



Naramata
Community
Church



ANNUAL REPORT FOR 2025



ANNUAL REPORT

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The Annual Meeting for 2025 is set for Sunday, February 8, 2026. Please read the reports before you come to the meeting and bring the Annual Report with you.

ANNUAL ROLL FOR 2025

Baptisms

Marriages

Memorials

Elizabeth Brusse

Fred Goodjohn

**Naramata Community Church Annual Congregational Meeting
Sunday, February 8, 2026**

AGENDA

- 1.0 Call to Order**
- 2.0 Enabling Motion**
- 3.0 Adoption of Agenda**
- 4.0 Adoption of Minutes of the Annual Congregational Meeting held February 16, 2025**

- 5.0 Business Arising from the Minutes**
- 6.0 Board Report**
 - focus for the coming year coming out of the discernment work

- 7.0 Committee Reports**
 - 7.1 Caring Committee
 - 7.2 Worship Team
 - 7.3 Property
 - 7.4 Ministry and Personnel

- 8.0 Treasurer's Reports**
 - 8.1 Treasurer's Report
 - 8.2 Budget

- 9.0 Trustees Report**

- 10.0 Nominations Report and Elections**
 - 10.1 Recognition of Retirees
 - 10.2 Nominations and elections
 - 10.3 Appointment of Officers of the Board

- 11.0 New Business**
 - 11.1 Recommendations from Feb. 4 Congregational Conversation

- 12.0 Memorials**
 - Elizabeth Brusse
 - Fred Goodjohn

- 13.0 Expressions of appreciation**

- 14.0 Adjournment**

MINUTES OF ANNUAL CONGREGATIONAL MEETING FOR 2024

<p>Authority</p>	<p>MOTION: (Liz Bowyer/Tim Botsford) that Jean MacLeod as recording secretary. CARRIED</p> <p>MOTION: (Jean MacLeod/Allison Rennie) that everyone present at the Annual Congregational meeting of Naramata Community Church may vote. CARRIED</p> <p>The Annual General Meeting of the Naramata Community Church was convened at 11:23 am, Sunday, February 16, 2025. Karin Olson presided as Chair, Jean MacLeod as Recording Secretary. The meeting was duly called and a quorum was present.</p>
<p>Welcome and Opening Prayer</p>	<p>Karin Olson welcomed us to the meeting and Lori led us in an opening prayer.</p>
<p>Agenda</p>	<p>MOTION: (Andrew Church/Jim Corbett) that the agenda be adopted as circulated. CARRIED</p>
<p>Minutes</p>	<p>MOTION: (Jim Corbett/Ian Fraser) that the minutes of the Annual Congregational Meeting held 25 February 2024 and the Special Congregational Meeting held 13 October 2024 be adopted as circulated. CARRIED</p>
<p>Minister's, Chairperson's and Committee Reports</p>	<p>Karin reported that the Shared Ministry Agreement is now complete and approved by both denominational bodies.</p> <p>MOTION: (Marion Best/Patt Dyck) that the Minister's Report, Board Report and Committee Reports be received for information as a whole, as presented in the 2024 Annual Report. CARRIED</p>
<p>Financial Report</p>	<p>Ian reviewed the financial statements, including balances in the various funds.</p> <p>MOTION (Andrew Church/Peggy Evans) that the Financial Statements as at December 31, 2024 as printed in the Annual report be adopted with gratitude. CARRIED</p>
<p>Budget 2025</p>	<p>MOTION: (Jim Corbett/Patt Dyck) that the budget for 2025 with income of \$67,000 and Expense of \$75,757 as presented in the annual report be adopted. CARRIED</p>
<p>Trustees Report</p>	<p>MOTION: (Brenda Sutton/Janet McDonald) that the Trustees Report be accepted as presented in the Annual Report. CARRIED</p>
<p>Elections</p>	
<p>Recognition of Retirees</p>	<p>Karin thanked the people who were retiring from various positions this year.</p>
<p>Nominating Committee</p>	<p>Nominating Committee Report and Board Elections</p> <p>MOTION: (Peggy Evans/Patt Dyck) that Ian Fraser be elected to second term and Jean MacLeod to a first term. CARRIED</p>

