council Office and serves as Executive Minister for the Church of Mission Unit. The Mission Unit is responsible for all global work and justice at the General Council office. He spoke to how 'the three stranded rope is not easily snapped'.

As a recent past-president, Rev. Cari presented the slate of names nominated for Commissioners to the General Council in the summer of 2025. This was exciting as Nia Bentayen was one of the names put forth. This slate of names was elected.

Dr. Bruce Harding led the music on Saturday which was lovely with an East West theme.

Proposals set forth and passed included:

PMR 24-01 Truth Telling & Reconciliation Action: The General Council of the United Church of Canada -

- undertake an appropriate process to update the 1986 and 1998 Apologies considering the Tk'emlups te Secwepemc First Nation discoveries and subsequent discoveries at other locations. The update is to include an acknowledgement of the babies and children who died and were denied proper funeral ceremonies, incinerated, and never returned home to their communities and families.
- in partnership with the Autonomous Indigenous Organization design, communicate, and implement a coordinated Truth and Reconciliation ministry plan for Communities of Faith and Regions to be presented to the General Council in 2028.

PMR 24-02 Emerging Communities of Faith in the Manual: To add a section to the manual

- An Emerging Community will exist as a ministry or expression of the Regional Council through a covenant with the ministry personnel and/or a wider group of leadership in the Emerging Community.
- The Regional Council will be responsible for the care, administration, and oversight of the Emerging Community.
- As an Emerging Community gains capacity, the Regional Council will have the authority to gradually transfer roles and responsibilities to the Emerging Community as it evolves toward becoming a fully recognized Community of Faith that is a Congregation or Pastoral Charge, provided the Emerging Community reports all relevant information to the Regional Council.
- The Regional Council will have the authority to accept voting delegates from Emerging Communities in the same ratios as established Communities of Faith at such a point as the Regional Council deems the Emerging Community is ready to do so.

PMR 24-03 Facing Every Emotional Limit (FEEL):

- The Youth Council of Pacific Mountain Regional Council, in partnership with the Youth Council of Chinook Winds Regional Council, recommends that the Pacific Mountain Regional Council and the General Council of the United Church of Canada have a conversation about ways the church might respond to the ongoing mental health crisis.

The PMR AGM report can be found at:

<https://pacificmountain.ca/administration/regional-general-meetings/pmrc-agm-2024/>

Respectfully submitted,

Nia Bentayen & Sharon Nosek, delegates

Ministry and Personnel Committee

Ministry and Personnel Committee Team members: Susanne Hale (chair), Val Windsor (Secretary), Jan Denham, Marne Hopkinson, Leslie Marconi, Heather Stewart.

Ministry and Personnel Committee background (*credit: John Charlesworth (Chair), 2023 Annual Report*):

“All pastoral charges must have a Ministry and Personnel Committee. This committee is accountable to the Policy Board of the Church and exists to provide continuous review of the Church’s employment relationships.

This work includes:

- *Being available for consultation and support in matters involving staff*
- *Overseeing the relationship of staff to each other and to the congregation*

- *Reviewing working conditions, responsibilities and compensation*
- *Revising position descriptions as needed*

The Committee works in cooperation with the Lead Minister who is the direct supervisor of all staff and who also negotiates the contract with our Music Ministry provider, Evensong Worship Resources.”

In mid-2023, Carson Beck was hired as the Children’s Ministry Coordinator and Nia Bentayen was hired as the Youth Ministry Coordinator. Both have delivered exemplary service to our young children and youth over the past year. Carson was accepted to take part in an academic exchange program that SFU offers, to Spain, from January to June 2025, but will return in time to participate in KidVenture. Paige Beck will fill in for him in January, and Amélie Pearson will act as Children’s Ministry Coordinator from February until June. Amélie is especially excited to carry the KidVenture preparations until Carson’s return.

In the second half of 2023, our Bookkeeper Heather Burdett filled in also doing the custodial work until mid-January 2024, when our current Custodian, Patrick Myers, was hired. Heather trained Patrick and they shared the work until June when Heather stepped back and Patrick carried on.

In December 2023, our Accompanist Nicole Desy resigned from her position at Crossroads. The M&P Committee conducted an exit interview with Nicole in early 2024 and organized a Celebration of her ministry with the congregation.

Rev. Cari and M&P members also conducted exit interviews with other (summer) staff members who have provided valuable service to Crossroads.

During 2024, the committee worked together to update all job descriptions and two contracts.

The Conflict Resolution process was reviewed and updated in February 2024 with appropriate wording changes to emphasize flexibility and inclusiveness after further reflection on experiences of conflict at Crossroads.

In May 2024, the Rev. Jim Short led a Trauma Workshop for the staff, attended by Sue and Leslie on behalf of the M&P committee.

The Accountability Report was completed and delivered to the Policy Board in April and October 2024.

On behalf of the M&P Committee, I would like to thank the very special staff members at Crossroads for their hard work and dedication. Without them – and the volunteers who assist them – this wouldn’t be the active and caring congregation that Crossroads is.

On December 15, 2024, Rev Cari announced to the congregation that she has accepted a position with the Office of Vocation of The United Church of Canada. She will work half-time with Crossroads starting on March 17, 2025, maintaining her leadership with Nia of Crossroads’ confirmation class, and journeying with us all through Easter, leaving us on May 1st. She will be sorely missed by the M&P Committee, as well as the congregation, but we congratulate her on this wonderful (and well-deserved) opportunity.

Respectfully submitted,

Susanne Hale, Chair

Policy Board

Board Members: Rev. Cari Copeman-Haynes, Doug Shorter (Chair), Pam Shaw (Secretary), Randy Bentayen, Dixie MacLeod, in memory of Marleen Soutar, Deborah Weber.

As we prepare to gather for the Annual General Meeting of Crossroads United Church, it is time again to reflect on the Policy Board's work over the past year. This period has been filled with significant activities and events, with a corresponding demand upon our time and attention. Nevertheless we've maintained our core practices of Bible study, training, and reviewing and monitoring Crossroads Board Governance Policies (reflecting our intent and ensuring compliance).

In March, we welcomed Pam Shaw and Dixie MacLeod to the Policy Board. Pam, with her wealth of experience, and Dixie, with her skills and fresh perspective, have been great additions to the team. Their contributions have strengthened our work, and we are grateful for their willingness to serve. Noted below are a few of the more significant items that required our attention. For a fuller picture of Policy Board work, I would encourage everyone to read through the monthly meeting minutes posted in the foyer, and if you are wondering about something you read, please make a point of querying one of the Policy Board members.

Highs

One of the most significant moments this last year was the adoption of our new Vision, tagline, and affirming statements at the 2024 AGM. This action, together with the ensuing congregational consultations, helped to create our to-do list for 2024. A key focus of our work has been crafting Ends Statements that will provide a clear and intentional direction for Crossroads in the years ahead. These statements will reflect who we are as a congregation and where we believe God is leading us.

Another important moment occurred in the fall with the biennial Lead Minister (LM) evaluation process. Our goal was to generate constructive and meaningful feedback for Rev. Cari, fostering an environment of mutual support and growth. The input received through the congregational survey was invaluable to this process.

With regard to wider church business, the Policy Board voted yes to Remit 1: *Establishing an Autonomous National Indigenous Organization within the United Church of Canada*. This remit subsequently passed by a wide margin by the National Indigenous Council, regional councils, and pastoral charges.

Lows

In the midst of our work and joys, we also experienced sorrow. This year, we mourned the sad and untimely passing of Marleen Soutar. Her absence is deeply felt, as we continue to miss her calm and thoughtful presence on the Policy Board.

A New Twist

This year brought an unexpected turn as we received the resignation of our Lead Minister. While this news was met with sadness, it also called us to step into the work of discerning God's will for the future. We have begun navigating the process of seeking a new minister, and we trust that God will guide us in this important journey.

Challenge

As we look ahead, we are recognizing that Crossroads is still dealing with a lingering pandemic hangover. We are also cognizant of broader societal trends that will impact the nature of what it means to be a church. This will no doubt continue to lead us into many important conversations about the future. This

being said, the Policy Board is reassured and encouraged by the devoted work, commitment and vision of staff, committees, congregation members and adherents and of course Rev. Cari.

Gratitude

It has been a tremendously busy year. Through it all, we give thanks for the congregation's faithful support of the Policy Board and to the life and work of Crossroads. Your dedication is a testament to the strength and vitality of this community of faith.

Respectfully submitted,

Doug Shorter, Chair

Trustees of Crossroads United Church

Board Members: Betty Desy, in memory of John Charlesworth, the Rev. Cari Copeman-Haynes, Bryan Hodgins, Leslie Marconi, Rick Soutar and Cameron White (Chair)

The Trustees hold title to all real and personal property of Crossroads United Church, for the benefit of the Congregation. The Trustees' duties and responsibilities involve anything to do with the Congregation's property and include:

- annual review of insurance covering property loss, public liability and errors and omissions
- annual application for exemption from municipal taxes
- administration of the Church's reserve funds which are not required for the normal day to day operations of the Church
- leasing and rental of the Church's property, which is ably coordinated by Betty Desy

The Trustees submitted an annual report to the Policy Board to allow the Policy Board to monitor the actions of the Trustees and ensure compliance with Church Policies.

This year, Rick Soutar and Bryan Hodgins led an effort to receive a quote from the United Church's self-insurance program with Hub International. They both put in a strong effort and much time to see if we could get a lower rate with this alternative carrier, but in the end, our decision was to remain with Marsh, who continue to offer us earthquake coverage (which was not included by the UCC carrier).

As of December 31, 2024, the Trustees were holding term deposits of \$16,573.77 and \$1,466.10 and \$10,014.83 in an operating account at Envision Credit Union. There were no transfers to Operations during this calendar year.

The Trustees also have responsibility for funds that have been donated to Crossroads for the purposes of creating an Endowment Fund as a legacy to replace the donor's givings after their death. The Endowment Fund is intended by the donor to be a permanent endowment fund, with only the income from the investment available to the church for Operational purposes. As of December 31, 2024 the balance of the Endowment Fund held by the Region is \$155,605. The management of these funds are carried out by Crossroads' Finance Team and have been invested by the Pacific Mountain Regional Council as instructed by the Trustees. Please see the Financial Statements at the back of this report for further information about the Endowment Fund.

As most people at Crossroads know, John Charlesworth passed away in 2024. John was a valuable member of the Trustees since the amalgamation of St. John's and Royal Heights. He provided sound financial advice to the Trustees and was always looking for ways to maximize the Trustees' investments. He will be missed.

I would like to thank my fellow Trustees for their faithful service to the congregation during this year: Betty Desy, Bryan Hodgins, Leslie Marconi, Rick Soutar and the Rev. Cari Copeman-Haynes. We look forward to welcoming Ken Clark to the Trustees at the rise of the 2025 Annual Meeting.

Submitted on behalf of the Board of Trustees of Crossroads United Church

Cameron G. White, Chair

Lead Minister of Word, Sacrament & Pastoral Care

*Do not remember the former things, or consider the things of old.
I am about to do a new thing; now it springs forth, do you not perceive it?
I will make a way in the wilderness and rivers in the desert.
Isaiah 43:18-19*

This will be my final report to the congregation as Lead Minister of Crossroads United Church, and I want to express clearly the gratitude I feel to God and to each founding member of both founding congregations and to our current community of faith for such a long, fruitful and loving pastoral relationship. To the staff, current and "historic," I give my thanks for the opportunity to learn and grow alongside you, and to contribute to your learning in community.

I was recently reflecting on the first Covenanting Service of this pastoral relationship, which was held in 2003, and remembered the text (part of which is above) that my friend and colleague the Rev. Scott Swanson preached on that day. At that time, there was not very much going on in the church building (not even a daycare) and our property here on Scott Road had a feel of being located in a "desert" of commercialism and disconnectedness.

All these years later, I reflect on the "way" that God has created in the wilderness, and the rivers of partnership, faithfulness, and increased connection with our neighbours and each other that have been the work of ministry here. We have had a wonderful journey of learning and deepening in faith, sharing Jesus' love with our younger generations, and planting ministries benefitting our neighbours. The constant growth, change and deepening in faith here at Crossroads has been a joy to steward, and also to behold.

And now, once again, God is about to do a new thing at Crossroads United Church. I always wondered at the instruction not to "remember the former things, or consider the things of old" in the text that Scott preached on... but I think I am seeing it more clearly right now. It is tempting – for us humans – to cast our minds back to "the glory days" and to let our vision become clouded by sentimental attachment to particular expressions of our faith, or experiences of God's presence. I know I have felt that way about certain moments in our life together at Crossroads: our amalgamation phase, which was challenging and exhausting, but also so invigorating and ultimately exciting. Our capital campaigns, which allowed us to retire our mortgage in short order. The period of time in which we were exploring becoming an Affirming ministry. I'm such a church geek that I even feel attached to the structures by which we have organized ourselves, and the governance model with which we carry our devotion to our vision and purpose. As I prepare to disentangle myself from the life of Crossroads United Church, I see that it is most helpful for

us all if I relax my hold on these former things, and to look upon them (and you, my partners in creating and enlivening them) with gratitude, as I begin to open myself to perceive the new thing that God is “about to do” in my life and ministry.

(A word about that: my new position is with the denomination, but it is a deployed role, into the life of Pacific Mountain and Chinook Winds (southern Alberta) Regional Councils. It focusses on walking with those who are discerning a call to Ministry and then preparing for it, both academically and in their formation of pastoral identity, through the candidacy pathway. The Vocational Minister is also the primary support for the folks whose role is to interview candidates at various thresholds of readiness for ministry. It is a proactive and hopeful position to occupy in the life of the church at this time, and also a position of responsibility. I am humbled to have been invited into this role, and I will take everything I have learned while serving in spiritual leadership at Crossroads United Church with me.)

Back to Isaiah 43, I suspect that it is time for the congregation also to hold the “former” things a little more loosely... and to lean forward, grasping the Vision, Values, Affirming and other identity markers that have served you so well, as you trust God to guide you into the next pastoral relationship, and God’s future. God is trustworthy.

This ministry, these relationships, and our time together has been a most powerful and formative period of ministry in my life. I love you all and I will be praying for you (and eventually, your new Lead Minister). May you receive every grace from God that you will need in the next year, and may your next pastoral relationship be another beautiful and faithful collaboration.

Grace and peace to you all,

Rev. Cari

Ministry Reports

Broadview Magazine

Coordinator: Ann Wilkie

In the early 19th century, leaders of the Methodist Episcopal Church in Canada wanted to reach members of the growing denomination across the country, and in 1829, started *The Christian Guardian*.

When the United Church of Canada was formed in 1925, *The Christian Guardian*, along with the Presbyterian and Congregationalist publications, merged to become *The New Outlook*. In 1939 the publication was renamed *The United Church Observer*.

The magazine was independently incorporated in 1986 with its affairs overseen by an independent board of directors. While it maintains an affiliation with The United Church of Canada, it does not speak as the denomination's official voice.

In 2019, the publication was retitled *Broadview*, a name that connects with contemporary audiences and echoes the open-mindedness and inclusivity that defines today's United Church of Canada. For the past few years, Marleen Soutar served as our *Broadview* representative, inviting Crossroads members to subscribe to this fine magazine. We remember Marleen's dedication to strong communications on behalf of the church, with gratitude. When Marleen became ill, past-*Broadview* representative Ann Wilkie graciously stepped back in to carry the work along with Gillian (office admin) and Heather (bookkeeper).

As part of a "group subscription" Crossroads United Church members receive the magazine at a discounted annual cost of \$30.00 plus tax for 8 issues. If you are already a subscriber, thank you. If you would like to join the subscription group, please contact your *Broadview* representative, Ann Wilkie.

Respectfully submitted,

Rev. Cari

Building & Property Maintenance

Team Members: Ed Brenan, Pam Bulpin, Drew Carlisle, Dave Carr, Ken & Edna Cooper, Rob Copeman (electrical consultant), Bill Harrington, Rob Copeman-Haynes (Garden Liason), Rev. Cari Copeman-Haynes, Heather Ho, Bryan Hodgins (Coordinator), Ken MacLeod, Gord & Eileen Noullett, Andrew Tuline, Rob Watson.

Our building and property require routine maintenance, upkeep, annual certifications, inspections, alterations and repairs which as it ages will only increase. The Team has worked this year to keep the building running smoothly and the grounds looking good.

Snow clearing was an issue in early 2024 but the 24/25 winter started very mild. No shovelling nor even sidewalk salting was required to the end of December.

The grounds in general also need a lot of TLC to keep them looking maintained. The grounds were looking pretty good until late in the fall when the appearance of chafer beetle grubs brought skunks, raccoons and crows hunting and tearing up the grass. Restoring these areas will be an intensive job in 2025. The Wednesday sessions will start up again this spring to pave the way for the new growth. Pam B and Heather H. have taken care of coordinating these efforts and if you feel so inclined come on out and enjoy the fresh air and camaraderie.

Major repairs have become an issue as the building ages. There were some very expensive repairs this year and 2025 promises more of the same. The fire suppression cylinder in the kitchen hood fan assembly needed replacing at a cost of \$1200. The hot water tank sprang a leak and was replaced by an "On Demand" system at \$6600. Our commercial fridge failed and required a \$1700 repair. Then just after Christmas both HVAC units in the sanctuary failed. Initial inspection revealed they both required major rebuilding. The bill will be just under \$10,000. Waiting for parts left the sanctuary without heat for several Sundays and the closure of the Extreme Weather Shelter operations through some very cold nights. These failures are not planned nor are they budgeted for and considering our building is now 13 years old they point to the importance of having and supporting the building contingency fund.

I am pleased to thank all of those who helped out this year and hope to welcome any new members who express their willingness to join our team. If you have some time to spare and or talent or training in maintenance areas, please let me know. We are always looking for more help and any level of expertise is welcome.

Respectfully submitted,

Bryan Hodgins, Coordinator of Building and Property Maintenance Team.

Caring Ministries

Caring for one another at Crossroads United Church is certainly a busy ministry. Lots of caring and connecting is done informally but some is certainly led by a smaller group of **Connect Callers** who were first created during the Covid time. The Connect Callers focus mainly on those who live alone or are in a Seniors' residence and don't get to attend in-person church events. As a group we meet via Zoom with Rev. Cari about every two months. We also try to support those who are caring for loved ones who are on a medical journey for one reason or another. Also, we assist by delivering the Gifts of Cheer given each Christmas to those in residences or care homes or who have been bereaved during the year. Kudos to Gail Martin who shops for the poinsettias and Sharon Nosek, one of our office volunteers, and Gillian McNutt, our Office Administrator who prepare them as our Gifts of Cheer. (This year we also give thanks to Lindsay Higgs and members of her grade three class at Beaver Creek Elementary in Surrey, who created the Christmas cards to accompany the gifts.)

Our Connect Callers for 2024 were as follows: Pam Bulpin, Edna Cooper, Betty Desy, Linda Hodgins, Sharon Sullivan, and Ann Wilkie. We released Sylvia Freer from our circle, with our thanks, early in the

year, when she accepted a role as the Volunteer Coordinator for the Community Dinners. Less formally, we acknowledge kind folks who drive some of our members to and from medical appointments (Maureen Bailey, Dave Carr, Sandra Clark, and Pam Shaw for instance). All of these kind deeds are very much appreciated.

Our **Card Ministry** is faithfully performed by Iris Panasiuk and Darlene Haskins. Acknowledgement of special events is offered in a timely way (as long as we hear of them). In the case of special “senior senior” birthdays or anniversaries, if they have been mentioned on the church Family History Records, we acknowledge them. Every person or family is encouraged to fill out a Family Record form which can be obtained through Gillian in the office. Illness, surgery, or a death in a family are acknowledged by our card ministry as well. Please inform our office (778-593-1043) if you know of such an event; don’t necessarily assume that the information has reached the office yet. Gillian and Rev. Cari would rather hear two or three times than not at all.

During 2024, we were sad to lose a number of active and inactive beloved Crossroads members who have died. We celebrated the lives of George Garrett, John Charlesworth, Marilyn Smith-Creed, Florence Read, W. Henry Tiessen, and Marleen Soutar this year. We extend our sympathies to their families, most sincerely.

Along with the memorials for some of our folks, come the times to socialize or gather in the Multi-Purpose Hall to remember the lives of the deceased. In 2024 we thank Heather Burdett and, since the fall, Sharon Nosek, for co-ordinating the receptions which were held following many of the aforementioned services. Many thanks also to the folks who volunteer to be of help in putting those events on. Your service is greatly appreciated.

Communion to those “in care” or “at home” was switched this past year from attempting Christmas-time visits over a couple of days as in the past. We found that we were often battling difficult weather, and visitor sickness was also sometimes a factor. These Communion visits are now spread throughout the year: Rev. Cari will now bring the sacrament to one or two individuals on days when Communion has been served in the sanctuary.

As this year has closed we are saddened with the news of Rev. Cari’s imminent departure. She has accepted a call to a new position within the Office of Vocation of The United Church of Canada, deployed to Pacific Mountain and Chinook Winds Regions. Rev. Cari has served Crossroads United Church (and one of its predecessor congregations) and this community of North Delta and the Western edge of Surrey for almost 22 years. She and Rob will most definitely be missed but we do wish them well with Cari’s new position and a new church in which to worship.

With many thanks, Rev. Cari for the creation, care and guidance you have given to these Caring Ministries here at Crossroads, and with thanks to God for all the caring gifts of this community.

Respectfully submitted,

Pam Balpin, Coordinator

Children, Youth and Family Ministry

CHILDREN'S MINISTRY

Children's ministry in 2024 was anchored by Carson Beck, our Children's Ministry Coordinator since August 2023. Carson hosted the Godly Play Sunday School room as doorkeeper most Sundays, and worked with the Lead Minister of Crossroads, Rev. Cari Copeman-Haynes, to create the Godly Play story schedule. Rev. Mary Nichol was the lead Godly Play storyteller for 2024, and provided additional support and learning for Carson. The cadre of Crossroads children who regularly attended during that time enjoyed deep engagement with the stories and resources. We're grateful to Rev. Mary, along with additional volunteer storytellers Rob Copeman-Haynes and Eileen Noullett, and additional doorkeepers in Nia Bentayen, Rob Copeman-Haynes, Eileen Noullett and Amélie Pearson, who occasionally volunteered in Carson's absence.

During the 2024 summer, the summer staff including Gianna Gonzalez and Amélie Pearson took the lead on Blue Jean Sunday Schools throughout the summer. These summer sessions stepped away from the traditional Godly Play storytelling and focused on crafts, games and story books. We are grateful for the care and leadership that Gianna and Amélie provided to the children during this time.

Children's Ministry at Crossroads from in 2024 incorporated four main components aimed to grow connections between children, families, the church and God

- KidVenture
- Sunday School
- Intergenerational Worship Services
- Seasonal Celebrations

KidVenture welcomed 21 children to a week full of stories, games, crafts, music, outreach, and gardening. Our theme for KidVenture was "Water Wonders" and we were blessed to hear Godly Play Stories told throughout the week by Rev. Cari and Rev. Mary Nichol. Following stories, KidVenture presented the opportunity for children to reflect on the stories in numerous ways including crafts, games, gardening, music, and this year's outreach project of water conservation. We are grateful for the support of a total of 17 volunteer leaders and leaders in training who generously provided time preparing and leading KidVenture. We aim to bring the same fun and learning to KidVenture this upcoming year which will be running July 7-11, 2025!

Sunday School was filled with many returning and new faces this year as the children grew their relationship with God. Through the use of Godly Play and its creative and imaginative approach, children learn the stories of our faith by heart and deeply enter into the vocabulary of our tradition. After a story is shared, everyone present reflects in the "wondering time" about what happened in the story and what seems most important to them. This is followed by a response time where children can interact with any story in the Godly Play space or do crafts to reflect on the story. Crossroads has several storytellers, including Nia Bentayen, Rev. Mary Nichol, Rob Copeman-Haynes, Eileen Noullett, and Rev. Cari. We are truly grateful for all the work that storytellers put into learning and sharing the stories and we look forward to sharing learning experiences with the storytellers and the children in the future.

Intergenerational Worship Services were an important part of Children's ministry at Crossroads in 2024, as they allowed children to share their leadership strengths with the congregation. Some of our most memorable intergenerational service moments included the blessing of the backpacks on Backpack Blessing Sunday, and the children's leadership on Children's Sabbath Sunday.

Seasonal Celebrations at Crossroads provided an opportunity for families to get to know each other, connect with the ministry leaders at Crossroads, and enjoy making crafts, playing games, and eating together all based around a theme related to the season of the Christian year. Highlights related to the fall's celebrations included a mummy wrap race at the Halloween party and weekly Jesse Tree ornament making during our Advent program which ran on Sunday mornings during advent. Looking forward to 2025, Carson will be taking a temporary leave of absence at the beginning of the year to take part in a study abroad program in Spain. We are grateful for Paige Beck and Amélie Pearson who will be covering the Children's Ministry Coordinator position during Carson's absence.

Respectfully Submitted,

Carson Beck

YOUTH MINISTRY

Nia Bentayen continues to serve Crossroads United Church as the Youth Ministry Coordinator. She has continued to work on developing relationships with the families and youth through the different ministries and programs:

- Pathways (See Healing Garden)
- Confirmation
- KidVenture - Leadership with the Leaders in Training
- Engaging with Pacific Mountain Region Council Programs
- Seasonal Events and collaborating with the Children's Ministry (See Children's Ministry)

Confirmation:

In 2024, Rev. Cari and Nia collaborated together in leading a group of youth in confirmation sessions. By blending playing, praying, engagement with Scripture, church history, and by being present together (and always enjoying something to eat!), the youth have been invited to engage with the Christian tradition and reflect on their own faith story. One of the highlights during confirmation was serving at the Community Harvest alongside our mentors. It was an engaging and inspiring opportunity to be with the wider community, which then transpired into a deep conversation between the youth and adults about service and justice. Another highlight was having Sam McGee come in and speak about our individual values and how that ties into our mental health and wellness.

We extend our heartfelt appreciation to all the volunteer speakers and mentors who have supported our youth on their faith journey. A special thanks to the youth for allowing us to be part of their spiritual growth.



KidVenture:

Leading the Leaders in Training has been nothing short of fun! It was inspiring seeing them lead in their own styles and making genuine connections with the kids they were working with. Thank-you to all the volunteers who have made KidVenture possible with their time, talents and gifts. I look forward to the next one!

Engaging with the Pacific Mountain Region Programs of the First Third Ministry:

In October 2024, Carson and Nia participated in the Pacific Mountain Region's Youth Retreat called YouthTrek. We had been given the opportunity to help lead the youth and connect with other first third ministry leaders within the region. (See First Third Ministry on the Pacific Mountain Region Website).

In November 2024, Carson, Amélie and Nia attended Re:Unite, the Pacific Mountain Region's Young Adult Retreat which was hosted in Camp Fircom. We had an amazing time connecting with fellow young adults from the Pacific Mountain and Chinook Winds Regions. The retreat offered us the chance to bond with peers, explore scripture, and deepen our personal faith. We hiked on the island, engaged in meaningful discussions, worshipped together, and simply enjoyed each other's company.



Seasonal Events and collaborating with the Children's Ministry

In 2024, Carson and Nia collaborated on hosting an Easter Egg hunt for the children. With help from the youth who had helped set up the hunt, it was an energetic and fun event. In the fall, we hosted a Halloween Party for our children, youth and families. A highlight was having the children and youth race to see who could wrap up Carson or Nia the fastest in a "Mummy Wrap" race.

In the advent season, we did not have a Christian New Year and Advent Party, but instead planned for Jesse Tree Sundays. The Jesse Tree is a representation of Jesus' lineage. And throughout each Sunday of the season, the children and youth would go up into the youth room and make an ornament based on a scripture reading they had listened to. We played games and sang "Go Tell it on the Mountain" with Bruce, which we later then presented at the Family Christmas Eve Service. It was a different crowd each Sunday in the youth room, and it was wonderful to see new and old faces throughout the weeks of Advent.

A big heartfelt appreciation to all the children, youth, families and volunteers who have supported them and have come to these events. Going forward, we hope to continue having wonderful, fun and meaningful events like these again.

With gratitude and joy,

Koinonia Bentayen, Youth Ministry Coordinator

CANADA SUMMER JOBS GRANT

The Summer Jobs Grant process of 2024 was the third carried out entirely through the online portal of Services Canada, thanks to the efforts of Nick Lianza, who worked through the Covid era to move Crossroads online in many of our dealings with the Government of Canada. This year, we applied for two summer "educational assistant" positions, and received them both. We were pleased to welcome Gianna Gonzalez back for a second summer at Crossroads, and also to welcome Amélie Pearson for her first summer in the formal role of the CSJ Grant recipient.

It was a summer with many different projects for our two students:

- preparation for KidVenture, in which Carson provided able support and direction. Both Amélie and Gianna had active leadership roles during the event itself.
- Gianna and Amélie offered regular service with both the Community Harvest Ministry every first and third Sunday afternoon as the groceries were sorted and given to participating families AND the Community dinners during July and August.
- Amélie & Gianna offered leadership with children on Sundays during the summer, with Carson, then Nia's support, which provided an opportunity for continuing relationships with KidVenture participants for our young leaders, and to practice their children's ministry leadership skills.
- They painted the third (formerly blue) Godly Play cupboard one week with the support and assistance of Rob Watson.
- Gianna also gamely agreed to continue the work in the Crossroads library, which has been without coordination since Covid hit (see the Library report).