	MOTION: (Peggy Evans/Patt Dyck) that the following slate of board officers be approved: Karin Olson, Chair; Ian Fraser, Treasurer; Jean MacLeod, Secretary. CARRIED
Synod Delegate and Regional Council Representative	MOTION (Janet McDonald/Patt Dyck): that Jim Corbett be elected as Synod Delegate, with Brenda Sutton as alternate and that Jean MacLeod be elected as the Pacific Mountain Regional Council congregational representative, with Ian Fraser as alternate. CARRIED
New Business	
Shared Ministry Covenant	This is now complete. We will have an event later in the spring to celebrate the completion of this work.
Sustainable Ministry Plan	We started this process in 2023. There have been some challenges, especially as Lori was on medical leave for part of last year. It has also shifted, given that Lori has now retired.
Memorials	We give thanks for the lives of Nancy Lawlor and Jackie Rogers.
Expressions of Appreciation	<p>Brenda thanked the worship team for all their work, especially during Lori's absence.</p> <p>Ian thanked the Caring Committee for the care they take for members of the congregation.</p> <p>Jean thanked Lynne for her work as bookkeeper.</p> <p>Allison expressed her gratitude for the work of Lori, who started her ministry here in the midst of Covid. She also thanked Greg.</p> <p>Marion expressed her thanks for all the people who set up chairs week after week.</p> <p>Kristi expressed her gratitude for the board and all they've done to get us to this point. Karin added her thanks.</p> <p>Karin also thanked our musicians, Jean, Kristi and Roswitha.</p> <p>Karin thanked the folks who look after the outdoors: Gord Fleck (lawn), Laurie Murrin (gardens), Darlene Rogers and Peggy Zachary (rose garden), Matt Craig (irrigation), and Kath Vail (cleaner).</p> <p>Brenda thanked Karin for all the work she does on our behalf.</p> <p>Jim Corbett thanked Ian for taking the lead in the sanctuary project.</p> <p>Karin thanked the Trustees for their faithful work. That work will now be done by the Finance Committee.</p> <p>Brenda thanked the coffee, cake and cookie makers and for Gail for coordinating this work.</p>
Adjournment	The meeting adjourned at 12:36 pm

The Board this year included Ian Fraser, Allison Rennie, Brenda Sutton, Jean MacLeod, and Karin Olson. Shauna Getz, our Pacific Mountain Regional Minister, was our Pastoral Charge Supervisor.

We remain very grateful to Lynne Felton for continuing as our bookkeeper and to Ian Fraser who has provided regular financial updates to the Board. Many thanks to Jean MacLeod who maintained our church website and calendar, and distributed the worship invitations during the first part of the year; this work has now been transferred to Sue Wright, our Congregational Life Coordinator. Allison Rennie chaired our ministry and personnel committee which undertook the substantial task this year of hiring and orienting Sue Wright into the new position of Congregational Life Coordinator. Jim Corbett chaired the Worship Committee, and he and Karin Olson were our Diocese of the Kootenays Synod representatives. Brenda Sutton was our alternate Synod representative. Jean MacLeod was our representative to the Pacific Mountain Region Council and Mary Robertson chaired the Caring Committee. Jim Corbett, Ardie McKim and Laurie Murrin led Evensong one a month (with a brief break in the summer), with support from Rev. Ken Gray, who provided communion. It has been my pleasure to continue to serve as the Chair of the Board for Naramata Community Church and as the warden for our church. We are grateful for the support we received from our Pastoral Charge Supervisor, Shauna Getz. Allison Rennie will be stepping down as Chair of the Ministry and Personnel Committee. We are very grateful for the leadership she provided over the years she was on the Board.

Our Board completed several important objectives this year. I am happy to report that with support from Kathy Davies from the Pacific Mountain Regional Council of The United Church of Canada and Bishop Lynn McNaughton from the Diocese of the Kootenays of The Anglican Church of Canada, our Shared Ministry Covenant was approved and signed; A copy of this document can be found at the end of this report. The Covenant is an important document as it updates our constitution and outlines how we will integrate our two denominational groups. Sue Wright, our Congregational Life Coordinator, is gradually taking on many of the administrative tasks previously done by others and will be focusing on helping to build our links to individuals and groups within Naramata. Allison Rennie and Janet MacDonald led the development of a Pastoral Care Support role and are currently looking for a person to fill that role. With strong leadership from Allison Rennie and Rev. Karen Verveda we are continuing to build out our worship model/sustainable ministry plan. Finally, Rev. Joanne Scofield led our congregation through a discernment process focused on learning more about how we listen for God's voice as we strive to live out our purpose.

We are committed to taking concrete actions that manifest our core values. One such action this year was the sponsoring of a series of meetings to view and discuss the TransMan docu series developed by Kyler Sahlmark.



Renovations to our sanctuary were complete this year and the old carillon was replaced. Thanks to Ian Fraser, who led these two initiatives. There is general agreement throughout the community that the renovations improve the functionality of the sanctuary, and that it is wonderful to have the bells ringing regularly each day.

Several successful fundraising initiatives were held this year. They included the Christmas Market and two concerts provided by Don Wade and Sax Among Friends.

Our community outreach initiatives are continuing to grow. We provided 33 Christmas hampers, with 19 going to farm workers. This is a significant increase over last year, when 26 hampers were provided. The Clothing Library has continued to provide a way for people to obtain new or used clothing at an affordable price.

Together, we go forward in gratitude for all we as a church have been given and in hope for all that is yet to come.

Respectfully submitted by Karin Olson

NARAMATA COMMUNITY CHURCH BOARD COVENANT

We trust wholeheartedly that God is ever present on the journey of this community of faith and in the work this Board does on behalf of Naramata Community Church and the church in the world. We pledge to keep God at the Centre of all our deliberations, decisions and actions, as our primary reference point. The purpose and mission of NCC is what informs our work together.

And so together, we will:

Listen for the Spirit's voice.

Maintain a personal spiritual practice. Pray for each other, our congregation, our community, and regularly participate in the life and work of NCC.

Recognize the past while maintaining a focus on the future.

Maintain confidentiality with respect to both personal and church matters discussed at the Board.

Understand and use a consensus process for decision making.

In the process of decision making, we will speak for ourselves, share our own ideas, take responsibility for our own participation

Recognize that conflict is healthy and when we disagree, agree to stay connected through to resolution remembering our Christian practices of grace and forgiveness.

Support board decision verbally and through our actions, even when we disagree with the decision. We will speak with one voice.

Work for the common good. Leave our personal agendas away from our Board work.

Be attentive to conflicts of interest and manage them appropriately.

Hold other board members accountable to this covenant through grace, the Spirit being our helper.

CARING COMMITTEE REPORT

The members of the Caring Committee include the following:

Marion Best, Gail Goodjohn, Liz Bowyer, Mary Robertson (Chair)

We also welcomed the presence at our meetings of Rev. Joanne Scofield who has been appointed for on-call pastoral care.

The Caring Committee met 3 times in 2025, in the months of January, June and September.

Our purpose continues to be the following:

1. To provide consistent and prayerful caring for the Naramata Community Church members and for

- members of the community of Naramata and beyond.
2. To share in pastoral communication, visiting and support.
 3. We continue to maintain contact with our circles of care. We maintain and update lists and appropriate information about members and friends of the Church.
 4. We continue to provide caring and support through phone calls, cards, emails, listening, praying and encouraging.

Christmas cards with greetings from the Caring Committee and the congregation were sent to 22 members and friends of the Church.

Members are responsible for coffee supplies, for a roster of volunteers to provide cookies for the gathering time after the service each week, for communion element supplies, for a roster of volunteers to prepare the communion elements, for a roster of volunteers to provide and to pack the cookies for the Hamper outreach program at Christmas.

The Caring Committee hosted a tea following the Celebration of Life for long-time member Elizabeth Brusse.

Following the blessing of the Prayer shawls during a Sunday service, a shawl was given to a member in cancer care.

With much gratitude for the many ways by which the Caring Committee , the Naramata Church community and the wider Naramata community care for and about each other.

Respectfully submitted by Mary Robertson

MINISTRY AND PERSONNEL REPORT

The Ministry and Personnel Committee functions as a confidential place for paid staff – ministry and lay – for consultation, education, and support. On behalf of the board, the committee has responsibility for oversight of staff including regular check in, annual review, and recommendation to the board about any action that may be required. The committee does not have responsibility for oversight of volunteer positions. We are primarily interested in employment conditions and helping to maintain a positive, healthy, and safe work environment. In 2025 the staff compliment includes Jean MacLeod (Lead musician), Kath Vale (cleaner), Joanne Scoffield (Pastoral care), and Sue Wright (Congregation Life Coordinator).