We received positive feedback from our CSJ employees about their experiences at Crossroads during the summer of 2024. Because of the pastoral relations transition involving the supervisor of the summer

students, we made the decision not to apply for the CSJ Grant for summer 2025. We will see what God's Spirit stirs up in future for Crossroads' participation in this program.

Respectfully submitted,

Rev. Cari

HEALING GARDEN

With joy this year, we completed the last two major plantings in the Healing Garden: the trees along the east edge, and the northwest mini-wetland area. In the months leading up to Spring Break the youth of Pathways met almost weekly, engaging in spirited conversations about their favourite food-trees as well as other functions trees could perform. Heather H's excellent research aided our decision-making process. In March after a meal (thank you, Eileen), and a dedication ceremony created by the youth, three youth with adult helpers planted three Purple Beech trees, two Dogwoods (Korean and Pink), and several supporting plants along the west edge of the parking lot. As well, there are now rhubarb, currant, raspberry, and other flowering plants in this area. In October, Bill H, Heather, and I (Rob) visited Carol (Bill's friend) who offered us the choice of many beautiful plants from her garden and pond. Thank you, Carol! Soon after, we planted many succulents, grasses, and flowers in the pond area that the KidVenture Kids had helped create. We all await the warmer days of spring when our work will blossom.

I am so very grateful for the support of many people and for many wonderful experiences over the last seven years since the garden began during KidVenture 2018.

- members of the Maintenance team and congregation who toured the grounds with permaculture design-eyes;
- Gabrielle McLarty who wondered if children could begin a garden in KidVenture;
- Linda Jones who gave my rough design a professional look;
- Clark and Ryan C whose donation in memory of Doreen provided the stone bench;
- Gord for his time and many truck trips;
- Bryan for his patience and wisdom;
- The Wilkie family whose donation in memory of Vern funded the orchard;
- those on the committee which granted funds from the wider church through ProVision and for our CREW project;
- the many youth and young adults who were on summer staff and/or attended KidVenture and Pathways;
- all those who expressed support and curiosity;
- and more recently, Bill and Heather for helping me stay on track and their openness to seeing a garden with different eyes;
- finally, of course, Rev. Cari, my partner, for her love for me and belief in the idea.

With deep gratitude,

Rob Copeman-Haynes, Coordinator.

Christmas Hamper Ministry

This Year Crossroads has continued our engagement in the food ministries helping families in our community. Again, our Church members were so generous in their giving we were able to reach out to families that we have built a relationship with through this Ministry. This meant we were able to give Gift Cards to 16 households which included seniors and families with children. We received 5 Christmas hampers donated by United Way that we were able to give out as well. These gifts were joyfully received. Our Connect team delivered small 'Gifts of Cheer' with a visit to 16 of our Church family members that are shut in or feeling isolated. Thank you to Gail Martin for purchasing the poinsettias and delivering to the church. The donations also went towards purchase of materials for blankets and pillowcases for the children of Eagles' Nest Daycare in Downtown Eastside of Vancouver.

Thank you to our Church members who helped bring some Christmas cheer to everyone we were able to touch.

Respectfully submitted,

Sharon Nosek, Coordinator

Communications Team

Team members: Rev. Cari Copeman-Haynes, Sandy Konowalchuk, Karen Renaud, Andrew Tuline

The Communications Ministry has continued to function behind the scenes, with the website, in particular, increasingly relied upon as a hub for information and resources. Though this team doesn't "meet" on a regular basis, there are emails and texts flying with requests for updates and posts. The work these folks do is invaluable to Crossroads' presence online.

Website: Rev. Cari Copeman-Haynes, Sandy Konowalchuk and Karen Renaud, Andrew Tuline

A major purpose of Crossroads' website is to welcome and inform potential newcomers about our church. The second is to provide an information hub for our congregation. The pace of change got ahead of us during 2023 and we continued to "catch up" in 2024. With all the staff turn-over, ministries ending and new ones beginning, we continued to add new content and features, so that we provide not only a great resource for our congregation, but also an accurate portrayal of life at Crossroads to potential seekers. Thank you to photographers who have worked their magic so we can update some of the images on the site to reflect the current congregation (without masks). If you enjoy photography, please identify yourself to us! Late in the year we welcomed Karen Renaud into the website updating work, along with Sandy Konowalchuk. It has been great to have two competent workers in this effort.

Andrew Tuline continued to work in a behind-the-scenes capacity to run the occasional software update and has converted the audio for each Sunday's sermon for the sermon page.

Social Media: Karen Renaud

Crossroads' social media presence (Facebook and Instagram) in 2024 continued to be managed by Karen Renaud. We have made the decision to remove ourselves from the former Twitter (now X). We have long hoped to move some of these functions over to the office administrator, but have not managed to

do so yet. Until we do, if you use social media, please follow, like and comment on our social media pages/ posts. Please remember when taking photos of Crossroads people for social media use that our privacy policy requires that you seek permission (especially before posting images of children and youth).

Illuminated Sign: Pam and Russ Shaw with participation from Chuck Burdett

Throughout the year, thanks to Pam and Russ Shaw, as well as substitute ladder-climber, Chuck Burdett, our illuminated reader sign on Scott Road offered a word of comfort and challenge to passersby. Folks may take the presence of those words a little for granted... but Russ has been climbing that ladder and Pam has been parsing out the letters to ensure she has the alphabet potential for what we want to say, for more than 25 years! Thanks to them both.

As 2025 begins, with its anticipated pastoral transition, we look forward to continuing to keep our website current, vibrant, and appealing, and continuing to expand our social media presence.

Respectfully submitted,

Sandy Konowalchuk with Andrew Tuline, Karen Renaud, and Rev. Cari, Co-Coordinator

Community Food Ministries

COMMUNITY DINNER

Team: Betty-Lou Read, Earl Ellett, Heather Stewart, Jason Hodgins, Joanne Wilcox, Kim Young, Pam Shaw, & Sylvia Freer.

In our second-year post Covid pause, the Crossroads community dinner ministry has continued to offer a free meal and good company to any who walk through the doors. The dinners rely on the deep commitment of a dedicated pool of volunteers who come together to make the meals a warm and welcoming experience for guests and each other. The volunteers include, shoppers, a set-up team, kitchen workers, servers, greeters and a clean-up crew. Many volunteers are active participants in the congregation, young and not so young alike. We also continue to have volunteers that come from the community to help make the dinners happen.

Upon arrival guests find the tables set with tablecloths and flowers. Tea and coffee are available as folks find a seat. With our hospitality and food, we seek to communicate God's loving care for each of our guests.

We have a mix of both regular diners and new faces at each dinner. Over the year we've seen the number of folks gradually increase to about 80 seated guests per meal. As always we're committed to making space at the tables for any who arrive.

The overlap between community harvest participants and the community dinner ministry has continued. We've also seen an increase in families with children attending.

Financial donations from the wider community and congregation members sustain the dinners. The Rotary Club of North Delta remains a dedicated sponsor of this work. This past year along with the other

food programs at Crossroads we were grateful to be selected to receive a Provincial Community Prosperity Fund grant by the Delta Community Foundation.

As volunteers and as guests, the dinners offer both nourishing food and company. Everyone contributes in their own way to the ministry. At our dinners we continue to embrace the diversity of our neighbourhood and offer everyone present an opportunity to taste the breadth and depth of God's love.

For more information about the Community Dinner please be in touch with any member of the planning team.

Respectfully submitted,

Jason Hodgins

COMMUNITY HARVEST

Coordinators: *Eileen Noullett, Pam Shaw, Heather Stewart*

On the first and third Sundays of every month the Community Harvest program provides free fruit and vegetables to people from the community. In 2024 we saw a significant increase in the number of people coming to the program, and for the first time ever, we found ourselves needing to put a cap on it. Gratefully and thanks be to God, it is a rare occasion when anyone is sent away with nothing. However, what we are witnessing firsthand in real time is the larger reality of how an economic system designed to favour the ultra wealthy has resulted in the now rapidly accelerated fraying and breaking of any social safety net.

In the fall we were grateful to receive a provincial government Community Prosperity Grant, administered by the Delta Community Foundation. This helps cover the food costs for the harvests, which have increased to \$750/month. Eileen Noullett continues to be a thrifty shopper, ensuring that everyone gets top quality seasonal produce. We are also grateful for our partnership with Earthwise Society in South Delta. They generously share any extra produce they have access to, so that sometimes our shoppers get a "bonus" item. Another part of our network is Montecristo Bakeries, who supply free bread products that get packaged at Deltassist every Wednesday morning. Thanks to Kerry Roodnick for her Wednesday packaging for Crossroads and to Russ Shaw for his Wednesday deliveries to the freezer.

Eileen and Pam continue to be part of the Delta Food Coalition. There we learn that we are not alone. Fraser Health dietitians, Delta School District liaisons, community service agencies and not-for-profits are all reporting the same surges that we have seen at the Community Harvest. Fraser Health has been doing some good strategic planning involving focus groups of what they call "stakeholders". We call them "people who stand in lineups to get free food". A few of our shoppers have participated in those groups and have reported back that they really appreciate being listened to.

Every year faithful, joyful volunteers bag hundreds of pounds of seasonal fruits and vegetables, including potatoes, carrots, corn, onions, garlic, cabbages, cucumbers, squash, peppers, lettuce, tomatoes, zucchini, apples, pears, bananas, oranges, grapes, blueberries and plums. As they move along the distribution tables, shoppers are so grateful for the fresh, healthy food for their households.

Weather extremes are a reality that we are more and more having to deal with. People arrive more than an hour before the harvest begins, and previously they were standing outside in freezing cold and in blistering heat. Thanks to Carl Beach from the Social Justice Action Team, we began setting up chairs (and toys for the children) so that people could come and rest inside. This is a work in progress.

We'll say here the same thing we say in every annual report. When we began the Community Harvest early on in the pandemic, we did not anticipate any of this. We thought we would offer free produce until the monthly community dinners could resume. But here we are, connected in community with people who have grown to trust us, people who need help and who need hope. These people are our neighbours. Perhaps God is pleased that we are meeting one another up close like this.

In bold discipleship,

Eileen Noullett, Pam Shaw, Heather Stewart (co-coordinators)

If you are interested in learning more, please be in touch with any of us.

EARTHWISE FOOD DELIVERIES

Earthwise Society is a not-for-profit charitable organization in South Delta focused on environmental education and stewardship. They operate a weekly program called "Harvest Boxes" where produce from local growers is made available for free to the community. For four years now we have partnered with them in the weekly distribution of their produce within North Delta.

Every Thursday, volunteers from the Rotary Club of Tsawwassen and Food Runners drive the produce from South Delta to Crossroads. Crossroads volunteers then deliver the produce to 8 residences within the North Delta area. (Gillian distributes 9 additional bags at the church for people who are registered in the program.) These deliveries happen 52 weeks of the year. It's a simple program that makes a tangible difference to people in our community.

Volunteer drivers: Pam Bulpin, Sandra Clark, Heather Ho, Sandy Malby, Betty-Lou Read, Pam Shaw

If you are interested in learning more, please be in touch with Pam Shaw.

NICK'S NOOK

Team members: Janis Marshall, the Stewart Family, Gillian McNutt, and so many "stockers"

Food security in communities such as the surrounding neighbourhood of Crossroads continues to exist today and we are so grateful to be able to provide some 'ease' to those experiencing food insecurity which is unfortunately becoming a daily struggle for individuals and families.

We are one of a few "Nick's Nook" food pantries operating in the North Delta/Surrey area. Our nook is located on the north-west corner of our parking lot. We continue to be thankful and grateful for the support of the congregation as well as the local community who support the Nook through donations of non-perishable items and/or monetary support. We couldn't do this without each other. It is servant leadership at work in God's world – thanks be to God! and YOU!

You may ask what happens if individuals come to Crossroads seeking out food when the Nook is empty. We do, on a rare occasion, have individuals seeking food if Nick's cupboard is empty and if the situation is dire we have continued to be able to give out a few items to get them through for a day or two. We do encourage folks to seek food via the cupboard as their primary resource and we also share information on our Community Harvest and Community Dinners where they can also secure food nourishment.

We would be remiss if we didn't extend our thanks to Cathie Watters for her leadership, partnership and LOVE for this program and the shared generosity from the United Way and local fundraisers which are shared amongst the Nooks. The motto of the Nick's Nook is "Take what you need; leave what you can." The nook is a non-judgmental / barrier free offering of non-perishable groceries, available for those who need it most. We look forward to continuing to serve all who need it in our community.

With our thankful, humble and grateful spirits,

Janis Marshall, Heather, Scott, Mary & Rebecca Stewart, Gillian McNutt, and so many more

Extreme Weather Shelter

'The Extreme Weather Response Program provides temporary shelter space during periods of extreme winter weather which threatens the health and safety of Individuals experiencing homelessness.'

We are fortunate that we have been able to continue being involved in this program providing a safe warm place to sleep for self-identified women only. Our capacity is for 10 beds, however, if the need arises, we could accommodate up to 13. As in previous seasons the hours open are 9 pm until 6:30 am. From January 2024 until April 15, when the 2023/2024 season ended, we were open 56 nights.

In October we met with the new and returning staff of WINGS (Women In Need Gaining Strength) for a Building Orientation session before the season began. The season started on October 15th but the first night activated was October 18th. Even though there was a lot of rain it did not always meet the extreme weather criteria to activate. We were open 35 nights from October until December 31st.

We know that we provided shelter for the occasional woman or women in need of a warm place when they had no other options. WINGS provides coffee and light refreshments as well as a compass pass and gift card to Tim Hortons, so they have a warm place to go when they leave us.

I would like to give a big Thank You to our volunteers. Our morning walkabout team, Jim Cessford, Dave Carr, Dave Shorter, Rob Copeman-Haynes and Andrew Tuline (who was part of our team in 2023 and first half of 2024). They are out in the very early hours of the morning checking the grounds, making sure everything is safe. Also, thanks to Rob Watson, who sets up and stores all the supplies needed to operate the shelter (curtains, cots, mats, bedding, etc.)

Respectfully submitted,

Sharon Nosek

Fundraising

GARAGE SALE

We had a very successful garage sale on April 13, 2024. There was a long lineup of customers waiting to begin shopping at 9 am and there was a steady stream throughout the day. Advertising on social media

and our sign help draw the crowds! We heard so many customers say they wait for our sale and appreciate our prices.