The year began with the retirement of Rev. Lori Megley-Best. A covenant was agreed to by the Board, the Pacific Mountain Regional Council and Lori to guide the retirement process and engagement with the community of faith. Upon review, all parties were satisfied with the covenant.

In January, we developed a plan for emergent pastoral care coverage. We engaged Rev. Joanne Scoffield as the on-call pastoral care minister for the community of faith. Working with the Caring committee and attending worship monthly allowed us to build that relationship. For an emergent pastoral care need, such as a hospital stay, grief or bereavement, or other acute spiritual need – please contact the office.

In the spring, the Board recommended the development of the position of Congregation Life Coordinator. The Ministry and Personnel Committee developed the position description, posted the position, interviewed and selected Sue Wright who began working in September. We brought Sue on board, gave oversight during the probationary period and recommended she continue as a regular employee working 15 hours per week. We continue to give oversight of this new position.

It was a year with many changes. We did annual check-ins/reviews with Jean, Kath and Sue. Rev. Joanne Scoffield will finish her work providing emergent pastoral care in early 2026. We have developed a part-

time appointment for pastoral care with approval by the Pacific Mountain Regional Council which is posted as a vacancy on the United Church Hub. Our work continues. We are grateful for the employees who share the load for this community of faith.

Respectfully submitted by Allison Rennie & Janet McDonald

MISSION AND SERVICE FUND REPORT

In the year 2025 individuals in our congregation designated \$7856,00 for United Church Mission and Service. With the addition of \$1,000 from congregational funds, the total from our congregation was \$8856.00.



The proposal for our 2026 Objective is \$8000.00 from individuals and \$1,000 from the congregational budget making our Objective \$9000.00 for 2026.

We know some folks used the "Gifts With Vision" that also aids M&S projects. A thank you to all who have participated in ministry beyond our congregation through M&S and the Anglican Alongside Hope Fund.

Respectfully submitted by Marion Best

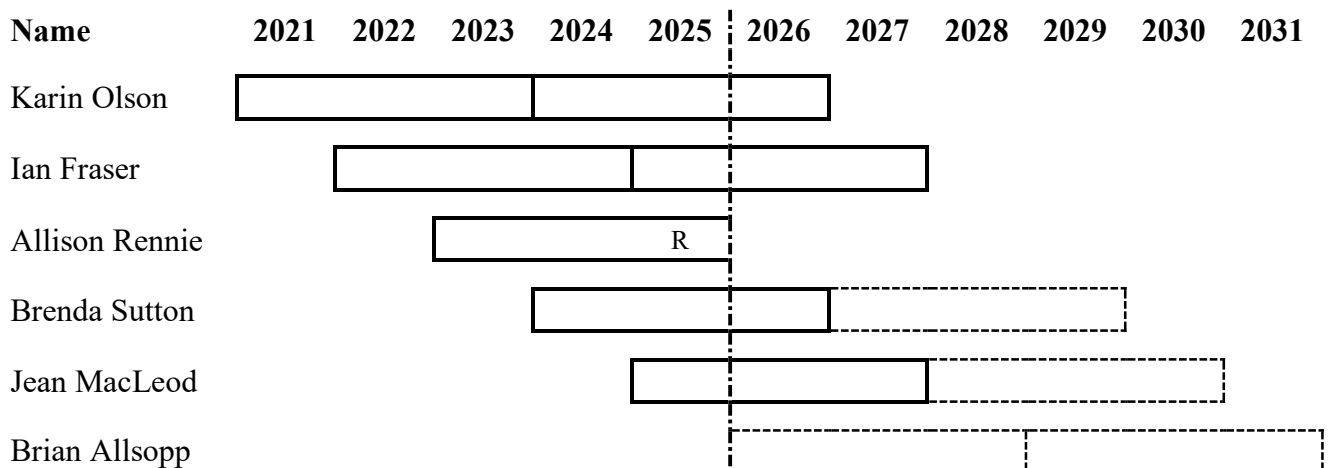
NOMINATIONS REPORT

Board Members

At this point in time as the congregation ends the 2025 year and begins the 2026 year, the composition of the Board is:

- Karin Olson Completed second year of second term, has one year remaining in second term.
- Ian Fraser Completed first year of second term, has two years remaining in second term
- Allison Rennie Completed third year of first term, will not seek a second term.
- Brenda Sutton Completed second year of first term, has one year remaining in first term.
- Jean MacLeod Completed one year of first term, has two years remaining in first term.
- Brian Allsopp Nominated for a first term.