Our wonderful team of volunteers had worked diligently all week long sorting, tagging, and pricing all of the donations that came in. We really appreciated having the majority of the donations come in early in the week ahead of the sale.

The organization of our books, sorting stuffies and group pricing worked very well as did selling items on the outside patio.

At the end of the sale we donated items to the Ladner Hospital Thrift store, The Hub and Big Brothers.

It is a good feeling to know that many people were able to get a bargain and we stopped a great many things from going into the landfill.

Our total raised was \$5206.90

Respectfully Submitted,

Linda Hodgins, coordinator

CHRISTMAS DÉCOR SALE

In January we began collecting gently used Christmas décor for our sale in November. We were able to sort, tag and box many items in readiness for our sale in the fall which really helps with our sale preparation time in November.

At the end of October, we had a great team of volunteers who assembled 166 Friendship soup gift jars, some of which were gluten free. We sold them all!

The week before our Christmas sale we had an amazing group of people who worked so hard sorting, tagging, pricing, testing, repairing, baking, preparing lunch for our volunteers and getting everything ready for our sale. We had a lovely group of teens who came to help on the weekend before the sale.

We had an awesome turnout of competent volunteers every day and on the day of the sale. Everyone worked together so well and we got to know each other a little bit better. We moved things around in the sanctuary and utilized a lot more of the building space this year which worked really well. We were able to borrow a few more tables which we really needed!

We welcomed many wet customers on November 16th who got some amazing bargains. We sold ¾ of our merchandise! Thank you to everyone who worked so hard to make our Christmas sale a huge success. What a blessing to work with such an amazing community of people.

The total so far is \$7407.21

Respectfully submitted,

Linda Hodgins, Coordinator

NEUFELD FARMS

This year, the Finance Team agreed to try a new initiative and we coordinated two fundraisers with Neufeld Farms. Neufeld Farms offers a wide variety of frozen foods from meat to baked goods to ready to cook meals that change seasonally. Crossroads receives a small portion of the total proceeds. We hosted two fundraisers – one in April/May and another in Oct/Nov. We were able to raise \$699 and \$540 respectively which went into local offerings. This has proven to be a popular and positive way to raise a little additional money for Crossroads while also filling people's freezers with delicious foods. In 2025, we are planning to continue with this initiative so please watch the announcements for details and the order link.

Respectfully submitted,

Joanna Cossey, Coordinator

Healing Prayer Shawl Ministry

In 2024 the Prayer Shawl group was again able to gather and meet each month, in the library, for a time of knitting/crocheting and being together again. It was wonderful being able to meet in person and we realized how much we enjoyed spending this time together.

This year the group made 42 shawls, that took approximately 824 loving, prayerful volunteer hours. There were two shawl-blessings during worship, one in the spring and one at Advent.

If you enjoy knitting and crocheting and would like to join the group, we will be meeting in the library at 10am on the first Wednesday of each month in 2025. The door is always welcome to new members.

It is a great blessing and pleasure to give comfort and love in the form of a prayer shawl, made with prayers built into it, to someone who is facing challenging circumstances in their lives.

Respectfully submitted,

Leslie Marconi, Coordinator

Homecoming Harvest Chicken Barbecue

Team Members: Carl Beach, Sandra Clark, Eileen Noullett

This annual event has been popular for many years for the fun and fellowship it provides. In 2024 the BBQ was held on Saturday, September 14. We were grateful for a sunny day! About 65 people came to enjoy a lantern making workshop (thanks Andrew), big bubbles on the patio, chicken barbecued on the big barbecue (thanks Gord and Ken), corn cooked on the big cooker outside (thanks Sandra, Doug and Joanne) and a fun All Ages dance to end the evening (thanks DJ Carl). Thanks also to everyone who brought a salad or pie to round out the dinner, and to all of you who used the famous "sign up sheet" to offer your help to make the event possible.

Donations to offset the cost of the chicken and corn are received at the dinner. While it isn't the intent of the BBQ to be a fundraiser, historically donations have far exceeded costs and the extra has been

added to the Crossroads general fund. This year, donations just covered costs, with about \$30.00 remaining.

The BBQ planning team notes that turnout for the dinner is decreasing. Fewer young families are taking part. And the big barbecue, Gino Salvalaggio's legacy gift to Crossroads, is coming to the end of its life. We are musing about the possibility of something new being born as a way for our congregation to gather annually to celebrate our community. If party planning is your passion and you have energy or ideas about what this could be, you're warmly invited to speak with anyone on the BBQ Planning Team.

For the Barbecue Team,

Eileen Noullett, Coordinator

Hospitality Ministry/Coffee Hosts

Sharon Nosek (Coordinator)

Coffee Time: During the first half of 2024 we were able to continue with our coffee time after the Church service on the second and fourth Sundays of each month. This was only possible because of our coordinator, Heather Burdett and her teams of volunteers. In the fall, we recruited a few more volunteers so that we were able to add the first Sunday to our coffee times. A big Thank You to our volunteers for their time and goodies. And I can't forget members of our congregation who also contribute. This would not be possible without them. It is wonderful to see everyone enjoying the refreshments and each others' company. It is so nice to see newcomers joining in and getting to know them. As more volunteers come forward, we will be able to host an additional Sunday. Please consider being a volunteer, whether it be hosting a coffee time or setting up the tables and chairs.

Memorials: Sadly, we lost some of our beloved members this year. Thanks to the dedication of our volunteers, we hope that we provided good food and a welcoming space for family and friends.

In September, Heather decided to step down as coordinator. Thank you so much Heather for your dedication. You were instrumental in getting our coffee times up and going again after Covid and we are so grateful. As well, following your lead, I was able to continue with catering for the Memorial Services.

Respectfully submitted,

Sharon Nosek, Coordinator

Intercessory Prayer Ministry

Team Members: Maureen Bailey, Pam Bulpin, Sandra Clark, Rob Copeman-Haynes, Rev Cari Copeman-Haynes, Jan Denham, Linda Hodgins, Shannon Hodgins, Leslie Marconi, and Pam Shaw.

The Intercessory Prayer Ministry's mission is to pray for people at a time when they feel that prayer support is desired, needed and requested. Perhaps they are facing a time of uncertainty or loss, or a difficult diagnosis, and perhaps they may be unable to pray for themselves. Knowing that even one other person is holding them in Christ's light and love is helpful and hopeful. The prayer team is

committed to individually praying for those asking for help and holding them up to God in love. We also give thanks to God as we learn that prayers have been answered, and folks let us know they no longer need prayer support.

The Prayer Team meets periodically, often in a hybrid fashion. Our meetings are usually about one and a half hours, with half the time spent supporting one another in this ministry and the other half spent praying for those on our Confidential Prayer List and those published in the announcements. Any new requests or changes to the folks needing prayer are brought up to provide updates for the pray-ers. Rev. Cari has been updating our lists for the last year or so, so we will be in need of someone with the time and computer savvy to take on that administrative function in the near future.

Should you feel the need of prayer support at some time in your life, please let us know. Confidential prayers need to be requested by an individual, either for themselves or for someone else by whom they have been given permission to share with us. We, the team, generally do not add folks to our confidential lists and certainly don't publish personal prayer requests in our announcements without that individual's consent. Requests may be given to Leslie Marconi or Gillian in the office.

If you feel that praying for others is a contemplative gift of love in which you would like to participate at Crossroads, we invite you to indicate your interest in this supportive prayer ministry by speaking with one of us. As we anticipate Rev. Cari's departure from Crossroads at the end of April, we are grateful for her long tenure and the deep relationships that have resulted, and we entrust Rev. Cari to God's care, as we also trust that God will continue to guide this ministry and all of Crossroads' work and witness.

Respectfully submitted,

Leslie Marconi and Rev. Cari

Library

This year we again express gratitude to returning Summer Student Gianna Gonzalez, who picked things up in the Library (where she had left them off the previous summer) and spent some time tidying and organizing the library resources in August. Gianna did her best to catalogue children's books and some general donations that have been "dormant" for a couple of years, now, and placed them in the stacks. We are still hoping to uncover members of our community with a passion for books and orderliness! Let this be the moment when those gifts are formally called into active service and welcomed into the life of our community of faith!

Respectfully submitted,

Rev. Cari

Mama Orphans Children's Home (MOCH)

Our current group of MOCH Enthusiasts: Cari Copeman-Haynes, Pam Bulpin, Aimee Brennan, Vicki Brennan, Jan Denham, Linda Hodgins, Marti and Brian James, Leslie Myers, Eileen Noullett, Pam Shaw. With support from Karen Renaud. All are welcome!

2024 brought significant changes for the relationship between Crossroads and Mama Orphans Children's Home (MOCH). We learned of the dissolution of the Kenyan Orphan Children's Foundation, meaning that Crossroads supporters would no longer be able to send donations through the Foundation to support Mama (Monica Oduor) and the children, and that we would no longer receive charitable receipts for donations after September 2024. The news was difficult for us to process and adjust to. It has been even more emotional and challenging for Mama and Betty (Mama's daughter and current administrator) at the orphanage, as they anticipate that donations will decrease without the oversight and opportunity for charitable receipts from the Foundation.

Despite the change in the logistics, committed and faithful Crossroads members have determined that they will continue their financial and spiritual support of MOCH. The MOCH Enthusiast Group, was born, bringing long-time MOCH supporters together in faith, connection and creative problem solving to ensure ongoing spiritual and financial support for Mama, Betty and the children and youth at MOCH. We agree that regardless of the structures in place, we support the mission of Mama and Betty to protect the well-being of children and youth in their community.

With the loss of the Foundation as the registered charity through which Crossroads formally supported MOCH and in light of specific United Church of Canada policies, Crossroads can no longer be an explicit or formal supporter of MOCH directly. Crossroads cannot send funds to the orphanage nor be responsible for fundraising efforts. However, the compassion, trust, shared faith, and commitment from people belonging to Crossroads remains steadfast. Funds will continue to be raised and collected by individuals and will be sent to MOCH via Western Union. Donating refunds from beverage containers continues to be available through Return IT centres, with funds being collected and sent through Western Union periodically. The secondary school sponsorship group of donors remains steadfastly committed to their annual financial support. The MOCH Enthusiast group meets quarterly and will continue to use creativity in our ongoing commitment to support Mama and Betty's work and thereby support children and youth in Busia, Kenya.

According to Betty, "We ourselves are so enthusiastic about MOCH Enthusiasts. That's really kind of all involved! I was telling myself that this is the best thing I have heard since the dissolution announcement of the Foundation. Mama felt so alive again and she said that something is better than nothing, and whatever will come our way will go a long way to sustain lives over here."

From MOCH's side of things, they are in the process of registering as a Non-Governmental Organization in Kenya, which is a lengthy and involved process. At the time of writing this report, they are awaiting the final approval. Mama's health is fairly stable and she has been able to come off one expensive medication, for which they are grateful. Mama and Betty continue to do their best to protect the well-being of children and youth, despite challenging circumstances, while always placing their trust and faith in God.

There is a new newsletter with periodic updates from MOCH and the Enthusiast Group to which you can sign up if you have not already. If you wish to receive this newsletter or have questions about MOCH or the MOCH Enthusiast Group, please connect with Leslie Myers.

Respectfully submitted,

Leslie Myers

Men's Breakfast Group

Coordinator: Alf Desy

On the first Saturday of each month men of Crossroads United Church meet at White Spot Restaurant for breakfast. The meeting is an important gathering. A lot of us men don't always meet on a social level. It can bind us together as we get to know each other. A notice of invite is sent out each month to members. If you are not notified, please contact me or the church office. All men are welcome. Our attendance is increasing and believe me it is good quality time spent together.

Respectfully submitted,

Alfred M Desy

Music Ministry

Dr. Bruce Harding, Contractor for Music Ministry

Where did another year go? Our music programmes at Crossroads have continued to adjust to the new reality of post-pandemic life, and our volunteers have continued to provide wonderful service to the community.

Our instrumental ministry provides faithful, foundational support to our worship life. Many thanks to our faithful musicians who show up as much as possible to enrich our communal song! We rehearse as needed after church on Sundays to save people an extra commute during the week. Our regular numbers are smaller due to many factors, so there is always room for more players of all skill levels and types of instruments to join us. If you have always dreamed of picking up that high school band instrument again, let us be your conduit to the joy of communal music making!

Our chancel choir meets regularly, aside from the summer months, and provides wonderful anthems and choral support for congregational songs, with Sunday morning rehearsals from 9-10am. Rev. Cari and Rob C-H have stepped in as section leads during the past year, and we have been blessed by their support. Choir is a vital ministry for worship - a number of our singers have needed to pull back from regular attendance for a variety of reasons, and we could use all the new singers we can get, people with experience or people who have never tried choral singing. Singing is good for body and soul! Many of our members learn music mostly by ear, so don't let a lack of experience or musical education stop you from experiencing the joy of singing in community.

During Advent we experimented with group singing in Sunday School, preparing to lead, "Go, tell it on the mountain" on Christmas Eve. Singing in community from a young age is vital to fostering a lifelong love of music, so I am hopeful we can continue to integrate song into our ministry with all ages.

I close as always with a big thank you to my staff colleagues for all they do to support the ministry of music at Crossroads. And of course, I am always grateful for the encouragement of the entire Crossroads community - you are a congregation that sings, and for that I am eternally grateful. To God be the glory! See you on Sunday!

Respectfully Submitted,

Bruce Harding, B.Mus, M.A., Ph.D., D.D. (honoris causa),

Contractor for Music Ministry Crossroads United Church

Safety and Security Team

Team members: Jim Cessford, Bryan Hodgins, Rev. Cari Copeman-Haynes

Members of the Safety and Security Team and volunteers conduct regular checks at the Church. Rev. Cari, Bryan Hodgins and Jim Cessford do walkabouts once per month to ensure that all areas of the church and surrounding grounds are safe and secure. Bryan Hodgins and Rev. Cari regularly check the video monitoring system to make sure it is working properly. Team members and volunteers are scheduled to be on-call for the Alarm Monitoring Program. Rev. Cari maintains contact with the Delta Police Department and advises the department members if there are any concerns. The church participates in the Extreme Weather Shelter Program and when the program is operational due to an extreme weather event, Safety Team members and volunteers conduct early morning checks of the church to make sure everything is in good order.

A meeting of the Safety and Security Team was held during the year and team members discussed church security, Alarm Monitoring Program and the Extreme Weather Response patrols. As a result of this meeting a policy statement was developed to assist all members of the Team and volunteers in the event of a safety concern and program operations.

There was a break and enter into the church during the year. There wasn't anything stolen during the break in. As a result of this break in, the lighting under the covered walkway at the front door of the church (south side) has been adjusted to illuminate that area of the church through the night.

All members of the team and volunteers are ever vigilant and the safety and security of the congregation and church properties are of paramount importance.

Respectfully submitted,

Jim Cessford, Coordinator

Social Justice Action Team (SJAT)

*Members: Carl Beach, Pam Bulpin, Rev. Cari Copeman-Haynes, Eileen Noullett, Pam Shaw, *Marleen Soutar*

SJAT Purpose Statement: Our purpose is to actively participate in responding to injustice and inequity, informed by God's vision of Shalom.

The Call of the United Church of Canada: The United Church of Canada Call reflects the core of our purpose, sharing who we seek to be in "such a time as this" (Esther 4:14) Deep Spirituality | Bold Discipleship | Daring Justice

In 2024 this team continued to be involved in acts of solidarity, learning and outreach: in February we again participated in the DTES walk to honour MMIWG; in March we walked a pilgrimage on the dike in solidarity with the people of Palestine; in May we hung red dresses outside around our property to draw attention to Indigenous women and girls who have been murdered, gone missing, and remain overlooked. A few of us attended the film "1946: The Mistranslation that Shifted a Culture" at Ladner

United. For the first time ever, in August some of us marched in the Vancouver Pride Parade where people were so loving and even cheered for us, just because we showed up to be with them. In September we attended a screening of the film "Israelism" and panel discussion and in October, together with community partners, we hosted a screening of "Where Olive Trees Weep" with a panel discussion. Many people from the wider community showed up that evening and were very appreciative of us, a church, offering our space to be in solidarity with the people of Palestine. Once again this year, crafters joined us in December to create beautiful gifts of blankets, pillows and crocheted loovies for the children at the BC Aboriginal Childcare Society's Eagle's Nest Preschool in the DTES.

This team also heard about our immediate neighbours, the ones who come to the Community Harvest two Sundays a month, who stand out in the freezing cold and the blistering heat to pick up a bag of fresh produce. Thanks to Carl's initiative, this year we tried moving in the direction of being a more hospitable neighbour, inviting people inside to rest and to shelter from the cold and heat while waiting for their food. This remains a work in progress.

In June we were pleased to once again present Indigenous Student Scholarships, this year in the amount of \$1,000 each, to two graduating students from LA Matheson Secondary. The costs of post-secondary education are significant, and these scholarships provide practical help as well as encouragement to young people. We are grateful to the congregation for your support of this initiative.

Throughout the year we put together outdoor, window and book displays to highlight MLK Day, MMIWG, Black History month, Pride month, National Indigenous Day, and World Peace. This is one way we try to extend the invitation to the congregation.

Social justice is God's justice. It involves ongoing learning, learning that transforms us by broadening our minds, deepening our hearts and strengthening us to approach with daring justice. It leads us into places where we meet others who are already doing God's work even though they have nothing to do with a church. Although the particular details of so many issues may look different or seem confusing, when looked at through the lens of God's justice it becomes clear that wherever people and creation are suffering the same root causes are identifiable. The heart of God is in all of this and God is beckoning the church to be present in solidarity and to act in God's name.

*In 2024 we mourned the untimely death of dear Marleen Soutar. Marleen was a faithful member of SJAT. She approached the work as a learner and she was led by Love, which meant she was as much at home marching in solidarity to honour MMIWG in the DTES as she was attending a learning event. Marleen modelled the best of what it means to be faithful to God's vision of shalom.

Respectfully submitted,

The Social Justice Action Team

COLDEST NIGHT OF THE YEAR February 24, 2024

On a cool winter day, 10 hardy souls came together to walk a 4 km route in our neighbourhood in support of the work of First United in the Downtown Eastside. And many more people supported these walkers by donating to their fundraising efforts. We set our goal at \$3,500.00 and surpassed it slightly for a total of \$3,530.00. Donors, thank you so much for showing your love and care in this tangible way. And a special thank you to our team's co-Captain Joanna Cossey who is also a champion fundraiser! Joanna raised a total of \$1,220.00 and was awarded a special and covetable gold CNOY button in

recognition. Thank you also to Val Windsor who prepared tasty treats for walkers on their return to Crossroads and to Janis Marshall who helped to set up the space.

Like you, I see so much need and hurt in our world. It can be hard to know how to help in a real and meaningful way. I also know that many of you have supported First United over the years. I support First because of their long history of presence and love in their neighbourhood and because of the respect their neighbours and those they serve in the DTES have for them. Donating to Coldest Night of the Year is one opportunity to send help to the people of the DTES. Thank-you!



Eileen Noullett Co-Captain with Joanna Cossey of the Coldest Night of the Year fundraiser.

Sound & Projection Team

Sunday Technical Team (Zoom/PowerPoint/Cameras/Soundboard): Joanna Cossey, Jan Denham, Pam Shaw, Cheryl Harding, Deborah Weber, Andrew Tuline, Sandy Konowalchuk

The faithful team of Pam, Jan, Deborah, and Joanna continue to rotate Zoom/PowerPoint for our weekly and seasonal services along with assisting with memorial services. Deborah continues to provide Cheryl with a backup for the cameras/soundboard. We continue to be grateful to Andrew for isolating the audio sermon each week for posting to the website and to Sandy for updating the website each week with the recorded Zoom link. As always, we are open to welcoming new members and continue to enjoy being an integral part of services.

Warmly submitted,

Joanna Cossey, Coordinator

Spiritual Practices Team

Team Members: Rev. Cari, Joanna Cossey, Darlene Haskins, Dixie MacLeod, Eileen Noullett, Rev. Cindy Terry

The Spiritual Practices Team meets several times a year to dream and plan opportunities to stretch and strengthen our individual and gathered spiritual practice. We know that there are many pathways to deepen our relationship with God, and so we endeavour to provide a variety of practices to take part in.

This past year a new group was born in response to a writing from Rev. Don Robertson titled “Generative Aging: Let Go and Begin Anew, A Congregational Study Resource for Older Adults”. Using a shared leadership model, each week we gathered to engage in conversation around this stimulating material. We are very grateful to Rev. Robertson for so generously making this wise study available. About 12 people began meeting in January, taking a Lenten hiatus, and reconvening in Easter season to conclude the study.

During Lent, we used a booklet from SALT, a producer of progressive Christian resources, titled “Poetry of Lent”, using scripture and the poetry of Mary Oliver to deepen into the season. Cari also led a Tuesday evening Zoom group using the same material. A group gathered again on Monday mornings in the fall to study more SALT material, this time “Anatomy of a Christian: A Zine of Privilege and Solidarity”. In Advent the Monday morning group returned to Mary Oliver with SALT’s “Poetry of Advent.”

In the Easter season Cari led a Tuesday evening Zoom gathering returning to material from Kate Bowler first published during COVID titled “While It Was Yet Dark”, addressing lingering grief and loss.

We offered Summer Strolls for Your Soul in 2024. Joanna Cossey led gentle walks in the Delta Watershed, Burns Bog and Green Timbers on three Sunday afternoons.

A new tradition at Crossroads returned for the third time in the fall. This year the theme for Oasis for Your Soul was “Connection”. On an October Saturday a group of about 12 gathered for a refreshing morning of quiet engagement and reflection using Centering Prayer, a labyrinth walk, Zen garden building and a writing prompt. The morning was capped by a simple soup lunch when participants appreciated connecting and deepening relationships.

Centering Prayer continued weekly via Zoom with a summer hiatus. Thanks to Rev. Cindy for her continuing leadership and teaching. The Zoom platform is surprisingly conducive to this form of gathered prayer. It also allows us to welcome people joining from a distance. One couple from Ontario (with a local connection) join regularly and express deep gratitude for the group.

During Lent and Advent, seasonal prayer resources are made available on the Crossroads website (click on the Church Life tab). These are daily readings suitable for use with prayer and journaling.

All are welcome to take part in any of the Spiritual Practice gatherings and events. We gather ideas for new practices during the Stewardship season via the spiritual gifts response forms and are grateful for those recently received. If you are curious about a practice, have some expertise to offer, or would like to pursue something new, please speak with any member of the Team.

In loving service,

Eileen Noullett, Coordinator

Tenant Relations

Coordinator: Betty Desy

Throughout 2024, all four of our regular tenants have been active in the building at Crossroads. One World Childcare is our anchor tenant, and in 2023, they entered into a new and stable era with excellent staff. Our relationship with the Owner remains stable, and their enrolment is steady. Our three 12-Step groups, the Phoenix Men's AA group on Sunday nights, the North Delta AA group on Tuesday nights, and the Never-Ending Journey NA group on Thursday nights continue their regular meetings in the Multi-Purpose Hall. This past Christmas, both the AA groups also hosted their traditional Christmas festivities at Crossroads.

I continue to receive many inquiries about the space at Crossroads, and want to thank Gillian in the office for fielding the calls and connecting these folks with me. Of course, we use our building increasingly ourselves, so sometimes the requests are impossible to fulfil. The high cost of insurance has also impacted our ability to host "one-time" tenants who are seeking a place for a birthday party or other family event. The Trustees are aware of this and continue to troubleshoot the related issues.

Respectfully Submitted,

Betty Desy, Coordinator

Worship Team

Worship Team members: Rev. Cari, Ken Cooper, Bruce Harding, Cheryl Harding, Eileen Noullett, Pam Shaw

*"Don't be afraid, my love is stronger. My love is stronger than your fear.
Don't be afraid, my love is stronger. And I have promised, promised to be always near."*

Words; John L. Bell and Graham Maule, 1995 W&M © 1995 by WGRG, Iona Community, Scotland, admin GIA Publications, Inc.

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The lyrics above express the reason many of us come to worship in community each week in our spacious and light-filled sanctuary. We regularly witness anger, cruelty, confusion and despair in the world around us. Returning to prayer and hymns, wise preaching and healthy community to have our wells filled again, we once more experience the reassurance that God is indeed at work. And then we return to our lives, more able to be agents of peace and grace. Salt and light for the world!

The grace we receive in worship at Crossroads is no accident. Our skilled worship leaders, Rev. Cari and Dr. Bruce, bring God's message in ways that challenge us, speak truth, extend grace and encourage. What a blessing!

This year we were also blessed with leadership from the wider United Church community. We were honoured to welcome Rev. Dr. Ray Aldred, director of the Indigenous Studies Program at VST, on VST Sunday, January 28. He preached from an Indigenous perspective and his humour took us a bit by surprise – you can listen to that moment at the beginning of his sermon on the Crossroads website.

Others we welcomed to our pulpit include Rev. Wendy Bily, a retired United Church minister and sometime worshipper at Crossroads. And Cathy Bone, a member of the congregation who spoke powerfully about her own journey with mental health and shared some teaching. Cathy also graciously offered an opportunity for conversation following worship.

Of course, we are very grateful to Major (Ret'd) the Rev. Jim Short for so generously providing pulpit supply throughout the year. Rev. Jim has become a very welcomed and beloved support to worship ministry and more at Crossroads.

The other aspect of worship leadership that requires support is music leadership. When Dr. Bruce has been away we have welcomed Amy Stephen, Grace Gauthier and Julia Copeman-Haynes to join with the worship band and lead worship music. Music supply is sometimes difficult to find, and so Dr. Bruce has even filled in for himself on occasion. Speak with anyone on the Worship Team if you wonder how this feat works!

In addition to special worship services through Lent and at Christmas, other worship services include the return of a Pet Blessing on October 7 on the patio, attended by 5 humans, 6 dogs and 1 turtle named Michelangelo. Blue Christmas, on the afternoon of the 3rd Sunday of Advent, is a Crossroads tradition providing a quiet alternative to the commercial Christmas that pervades our culture and an opportunity to express grief around our losses and to be claimed by hope amidst our despair.

Worship at Crossroads is possible because of the participation of many lay people - scripture readers, chair movers, band and choir members, tech wizards, greeters, those who offer prayers, prepare communion elements, decorate our sanctuary and more. One category of lay leadership to raise up is those who offer a Minute for Ministry. We have heard many passionate and personal testimonies illustrating the ministries of Crossroads and how God is at work in lives to bring about justice and healing. These testimonies open up possibility in the hearts of those who hear them, and are invitations to participate in new ways in co-creating God's world.

We can't conclude this report without acknowledging the announcement by Rev. Cari on Sunday, December 15 that she had discerned to accept an offer from the Office of the General Council of The United Church of Canada to the role of Minister of the Office of Vocation for Pacific Mountain and Chinook Winds Regional Councils. You will read more about Cari's decision in her Lead Minister report. Here we can remember with gratitude and love Cari's 21.5 years of dedication to Crossroads and its predecessor congregation of St. John's Strawberry Hill. Our vibrant congregation and the many lively ministries of God through our people are testament to Cari's skilful, compassionate and wise leadership. While we trust that God is already preparing a new leader to come to us, at this time we are readying our hearts to say goodbye to Cari. Thank you, Cari, and blessings on you and your work in your new position.

Faithfully,

Eileen Noullett, Chair

Finance Reports

Finance & Stewardship Team

Committee members: Rev. Cari Copeman-Haynes, Sylvia Freer, Elaine Galley (Envelope Secretary), Nick Lianza (new Chair), David Shorter (Treasurer), Sharon Nosek (Secretary), Drew Carlisle, Joanne Wilcox, and Joanna Cossey.

Acts 20:35 "It is more blessed to give than to receive."

A Message from the new Chair

On behalf of the Finance & Stewardship Team, I wish to express our gratitude for Ken Clark's leadership and commitment as the Finance Chair over the last 13 years. It is true that it is not until you "walk a day in a person's shoes" are you able to appreciate one's contribution and dedication. It is clear, Ken was integral in setting up the accounting system and processes, monitoring controls, accountability reports, a steward and a mentor to the team through good and hard times, and an available confidant to the Lead Minister. With appreciation Ken, thank you for everything.

I am pleased to share with you the significant financial performance Crossroads has achieved in 2024. Despite an unsettling economy and political environment in 2024, we continue to be resilient and have moved ourselves forward to ensure our purpose and vision were being met and then some. It is evident that we care about our church and community, and it shows. Thank you.

2024 Financial Performance

We budgeted for an operating loss of \$7,400 in 2024 and achieved a surplus of \$15,000. This swing in operating results was due to generous offerings from the congregation and gifts from donors while our operating expenses remains relatively stable in 2024 when compared to 2023 and well below what was budgeted for 2024. We budgeted \$362,200 in expenses for 2024 and spent only \$355,200. As you are aware, it only takes an unexpected pricey repair to blow the expense budget.