Or pictorially:



Motion: That the following Member be elected to the Board:
 Brian Allsopp to a first term

Officers of the Board

Motion: That Board members be appointed as Officers of the Board as follows:

Karin Olson	Chairperson	Jean MacLeod	Secretary
_____	Vice chairperson	Ian Fraser	Treasurer

Trustees

For many years, even after the Anglican and United congregations began worshipping together, there have been Trustees of the Naramata United Church.

Our new Shared Ministry Covenant has dealt with the reality the Naramata United Church no longer exists and sets out:

All operating funds and any funds held in trust by the founding congregations are property of Naramata Community Church. The use of funds previously held in trust by the Trustees of Naramata United Church shall comply with policies of The United Church of Canada for use of major assets and the Diocesan canon.

Accordingly, the work of our Trustees has now ended and we acknowledge with thanks their work on our behalf.

Denominational Connections

There are two church Wardens of the congregation who have the responsibility to contribute to the leadership of the ministry of the congregation and provide a strong link between the Diocese and the local congregation. There will be one delegate, or alternate, from the congregation to attend the Synod.

There will be one delegate, or one alternate delegate from the congregation to the Pacific Mountain Regional Council of The United Church of Canada.

These persons shall be elected at an Annual Meeting of the congregation.

Motion: That the following people be elected to the positions as follows:

Delegates to Synod: Karin Olson and Jim Corbett, alternate Brenda Sutton
Representative to the Pacific Mountain Regional Council: Jean MacLeod, alternate Ian Fraser

Committees of the Board

There will be a Ministry and Personnel Committee and a Finance Committee in place at all times.

For the information of the congregation, the following committees are currently in place:

Ministry and Personnel

Finance Ian Fraser (chair),

Worship Jim Corbett (chair)

Caring Mary Robertson (chair)

Sustainable Ministry

Respectfully submitted by the Board

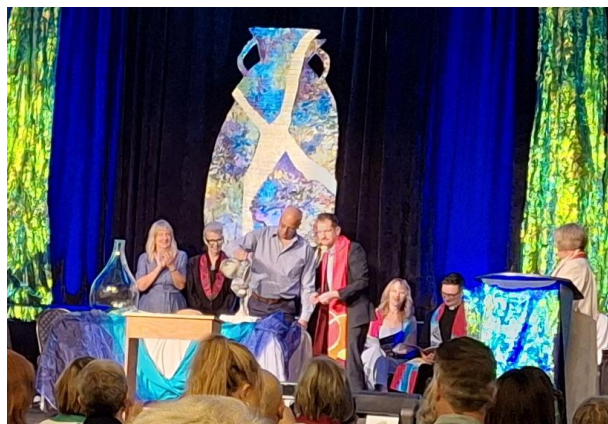
PACIFIC MOUNTAIN REGION REPORT

The 2025 Pacific Mountain Region (PMR) General Meeting, themed "Cracked Open," was held May 29 - June 1, 2025, in Nanaimo, BC, focusing on connection, ministry, and new ways of being, featuring workshops, a Children & Young Teens program, worship, and plans for Naramata Centre land, with a closing Celebration of Ministry and focus on future work for causes like Guaranteed Livable Income (GLI).

Key Themes & Activities:

Theme: "Cracked Open" symbolized new beginnings and ways of connecting within the United Church community.

- **Workshops:** Included sessions for board members, worship engagement, and healing practices like storytelling, aligning with goals for cultural resilience and holistic well-being.
- **Children & Young Teens:** A dedicated parallel program (CYT@AGM) offered age-appropriate activities for 7-15 year olds.
- **Worship:** Featured a live-streamed/in-person Celebration of Ministry with Communion, inviting participants to prepare elements at home. Of particular note for us was Keri Wehlander's ordination and Lori Megley-Best's retirement.
- **Land & Future:** Discussions included the conditional sale of land at Naramata Centre, with funds intended to seed new life and community connection.