Our financial position remains strong. We received another contribution in 2024 that was directed to the Endowment Fund investment. We expect to withdraw investment income from the Endowment Fund starting in 2025, as per the donor's instructions. We also received significant contributions from donors and a provincial grant from the Community Prosperity Fund in 2024. They were directed to Restricted Funds and are available to the intended ministries as needed. The grant will fund the operations of the Community Harvest and Dinners ministries, the Extreme Weather Shelter ministry, and the North Delta Refugee project, while the generous contributions from the donors will fund the already stated ministries and other on-going ministry work at Crossroads.

Current Initiatives

The primary goal of the Stewardship & Finance team is to oversee and administer the finances entrusted to us by the congregation. In so doing, we also educate the congregation in being good stewards of the abundant blessings we receive from God.

Our Treasurer, David Shorter, continues to report to the Finance & Stewardship Team on a monthly basis with a series of financial reports that monitors our cash flow, financial health, and performance against the

operating budget. We discuss variances between actual and budget, assess funding is sufficient to meet the operating and ministry needs, and whether a course of action is needed to proactively mitigate any risks.

A condensed version of the financial results is issued to the congregation in the announcements on a quarterly basis.

In our 2025 budget enclosed, we are forecasting revenue at \$354,781 and expenses at \$357,766 for an operating loss of \$2,985 [before amortization and unrealized income (loss) on our endowment fund investment].

Looking Forward

It is expected that the unsettling economy and political environment will continue into 2025 and the team will need to be diligent in its oversight of our finances and reporting any shortfalls as they arise. The team is also preparing for a change of Lead Minister this year.

All the members of the Stewardship & Finance Team are capable and experienced. The congregation is well served by the dedication, time and diligent work of the team members and our team of offerings' counters. We are also blessed by the commitment and competence of our bookkeeper, Heather Burdett, who is an invaluable resource to the team, our Treasurer and PAR/Envelope secretary, in particular.

With God's grace and the congregation's continued support, God is achieving great things at Crossroads!

On behalf of the Stewardship & Finance Team
Respectfully submitted,

Nick Lianza

Stewardship



"Sing to God a new song, for God has done marvelous things.
Let the floods clap their hands; let the hills sing together for joy."
+ Psalm 98

Team members: Elaine Galley, Sylvia Freer, Drew Carlisle, and Rev. Cari

Our stewardship campaign ran from Oct 27th to Nov 10th, 2024.

This year's campaign reiterated to the congregation the importance of communicating about our financial commitment to the Church each year.

The operational needs of this Church (Staff and building) form the platform from which our various Ministries are launched. Reviewing and renewing your financial commitment to our operations is important to the life of the Church and allows us to plan and set our budget in advance of the AGM.

“Planting trees we will not sit under” reminds us that we are here on this earth for only a short time and the stewardship of God’s gifts goes beyond us as individuals. Continuing this consideration: leaving our Church a legacy of funds in your Will which would allow Crossroads to continue to offer its unique Affirming Christian presence in our community.

Thank you for your faithful participation in the work, witness and service to our community that we share as we connect, receive and respond to God’s love!

Submitted by,

Drew Carlisle, Coordinator

Envelope/PAR Secretary Report

Secretary: Elaine Galley

Information for Local Operating Funds for 2024

7 Envelope users

12 E-transfer users

63 PAR users

135 donors

Wider Church Funds for 2024

62 Donors

We are seeing a gradual decrease in the number of PAR donors, and a marked decrease in the number of envelope users each year. The number of dedicated E-Transfer donors is slowly increasing.

Many thanks to Sylvia for her continued guidance, and to Heather for her help, as well as our thanks to all who choose to share their financial gifts. We are especially grateful to those who choose to make a commitment at Stewardship time, which is a real help when budgeting for the coming year.

Respectfully submitted,

Elaine Galley, Envelope/PAR Secretary

2024 Financial Statements

(See following pages)

CROSSROADS UNITED CHURCH
Statement of Financial Position
As at December 31, 2024 with comparative figures for 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Current		
Cash and equivalents - Operating Fund	\$ 39,238	\$ 25,017
Cash and equivalents - Restricted Funds (Note 2)	83,240	57,082
Cash and equivalents - Trustees' Fund (Note 3)	28,076	26,826
Accounts receivable and prepaid expenses	1,144	1,422
	<u>151,698</u>	<u>110,347</u>
Investments - Endowment Fund (Note 6)	156,286	78,972
Tangible capital assets (Note 1)	<u>3,801,112</u>	<u>3,813,906</u>
	<u>\$ 4,109,096</u>	<u>\$ 4,003,225</u>
LIABILITIES AND NET ASSETS		
Current		
Accounts payable and accrued liabilities (Note 4)	\$ 9,679	\$ 10,735
User groups rental deposits	1,500	1,500
	<u>11,179</u>	<u>12,235</u>
Deferred restricted contributions (Schedule A)	83,240	57,082
	<u>94,419</u>	<u>69,317</u>
Net Assets		
Invested in tangible capital assets	3,801,112	3,813,906
Endowment Fund	156,286	78,972
Trustees' Fund	6,608	5,358
Operating Fund	50,671	35,672
	<u>4,014,677</u>	<u>3,933,908</u>
	<u>\$ 4,109,096</u>	<u>\$ 4,003,225</u>
North Delta Refugee Project (Note 5)		

Approved on behalf of the Policy Board:

Chair  Secretary 

The accompanying notes are an integral part of this statement.

CROSSROADS UNITED CHURCH
Statement of Operations
For the Year Ended December 31, 2024 with comparative figures for 2023

	<u>2024</u>	<u>2023</u>
Revenue		
Local offerings	\$ 236,916	230,578
Gift of publicly traded securities (Note 6)	57,658	15,126
Open & other offerings	4,659	5,948
Outreach offerings	41,219	34,132
Wider church offerings	20,826	22,514
Grants	32,126	9,246
Property use income	43,436	43,961
Weddings & funerals	4,364	2,437
Fundraising	13,802	13,645
Restricted fund transfers	(84,802)	(13,919)
	<u>370,203</u>	<u>363,668</u>
Expenses (Schedule B)		
Ministers' expenses	175,584	168,862
Program expenses	51,447	59,468
Property expenses	57,103	57,425
Administrative expenses	49,495	47,552
Denominational & regional allocation	14,048	14,310
Mission and Service	7,524	8,204
	<u>355,203</u>	<u>355,821</u>
Surplus (deficit) before undernoted items	15,000	7,847
Amortization expense on tangible capital assets	(12,794)	(13,581)
Unrealized gain (loss) on Endowment Fund investment (Note 8)	21,355	2,990
	<u>23,561</u>	<u>(2,744)</u>
Surplus (deficit) for the year	<u>\$ 23,561</u>	<u>\$ (2,744)</u>

The accompanying notes are an integral part of this statement.

CROSSROADS UNITED CHURCH
Statement of Changes in Net Assets
For the Year Ended December 31, 2024 with comparative figures for 2023

	Invested in Tangible Capital Assets	Endowment Fund	Trustees' Fund	Operating Fund	2024	2023
Balance as at January 1,	\$ 3,813,906	\$ 78,972	\$ 5,358	\$ 35,672	\$ 3,933,908	\$ 3,917,115
Surplus (deficit)			1,250	15,000	16,249	8,162
Purchase of tangible capital assets						3,998
Amortization of capital assets	(12,794)				(12,794)	(13,581)
Contributions to Endowment Fund		55,959			55,959	15,224
Change in fair value of investment		21,355			21,355	2,990
Balance as at December 31,	<u>\$ 3,801,112</u>	<u>\$ 156,286</u>	<u>\$ 6,608</u>	<u>\$ 50,671</u>	<u>\$ 4,014,677</u>	<u>\$ 3,933,908</u>

The accompanying notes are an integral part of this statement.

CROSSROADS UNITED CHURCH
Statement of Cash Flow
For the Year Ended December 31, 2024 with comparative figures for 2023

	<u>2024</u>	<u>2023</u>
Cash flows from operating activities		
Surplus (deficit) for the year	\$ 23,561	\$ (2,744)
Non-cash items:		
Amortization expense	12,794	13,581
Change in fair value of Endowment Fund investment	(21,355)	(2,990)
	<u>15,000</u>	<u>7,847</u>
Increase (decrease) in non-cash working capital		
Endowment Fund net transfer	55,959	14,446
Restricted Fund grant	23,000	
Deferred Restricted contributions net transfers	26,034	
Other non-cash items	(2,081)	(5,592)
Total cash provided by (used in) operating activities	<u>117,912</u>	<u>16,701</u>
Cash flows from Investing activities		
Purchase of capital assets		(3,998)
Interest earned on Trustees' fund	1,250	413
Interest earned on Deferred Restricted contributions	2,704	1,313
Total cash provided by (used in) investing activities	<u>3,954</u>	<u>(2,272)</u>
Net increase in cash and equivalents during the year	121,866	14,429
Cash and equivalents, beginning of the year	<u>184,227</u>	<u>169,798</u>
Cash and equivalents, end of the year	<u>\$ 306,093</u>	<u>\$ 184,227</u>
Cash and equivalents consist of:		
Cash and equivalents - Operating fund	\$ 39,238	\$ 25,017
Cash and equivalents - Restricted fund	83,240	57,082
Cash and equivalents - Trustees' fund	28,076	26,826
Investments - Endowment fund	156,286	75,302
	<u>\$ 306,840</u>	<u>\$ 184,227</u>

The accompanying notes are an integral part of this statement.

CROSSROADS UNITED CHURCH
Continuity Schedule - Deferred Restricted Contributions
As at December 31, 2024

Schedule A

Restricted Fund	Balance Dec31/2023	2024 Financial Activities				Balance Dec31/2024
		+ Donor contributions	+ Transfers and grants	+ Investment income	- Fund expenses	
Benevolent	\$ 2,175	\$ 6,030	\$ -	\$ -	-\$ 3,367	\$ 4,837
Building Donations	4,008				- 2,000	2,008
CE Bequest	658					658
Comm Harvest	- 1,220	7,695	8,280		- 7,211	7,544
Comm Dinners	4,719	11,312		101	- 9,622	6,510
Comm Dinners DCF	-		8,740			8,740
Contingency	4,450	2,844	5,129	1,537		13,960
EWS	3,432		2,990		- 2,275	4,147
Endowment Fund PMR	-					-
Insurance Deductible	3,632	1,368				5,000
Qtrade	-					-
Memorial	6,837	25				6,862
Pacific Inter Christian	13,000					13,000
Pro Vision-Crew	5,754	190			- 1,485	4,460
Pro Vision-Resound	5,129		5,129			-
SJAT Scholarship	830	1,940			- 2,000	770
Wes Bray TD	2,510					2,510
Youth Coffee House	1,169					1,169
Accrued interest income	-			1,066		1,066
	<u>\$ 57,082</u>	<u>\$ 31,404</u>	<u>\$ 20,010</u>	<u>\$ 2,704</u>	<u>-\$ 27,960</u>	<u>\$ 83,240</u>

The accompanying notes are an integral part of this statement.

CROSSROADS UNITED CHURCH
Detailed Schedule of Operating Expenses
For the Year Ended December 31, 2024 with comparative figures for 2023

Schedule B

	<u>2024</u>	<u>2023</u>
Ministers' Expenses		
Salaries and benefits	\$ 128,512	\$ 123,010
Contract services	43,088	40,493
Ministerial sabbatical	2,304	1,728
Other expenses	1,680	3,631
	<u>175,584</u>	<u>168,862</u>
Program expenses		
Christian Education	12,008	13,458
Outreach	34,455	34,726
Pastoral care	83	-
Worship	3,964	10,744
Congregational life	937	540
	<u>51,447</u>	<u>59,468</u>
Property expenses		
Salaries and benefits	11,206	9,907
Contract services	300	53
Insurance	12,662	11,117
Repairs and maintenance	19,507	18,365
Utilities	13,428	17,983
	<u>57,103</u>	<u>57,425</u>
Administrative expenses		
Salaries and benefits	40,471	39,395
Advertising and website	107	-
Office supplies	842	1,222
Office equipment	2,599	2,239
Bank charges	1,101	1,450
Securities transactional costs	1,706	-
Professional fees	-	63
Staff training	366	925
Telecommunications	2,304	2,258
	<u>49,496</u>	<u>47,552</u>
Denominational & Regional Allocation	14,048	14,310
Mission and Service	7,525	8,204
	<u>21,573</u>	<u>22,514</u>
Total expenses	<u>\$ 355,203</u>	<u>\$ 355,821</u>

The accompanying notes are an integral part of this statement.

CROSSROADS UNITED CHURCH
Notes to the Financial Statements
December 31, 2024

THE ORGANIZATION

Crossroads United Church was born out of the Spirit-filled amalgamation of two neighbouring congregations in North Delta on July 1, 2009. As a pastoral charge of the United Church of Canada, Crossroads is a charitable organization registered with the Income Tax Act. Crossroads United Church is exempt from income taxes and is able to issue donation receipts for income tax purposes.

Vision

We are a community of compassionate presence gathering at Christ's open table to:

- Connect across differences;
- Receive what God longs to give us; and
- Respond in faith.

Christ's light is our centre. Christ's grace flows through our community.

Mission Strategy – Connect | Receive | Respond

We are a space where all people can experience Christ's hospitality, grace and invitation to offer their Spirit-given gifts to the community. To grow this ministry, we enable and support lay-people to discover and use their spiritual gifts, and we cultivate a congregational culture of partnership and collaboration within our neighbourhood. We aim to create a courageous environment where people are able to stretch beyond barriers to put their gifts to use for God's purposes of hope, love and justice in the world.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Revenue recognition

The Church follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the period in which the related expenses are incurred. All other contributions except for capital contributions are reported as revenue when received or receivable, if the amount can be reasonably estimated and collection is assured.

Cash and cash equivalents

Cash and cash equivalents include bank balances and term deposits having a maturity period of eighteen months or less from the date of acquisition.

Fund accounting

The Church follows the fund method of accounting for restricted contributions. Contributions not restricted are included in the Operating Fund.

Restricted contributions

The Church holds a group of Restricted Funds (Schedule A) that are restricted externally by donors or internally by management. These funds have been gifted or transferred to the Church with instructions to fund a stated use or purpose.

The Church also holds a Restricted Endowment Fund investment (Note 6) with instructions received from a donor to invest the capital in perpetuity and allow management to withdraw earned investment income for Church operations, after the donor's passing.

CROSSROADS UNITED CHURCH
Notes to the Financial Statements
December 31, 2024

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Accounting estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the reported amounts of revenue and expenses and notes to the financial statements and schedules. The main estimates include estimated useful lives of tangible capital assets, impairment of long-lived assets, accrued liabilities, allocation of expenses to programs and disclosure of contingencies. Assumptions and estimates may also relate to reported amounts of revenues and expenses.

The assumptions are based on a number of factors including historical experience, current events and actions that the Church may undertake in the future, and other assumptions that are believed to be reasonable under the circumstances. Actual results could differ from those estimates under different conditions and assumptions.

These estimates are reviewed periodically and adjustments are made, as appropriate, in the statement of operations and changes in net assets and fund balances in the year they become known.

Contributed Service

In its daily operation, the Church uses the services of many volunteers. During 2024, the estimated number of hours offered to assist the Church in carrying out its service activities was 11,942 hours (2023 – 11,274 hours). Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements.

Tangible capital assets

While the Organization met the criteria for small not-for-profit organizations where average annual revenue's recognized in the statement of operations for the current and preceding period of the Organization was less than \$500,000, it has adopted the policy of continuing to record the acquisition of tangible capital assets and intangible capital assets at cost on the statement of financial position rather than expensing directly through the statement of operations.

Estimated useful lives of tangible capital assets and amortization rates and methods are determined as stated below. Estimates of useful lives of the assets are reviewed every year by management and adjusted on a prospective basis, if needed.

Furniture and fixtures	10%	straight line
Music equipment	10%	straight line
Office equipment	20%	straight line
Kitchen equipment	10%	straight line
Worship equipment	10%	straight line
Other equipment	10%	straight line
Building and land	0%	

CROSSROADS UNITED CHURCH
Notes to the Financial Statements
December 31, 2024

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Impairment of tangible capital assets is reviewed whenever events or changes in the circumstances indicate that the carrying value may not be recoverable. An impairment loss is recognized when the carrying amount of a long-lived asset is not recoverable and exceeds its fair value.

Contributed tangible capital assets are recorded at cost on the statement of financial position. The cost is considered to be fair value at the date of contribution. When fair value cannot be reasonably determined, the tangible capital asset is recorded at nominal value.

The building is not being amortized, as the assessed value is greater than the original cost.

Note 1. Tangible capital assets

	Cost	Accumulated Amortization	Net Book Value 2024	Net Book Value 2023
Land	\$ 1,330,000		\$ 1,330,000	\$ 1,330,000
Building	2,462,676		2,462,676	2,462,676
Furniture & fixtures	26,583	25,266	1,317	3,975
Music equipment	18,038	15,911	2,127	3,931
Office equipment	6,679	6,679	-	-
Kitchen equipment	19,922	19,922	-	1,495
Worship equipment	52,120	47,465	4,655	9,867
Other equipment	16,246	15,908	338	1,963
	<u>\$ 3,932,264</u>	<u>\$ 131,151</u>	<u>\$ 3,801,112</u>	<u>\$ 3,813,906</u>

CROSSROADS UNITED CHURCH
Notes to the Financial Statements
December 31, 2024

Note 2. Cash and equivalents – Restricted Funds

	<u>2024</u>	<u>2023</u>
Community Dinners restricted funds		
High Interest Savings - 1.02% interest	\$ 11,794	\$ 3,499
Term Deposit #16 - non redeemable matures April 23, 2025, 4.00% interest	11,000	
Accrued interest income on term deposits	122	
All other restricted funds		
Optimum Savings - 0.72% interest	27,151	22,636
Term deposit #12 - non-redeemable deposit matured June 9, 2024, 4.65% interest		20,547
Term deposit #12 - non-redeemable deposit maturing June 9, 2025, 4.95% interest	21,505	
Term deposit #14 - non-redeemable deposit matured August 17, 2024, 3.10% interest		10,400
Term deposit #15 - non-redeemable deposit maturing August 17, 2025, 4.95% interest	10,723	
Accrued interest income on term deposits	944	
	<u>\$ 83,240</u>	<u>\$ 57,082</u>

Interest income on savings accounts is credited to the account on a monthly basis. Interest income on the term deposits is compounded annually and paid on the maturity date. Restricted and unrestricted investment income is recognized as revenue in the appropriated fund when earned.

Note 3. Cash and equivalents – Trustees' Funds

	<u>2024</u>	<u>2023</u>
Organization Chequing	\$ 10,023	\$ 10,038
Term deposit #16 - cashable deposit maturing June 13, 2025, 1.25% interest	1,466	1,375
Term deposit #13 - non-redeemable deposit matured August 17, 2024 , 5.25% interest		15,413
Term deposit #13 - non-redeemable deposit maturing August 17, 2025, 4.80% interest	16,224	
Accrued interest income on term deposits	363	
Total cash and equivalents - Trustees' Fund	<u>\$ 28,076</u>	<u>\$ 26,826</u>

Trustees' bank accounts include funds in the amount of \$21,468 held on behalf of the Operating Fund. Interest income on the term deposits is compounded annually and paid on the maturity date. Restricted and unrestricted investment income is recognized as revenue in the appropriated fund when earned.

CROSSROADS UNITED CHURCH
Notes to the Financial Statements
December 31, 2024

Note 4. Accounts payable and accrued liabilities

	2024	2023
Trade payables and accrued liabilities	\$ 5,209	\$ 8,631
WCB payable	333	272
Minister's sabbatical accrued liability	4,137	1,832
	<u>\$ 9,679</u>	<u>\$ 10,735</u>

Note 5. North Delta Refugee Project

The North Delta Refugee Project (NDRP) is a group of four North Delta churches working together to sponsor refugees and to provide support to newcomer families as they begin their life in Canada. The restricted funds for the North Delta Refugee Project (Appendix A) in the amount of \$41,326 (2023 - \$10,757) have been excluded from these financial statements. The funds are administered by the Church, but belong to the North Delta Refugee Project.

Note 6. Investment – Endowment Fund

During the year, a donor gifted securities totalling a net \$55,958 to the Church and upon receipt, the securities were liquidated and the sale proceeds transferred to an investment account at the Pacific Mountain Region of the United Church of Canada. The investment is an endowment that provides solely for cash earned income from the fund to be available to the Church to assist with the payment of operating expenses.

	2024	2023
Capital Invested - PMR		
Opening balance, as of January 1	\$ 75,302	\$ 60,078
Add: Capital invested in the year	55,958	15,224
Ending balance, at of December 31	131,260	75,302
Add: Excess of fair market value over capital (Note 8)	24,346	2,990
	155,606	78,292
Other Restricted contributions	680	680
	<u>\$ 156,286</u>	<u>\$ 78,972</u>

Note 7. Financial instruments

The Church is exposed to various risks through its financial instruments. These risks include credit risk, interest rate risk, and liquidity risk. The following analysis presents the Church's exposure to significant risk at December 31, 2023.

CROSSROADS UNITED CHURCH
Notes to the Financial Statements
December 31, 2024

Credit risk

The Church is exposed to credit risk with respect to the accounts receivable and term deposits. The term deposits are invested with a large financial institution.

Liquidity risk

Liquidity risk is the risk that the Church will encounter difficulty in meeting its obligations associated with financial liabilities. Accounts payable and accrued liabilities are generally paid within 30 days.

Interest rate risk

The Church is exposed to interest rate risk with respect to the following financial instruments: cash and cash equivalents. Changes in interest rates can affect the cash flows related to interest income and expense.

Other price risk

The Church is exposed to other price risk through its Endowment Fund investments that are administered by the Pacific Mountain Region of the United Church of Canada.

Note 8. Income from Investment - Endowment Fund PMR measured at fair market value

The 2024 and 2023 comparative figures have been restated to reflect the underlying fair market value of the endowment fund and complies with the Canadian accounting standards for not-for-profit organization (ASNPO). As a result, unrealized gain on the Endowment Fund investment in the amount of \$21,355 and \$2,990 was reported on the statement of operations for 2024 and 2023, respectively.

	2024	2023
Capital Invested - PMR		
Opening balance, as of January 1	\$ 75,302	\$ 60,078
Add: Capital invested in the year	55,958	15,224
Ending balance, at of December 31	<u>131,260</u>	<u>75,302</u>
Investment Schedule - Fair market value		
Opening balance, as of January 1	\$ 78,292	\$ 56,866
Add: Capital invested in the year	55,958	15,224
Add: Unrealized net Investment income	21,355	6,203
Ending balance, as at December 31	<u>155,605</u>	<u>78,292</u>
Excess of fair market value over capital	<u>\$ 24,345</u>	<u>\$ 2,990</u>

Note 9. Prior Year Comparative Figures

Comparative figures have been adjusted to conform to the current year presentation.

2025 Budget Assumptions

Results of the Stewardship Program:

- The outcomes of the Stewardship program serve as a key input for budget planning purposes. Our Treasurer and Envelope Secretary have reviewed the results, made the necessary calculations, and have adjusted the budgeted amounts accordingly.

Assumptions used in Budget Preparation:

Income

- Offerings for 2025 have been projected on the basis that identified givers who committed in the fall of 2024 will honour their commitments in 2025, that PAR givers will continue to give at 2024 levels if they did not make a new commitment, and that many “envelope” givers (including donors by e-transfer), even if they did not make a new commitment, will continue to give regularly according to 2024 patterns.
- Local Offerings – For 2025, our Envelope Secretary and Treasurer have identified givings that will not repeat and projected a realistic course for local offerings. Of the total local budget of \$232,490, \$148,698 is from PAR donors and \$83,792 from ENV or e-transfer donors.
- Wider Church Offerings – the fall 2024 stewardship season resulted in a total of \$23,225 designated for our allocations and the Mission & Service Fund, an increase from the previous year. Allocations to both Pacific Mountain Regional Council and the Denominational Council have also risen.
- With respect to tenant income, our projections are based on rental income from our daycare and 12-Step tenants, with a 3% increase to the 12-Step groups, starting on March 1, 2025. We have not added any prospective rental income to the 2025 budget.
- With respect to fundraising income, after consultation, we are including a February concert with modest income, an early May Garage Sale, and the November Christmas Sale, with a modestly increased income figure for the latter related to past experience.
- This is the first year we see income from our Endowment Fund, an expected \$9000 for local operations, according to the wishes of the donor, who hoped for a 6% return on the investment annually. The Trustees and Finance Team have collaborated on guidelines for decision-making related to this fund, honouring the donor’s wishes. The funds are held by the Pacific Mountain Regional Council and invested according to their ethical guidelines.

Expenses

- As required by the denomination and as per our agreement with our Contractor for Music Ministry, cost of living increases were given to the Lead Minister and Contractor on the basis of United Church of Canada’s minimum salaries for Ministry Personnel (3%). All other continuing employees also received an increase of 3% cost of living adjustment on January 1, 2025, as per the Ministry & Personnel Committee’s instructions.
- The 2025 budget assumes a full staffing component for the year, including the services of a combination of “Lead Minister/Acting Lead Minister (Supply)” and other part-time appointments to add up to 1.0FTE for the full calendar year. It also includes an extra amount to retain the services of Acting Children’s Ministry coordinator Amélie Pearson through the take-down of

KidVenture this July, since the decision was also made not to apply for the Canada Summer Jobs Grant this year because of the ministry transition.

- This budget includes a small increase to our building insurance cost for 2025 (after already hefty annual increases since 2021). The Trustees reviewed the possibility of signing on for The United Church of Canada's internal insurance program but rejected that option due to lack of earthquake coverage.
- We have already repaired both rooftop HVAC units on the Sanctuary side, in early January 2025. This item is included in the building maintenance budget but offset by transfers from contingency funds. It is noteworthy that our building is now requiring significant maintenance, the costs of which will likely outpace the rate of inflation.
- The North Delta Refugee Project has not been included in this budget due to the project being a joint effort of four local churches and the difficulties of estimating the timing and the expenses of the project.

	Budget	Year Ended December 31, 2024	
	Jan 1 - Dec 31, 2025	Actual YTD	Budget
REVENUE			
General Offerings	232,490	299,228	227,986
Outreach Offerings	24,600	41,219	31,815
Wider Church Offerings	23,225	20,826	21,305
Grants	-	32,126	9,250
Property Use Income	44,546	43,436	42,686
Weddings & Funerals	2,700	4,364	2,700
Fundraising	8,000	13,802	7,000
Restricted Fund Transfers	10,220	-	10,055
Interest	9,000	5	2,000
	<u>354,781</u>	<u>370,204</u>	<u>354,797</u>
MINISTERS' EXPENSES			
Salaries & Benefits	133,543	128,512	129,135
Contract Services	44,274	43,088	42,986
Ministerial Sabbatical	2,304	2,304	2,304
Other Expenses	2,936	1,680	2,756
	<u>183,057</u>	<u>175,584</u>	<u>177,181</u>
PROGRAM EXPENSES			
Christian Education	3,650	12,008	18,050
Outreach	27,000	34,456	31,915
Pastoral Care	325	83	325
Worship	5,999	3,964	5,588
Congregation Life	1,120	937	1,120
	<u>38,094</u>	<u>51,448</u>	<u>56,998</u>
PROPERTY EXPENSES			
Salaries & Benefits	11,584	11,205	11,127
Contract Services	280	300	-
Insurance	12,761	12,662	12,653
Supplies, Repairs & Maintenance	21,935	19,508	17,295
Utilities	16,937	13,428	17,369
	<u>63,497</u>	<u>57,103</u>	<u>58,444</u>
WIDER CHURCH EXPENSES			
Denominational Allocation	14,583	12,771	12,771
Regional Allocation	1,458	1,277	1,277
Mission & Service Fund	7,184	7,525	7,257
	<u>23,225</u>	<u>21,573</u>	<u>21,305</u>
ADMINISTRATIVE EXPENSES			
Salaries & Benefits	42,371	40,471	41,015
Professional Fees	-	-	-

CROSSROADS 2025 Condensed Budgeted Statement of Operations

Page 2

Advertising & website	200	107	200
Office supplies	1,200	842	1,500
Office Equipment	2,060	2,599	1,815
Bank, p/roll & PAR charge	1,080	1,101	1,068
Gift of Securities Transactions Gain/Loss		1,706	
Staff training	450	366	450
Telecommunications & Internet	2,532	2,304	2,256
	<u>49,893</u>	<u>49,496</u>	<u>48,304</u>
TOTAL EXPENSES	<u>\$ 357,766</u>	<u>\$ 355,204</u>	<u>\$ 362,232</u>
INCOME (LOSS) BEFORE AMORTIZATION	\$ (2,985)	\$ 15,000	\$ (7,435)
Amortization of tangible capital assets	<u>-</u>	<u>-</u>	<u>-</u>
EXCESS OF EXPENSES OVER INCOME	<u>\$ (2,985)</u>	<u>\$ 15,000</u>	<u>\$ (7,435)</u>

APPENDIX A

North Delta Refugee Project

World conflict continues to exacerbate the plight of refugees. The North Delta Refugee Project (NDRP) was approached by many families in 2024 wanting to bring relatives to Canada. Each of their stories was heart wrenching.