The meeting was a blend of spiritual renewal, practical learning, and strategic planning for the future of the United Church in the Pacific Mountain Region.

Respectfully submitted by Jean MacLeod

SYNOD REPORT

In 2025, the Diocese of Kootenay held a one-day session by Zoom on 15th November. Apart from the usual discussions of budget, there was a report on the progress of the Structures Working Group. They have begun working with individual parishes on mission renewal using resources provided by the Group. A second report concerned the reconstruction of Camp OAC. The camp was severely damaged by wildfire in 2023. Thankfully, it is expected to reopen this summer.

There was a shorter Zoom meeting on Jan 14 for a budget review. Of special interest to us is a new formula for calculating the Kootenay Fair Share. In our case, as a shared ministry, we will be assessed on 7.5% of operating expenses. This will have the effect of reducing our portion.

Respectfully submitted by Jim Corbett

TRUSTEES REPORT

The current Trustees are Janet McDonald, Judy Kingston and Andrew Church.

On January 6, 2025, Trustees funds totalling \$323,449.89 were invested in a redeemable term deposit at 2.75%. This term deposit matures on January 6, 2026, at which time the interest earned will be payable.

There were no funds transferred to Naramata Community Church in 2025

The following is the financial statement for the Board of Trustees for 2025

	VFCU Savings at 1.25%	VFCU Share	VFCU (2.75%) 12 month Redeemable	Total Assets		
Closing Assets Dec 31, 2024	323,162.14	7.81		323,169.95		
Activity - 2025						Income/Expense
Interest Earned	287.75					287.75
Member Dividend		0.35				0.35
Transfer to 12 month redeemable (2.75%) on Jan 6, 2025	(323,449.89)		323,449.89 Interest pays on Jan 6/26			
Transfer to NCC			0			
Closing Assets Dec 31, 2025	0	8.16	323,449.89	323,458.05		288.10

Respectfully submitted by Andrew Church

WORSHIP COMMITTEE REPORT

This past year the Worship Committee consisted of Marion Best, Jean MacLeod and Jim Corbett. Recently, Karen Verveda has joined us as clergy person. Throughout the year a variety of leaders in the congregation have maintained the schedule for our Sunday worship. Our committee have found readers and pulpit supply to fill the gaps whenever necessary.



Currently Jean Macleod and Kristi Lind are our principal musicians, with Roswitha Masson as backup. We are fortunate to have Nan Maxson, Elizabeth Bowyer, Laura Turnbull and Jean MacLeod as pulpit supply at various times of the church year and we are grateful to Allison Rennie and Karen Verveda who have volunteered to form worship teams with members of the congregation and together they have volunteered to lead worship through several significant seasons of the church year. Their contributions are always very much appreciated.

In addition to our regular Sunday services, we have scheduled seasonal services of Evening Prayer, based on Anglican liturgy. Often Ken Gray joins us to preach and serve Anglican Communion at these evening services.

It has been truly a pleasure working with all of our worship leaders this past year.

Respectfully submitted by Jim Corbett

FINANCE COMMITTEE REPORT

Last year the congregation adopted a financial plan (a.k.a. “budget”) for the 2025 operation of our church that was based on “living within our means” so to speak. In other words, we would use our incomes plus only the interest from our savings for the expenses of our operation.

Our incomes consist mainly of offerings, fundraising, and hall rental. Our expenses consist of things like worship and music leadership, coordination of our congregational life, outreach in our community and the world, pastoral care, operating our building and contributing to the work of our Anglican and United Church denominations.

Numerically, our plan for 2025 consisted of incomes of \$67,000, interest from our savings of \$8,800 and expenses of \$75,800.

Plans are plans and things change along the way but we managed to honour the “living within our means” principle and have strong worship life, pastoral care and continued outreach into the community and the world.

In round numbers, at the end of 2025 we ended up with lower than planned incomes (\$59,000 versus \$67,000), lower than planned expenses (\$57,000 versus \$75,800) and we did not use any interest from our savings. The lower than planned incomes were primarily due to lower than planned offerings and the lower than planned expenses were primarily due to hiring our congregational life coordinator later in the year than expected (September).