Since our financial and volunteer resources are very limited, we could not assist most of the families who approached us. We did submit one application for a young Syrian man living in Jordan. The family in Canada will provide the funding – we assisted with the paperwork, and we will assist with settlement work as much as we can.

We also completed and submitted the paperwork for an application that we started in 2023.

These applications will be pending for quite a few years. The first application will hopefully be submitted in the next few months by the United Church, who is the Sponsorship Agreement Holder, to Immigration Canada. The processing time by Immigration Canada is very uncertain, as there is large back log of applications.

In other work, the NDRP assisted a family who has claimed asylum in Canada with a small grant of funds to get on their feet. We also provided assistance to various families with household goods when we were able.

There were two bright spots in 2024. The first is that we received funds from the Community Prosperity Grant that will enable us to further assist newcomer families living in Delta. Often newcomer families need help with clothing, dental costs, and household furniture in the year or so after their arrival in Canada. The Prosperity Grant funds will allow us to provide support to these families.

The second bright spot is that Baz Nsamba, who the NDRP sponsored in late 2019, became a Canadian citizen in late 2024. We are very excited for him!

On a more reflective note, the NDRP spent quite a bit of time in 2024 pondering our future. Things have changed since 2015 when the four churches decided to work together. The plight of refugees is no longer championed in the media. Our congregations are committed to other social justice initiatives. For this reason, we are stepping back from considering any further refugee applications. We will be limiting our activities to administering funds from the Prosperity Grant.

We hope that in the future, there will be the opportunity and enthusiasm to support refugee sponsorship. We are holding some funds for future sponsorships, but we will wait until things are less uncertain.

Yours in Christ,

Jan Denham, on behalf of the North Delta Refugee Project

APPENDIX A

NORTH DELTA REFUGEE PROJECT

Statement of Financial Position

As at December 31, 2024 with comparative figures for 2023

	2024	2023
ASSETS		
Current		
Cash - Unrestricted Funds	\$ 100	\$ -
Cash and equivalents - Restricted Funds		
Church Partners Contributions		
High Interest Savings #3 - 0.890% interest	5,130	10,757
Term deposit #17 - 4% interest, matures Apr 30, 2025	8,000	-
Term deposit #18 - 3.85% interest, matures Nov 1, 2025	8,000	-
Refugee Contributions - KG		
High Interest Savings #4 - 0.890% interest	-	-
Term deposit #19 - 3.85% interest, matures Nov 1, 2025	20,196	-
	41,326	10,757
Interest income receivable	297	-
	<u>\$ 41,723</u>	<u>\$ 10,757</u>
LIABILITIES AND NET ASSETS		
Deferred Restricted Contributions		
Church Partners Contributions	\$ 21,130	\$ 10,757
Refugee Contributions - KG	20,196	-
Accrued interest income	297	-
	41,623	10,757
Net Assets		
Unrestricted Funds	100	-
	<u>\$ 41,723</u>	<u>\$ 10,757</u>

NORTH DELTA REFUGEE PROJECT

Statement of Financial Activities

For the year ended December 31, 2024 with comparative figures for 2023

	2024	2023
Revenue		
Income from Restricted Funds	\$ 300	\$ 31,194
Offerings - Church Partners	8,050	6,395
Refugee Contributions - KG	20,000	-
Grant - Delta Community Foundation (DCF)	2,990	-
Interest income	636	-
Restricted Funds transfers	(30,866)	(6,395)
	<u>1,110</u>	<u>31,194</u>
Expenses		
Bank account - cash - Baz	-	-
Occupancy expenses:		
	<u>1,010</u>	<u>31,190</u>
Excess of revenue over expenses	<u>\$ 100</u>	<u>\$ 3</u>

APPENDIX B

Statistics

Crossroads United Church

January to December 2024

Membership December 31, 2023	243
Received by	
Reaffirmation of Faith	2
Transfer	0
Adult Baptism	<u>0</u>
	245
Removed by	
Action of the Policy Board	1
Death	5
Transfer	<u>1</u>
Total Membership Dec. 31, 2024	<u>238</u>
Infant/child Baptisms	0
Weddings	3
Memorial Services	5

In Memoriam

George Reno Garrett (d. March 18, 2024)
Marilyn Smith Creed (d. March, 2024)
John A Charlesworth (d. June 14, 2024)
Florence Read (d. August 12, 2024)
Werner Henry Tiessen (d. September 5, 2024)
Marleen Anne Soutar (d. November 9, 2024)

APPENDIX C

Minutes of 2024 Annual General Meeting of Crossroads United Church

Held during worship in person and simultaneously on Zoom March 13, 2024

Members Present: Carl Beach, Judy Beach, Miriam Bentayen, Nia Bentayen, Randy Bentayen, Ed Brennan, Edie Brennan, Hilary Brighton, Pam Bulpin, Ken Clark, Sandra Clark, Rob Copeman-Haynes, Joanna Cossey, Marleen Erickson, Klaus Fix, John Freer, Sylvia Freer, Elaine Galley, Sue Hale, Bruce Harding, Cheryl Harding, Darlene Haskins, Don Haskins, Bryan Hodgins, Jason Hodgins, Linda Hodgins, Bruce Holvick, Cheryl-Ann Johansen, Cecilia LePage, Nick Lianza, Patricia Lynn, Dixie MacLeod, Leslie Marconi, Janis Marshall, Marion McNeill, Judith Moody, Josh Myers, Eileen Noullett, Bob Poole, Betty-Lou Read, Guy Roberts, Cathy Robinson-Kingscott, Pam Shaw, Doug Shorter, Joanne Shorter, Marleen Soutar, Rick Soutar, Elva Standeven, Julie Stephenson, Sharon Sullivan, Maureen Toth, Jane Victor, Aileen Watson, Deborah Weber, Joanne Wilcox, Kim Young.

Adherents Present: Jeffrey Amba, Mina Amba, Jacob Barnes, Ken R. Dean, Sheila Dean, Bill Harrington, Sandy Malby, Andrea Martin, Graham Notar-McLean, Tarun Porter, Dave Shorter, Nida Sison, Sarah Watson, Bill Wirtanen.

Ex officio present

Rev. Cari Copeman-Haynes.

Children Present

Hannah Myers, Miles.

During the morning announcements and territory acknowledgement Marleen Soutar welcomed the congregation to the annual meeting and moved the following:

Motion: That Doug Shorter serve as Chair, and Jason Hodgins as Secretary of Crossroads' 2024 Annual General Meeting.

Moved Marleen Soutar / **Seconded** Marion McNeill / **motion carried**

Doug Shorter assumed the chair

Motion: That adherents be granted full voting privileges.

Moved Marleen Soutar / **Seconded** Cathy Robinson-Kingscott / **motion carried**

Motion: That the agenda be adopted as circulated.

Moved Marleen Soutar / **Seconded** Leslie Marconi / **motion carried**

Motion: That the Minutes of Crossroads' Annual General Meeting of March 12, 2023 be adopted as circulated in the Annual Report (pp. 59-62).

Moved: Marleen Soutar/**Seconded** Linda Hodgins / **motion carried**

Worship continued

Introduction of the Ownership Consultation

Cari & Carson worked with the children and other participants to use words from our new vision & value words & images and create headlines with the children for 5 years down the road. The children took the pictures and sentences with them.

Worship continued

Ownership Consultation Deborah Weber invited the congregation to imagine what's happened 5 years down the road with the new vision statement in mind. Participants placed their headlines and thoughts under one of the three vision tagline words - Connect Receive Respond. The product of this exercise will assist the Policy Board with the task of revising Ends Policies (direction setting) to align with our new Vision and Values statements.

Connect Headlines:

A New Youth Pastor Hired to Accommodate All the Youth.
Crossroads KidVenture Week Full of Learning, Acceptance, and Christ's Light
LGBTQ Ministry Reaches Milestone at Crossroads.
Crossroads Church is Putting in a New Addition - Church too Small for all the People Attending!!
Crossroads Supports Mama Orphan's Home in Busia Kenya!
Crossroads Hosts Multicultural Community Kitchen to Teach Cooking Skills.
Reaching Out to Other Faith Communities.
Moving Ahead Through Differences.
Caring for Elderly.
Connecting with Children and Youth.
Community Service Lives On.
Find God's Peace and Love at Crossroads.
Crossroads' Choir Puts on a Concert for the Community.
Membership Numbers Increase for the First Time in 20 Years Thanks to Crossroads' Welcoming Policies and Social Justice Initiatives in the Community.
Music Night Bridges Cultural Divide at Crossroads.
A Welcoming Place for People Who are Suffering.
Crossroads UC to Celebrate its 20th Anniversary of Christian Ministry in North Delta.
1st Person from the Overnight Shelter Program to Become Chair of the Host Church's Policy Board.

Receive Headlines:

A Place to Slow Down and Let Go.
Crossroads United Church Known as a Sanctuary for LGBTQ2S Youth.
Crossroads Creates Safe Space for all Those Who Need It.
God's Love Shines in Crossroads Community.
Crossroads is a Safe Haven to all in Our Community.
Crossroads Values its Senior Seniors and Learns From Them!
Addressing Poverty.
Faith Development.
Crossroads United Accepts Everyone Equally.
Youth Find Compassion and Vocational Support at Crossroads.

Daily Gathering Transforms Neighbourhood.

Crossroads has become a hub for connecting neighbours, making sense of change, and adapting to new circumstances.

Respond Headlines:

Crossroads Feeds Many and Connects with Many.

To All Kind of Ministry.

Crossroads Supports Refugee Family!

Suburban Church Reborn to Serve its Community.

Crossroads United Church Continues to Feed and Care for the SurDel Community.

Local Church has Expanded their Food Programs!

Crossroads' Ministry Proves that God ...a Street Person Too.

Overflow Guests at Community Dinner.

Crossroads Study Space Open for All.

Advocacy Program Opens Doors for Newcomers.

Living Wage Made Possible Thanks to the Work and Advocacy of Crossroads United Church.

A New Slimmed Down Model of Church to Focus on Serving

Nurturing Community.

Supporting Seniors Keeping Active.

Resident Disciples: A New/Old Approach to Volunteerism.

Worship Service Expands to Twice Weekly.

Children Outnumber Adults!

Reaching Out to the Community Needs.

Crossroads United Partners with Local Food Bank to Address Hunger in Surrey/N. Delta.

Crossroads United is Weaving the Teaching of /God into Community Action and Leadership in N. Delta.

Worship is Action Oriented at Crossroads United in N. Delta.

Coordinated stewardship.

Church Gives Itself Away and Finds New Life (aka Crossroads United partners with local non-profit to build housing, worship and community space on their land).

Crossroads Representative Deborah Weber Leads Environmental Clean-Up in Community.

Crossroads: Feeding the Community. Crossroads U.C. has emerged as a centre of joy and abundance. The many opportunities to gather feed body mind and spirit whether in the Healing Garden, growing food and connection or in the sanctuary singing joy and sadness or in the Welcome Space silently coming close to your true self, or in the kitchen preparing a beautiful meal to share with all who are hungry, or even sharing food through the week with whoever arrives, joy and abundance are available.

Worship continued

Administrative Reports

Motion: That the 2023 administrative reports be adopted as circulated in the Annual Report.

Moved Marion McNeill / **Seconded** Josh Myers / **motion carried**

Ministry Reports & Statistics

Motion: That the 2023 ministry reports and statistics be adopted as circulated in the Annual

Moved Marion McNeill / **Seconded** Pam Shaw/ **motion carried**

North Delta Refugee Project (NDRP)

Motion: That the 2023 report of the NDRP (narrative and financial) be adopted as circulated.

Moved Randy Bentayen / **Seconded** Elaine Galley / **motion carried**

Prayers of Gratitude: Re-emergence, those who have stepped into leadership, for those that lead meetings and do the organizing, for the children and youth programming this year, Ministry and program leaders for tracking volunteer hours and submitting, for sharing weekly services and poetry of length, people who made the garage and Christmas sales happen, for being here as new person glad to find a welcoming place with inclusive values, for Bruce and the music team, music ministry, Nia and Carson, and for healing garden pathways youth group, feeding ministries in a hungry world, for the prayer shawl group, for the congregation praying for people in time of need, Ken Clark for his leadership with the finance and stewardship team, for Gillian and her wonderful compassionate presence.

Prayers of Intercession: For young ones losing their way and our own youth ministry, peace Gaza and Israel, for people in need and surprised to find themselves there.

A Minute for Nominations: Jason Hodgins presented the nominations report and motion including new nominees: Dixie MacLeod & Pam Shaw (Policy Board), Joanne Wilcox (Stewardship and Finance), Sue Hale (Ministry and Personnel), Sharon Nosek (Region Representative).

Motion: That the report of the Nominations Committee be approved as presented and all named therein be elected or appointed to their respective positions.

Moved Jason Hodgins / **Seconded** Bruce Holvick / **motion carried**

Worship continued and concluded

2023 Financial Statements: David Shorter presented the financial statements.

Motion: That the financial statements for the year 2023 be adopted.

Moved David Shorter / **Seconded** Sandra Clark / **motion carried**

2024 Budget: David Shorter presented the budget for 2024

Motion: That the Budget for Crossroads United Church for 2024 be approved as presented; that the Wider Church target be set at \$21,305 for 2024 (including \$7,257 being the target for the Mission and Service Fund.

Moved David Shorter / **Seconded** Klaus Fix / **motion carried**

Motion to Adjourn the meeting

Moved Jason Hodgins / **motion carried**

Nominations Report 2024

Policy Board

Pam Shaw* (2024-2027)
Dixie MacLeod* (2024-2027)
Randy Bentayen (2023-2026)
Deborah Weber (2023-2026)
Marleen Soutar (2019-2022) (2022-2025)
Doug Shorter (chair) (2022-2025)

Stewardship & Finance Team

Drew Carlisle	Nick Lianza (chair)
Joanna Cossey	Sharon Nosek (recording secretary)
Sylvia Freer	Dave Shorter (treasurer)
Elaine Galley (PAR/env secretary)	Joanne Wilcox*

Ministry & Personnel Committee

Jan Denham	Leslie Marconi
Sue Hale (chair)*	Heather Stewart
Marne Hopkinson	Val Windsor

Representative to Pacific Mountain Region

Nia Bentayen (2023-2026)
Sharon Nosek* (2024-2027)

Trustees (Appointment rather than Election)

John Charlesworth
Betty Desy
Bryan Hodgins
Leslie Marconi (secretary)
Rick Soutar
Cameron White (chair)

We are grateful for the faithful service of:

Jason Hodgins (6 years) and Marion McNeill (5 years), Policy Board.
John Charlesworth (5 years) and most recently, chair, M&P Committee.
Ken Clark (13 years), chair of the Finance Team.