In terms of the income from offerings, regular, i.e. monthly or almost monthly givers contributed about \$51,000 or 86% of the total \$59,000 operating income. We began the year with 26 regular givers and over the course of the year we lost three monthly givers due to death or changing life circumstances and we gained two new monthly givers. The net effect has been a reduction of about \$670 per month in regular givings. The average monthly contribution is currently \$132, down from \$156 at the beginning of the year. The monthly contributions are between \$20 and \$425.

The church’s finances consist of 11 different funds, the General Fund being the most active one and the one which provides for our operations, and which has been described above. Of the other ten Funds, three bear noting here.

The Community Need Fund supports the operation of our hamper program and while the scope of the program expanded in 2025, donations exceeded expenses.



The Legacy Funds, originally at about \$47,000, have been used for the renovations to the sanctuary, office and hallway. In 2024 the congregation approved a renovation plan of up to \$40,000. While that plan contained some contingency, it was not enough to cover the unexpected structural repairs necessary to the hallway and the total project came in at about \$45,000.

The United Church Mission and Service and the Anglican Alongside Hope funds collect givings from people directed specifically to those funds and those are passed through the congregation to the respective denominations. For 2025 this was at total of about \$8,800.

In total during 2025, people have given about \$51,000 to the local operation of the church, about \$8,800 to outreach through the denominations and \$6,600 to local outreach. That’s about 77%,13% and 10% of all money given.

Details of the Funds are presented in the following pages.

Ian Fraser, Treasurer on behalf of the Finance Committee – Andrew Church, Lynne Felton, Pat Dyck.

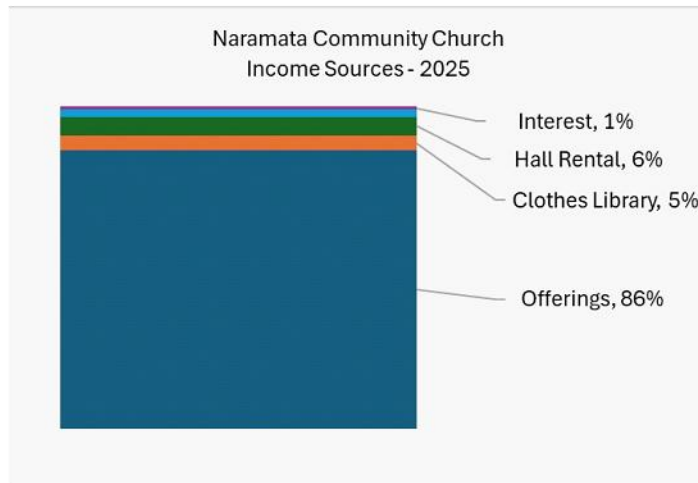
FINANCIAL STATEMENTS FOR 2025

Naramata Community Church - General Fund			
Statement of Operations 12 months ending December 31, 2025			Proposed Plan for 2026
General	Actual	Plan	2026 Plan
Income			
Offerings	51,222	60,000	55,000
Clothes Library	2,737	0	2,000
Hall rental	3,455	1,000	3,000
Fundraising	1,345	5,000	2,000
Interest	506	1,000	500
Total Income	59,265	67,000	62,500
Expense			
Worship supplies & music honoraria	3,244	4,000	3,500
Ministerial salary & benefits	2,152	0	0
Pulpit supply	3,943	7,000	7,000
Pastoral Care	4,423	3,000	5,000
Congregational life coordination	6,944	23,400	25,200
Office, telephone, internet	6,132	6,000	6,000
ACC allocation	8,112	7,810	4,215
UCC allocation	2,547	2,547	2,709
Contribution to M&S	1,000	1,000	1,000
Leadership development	2,598	1,000	2,000
Insurance	5,017	6,000	6,000
Cleaning	5,310	4,500	5,000
Repairs, maintenance & supplies	2,239	4,000	3,000
Utilities	3,866	5,500	5,000
Total Expense	57,527	75,757	75,624
Income less Expense	1,738	-8,757	-13,124
Transfer from Manse Trust Fund	0	8,800	13,124
Net Income less Expense	1,738	43	0

Naramata Community Church
Giving Patterns (General Fund)

In 2025, regular, i.e. monthly or almost monthly, givers contributed about \$51,000 or 86% of the congregation's income.

General

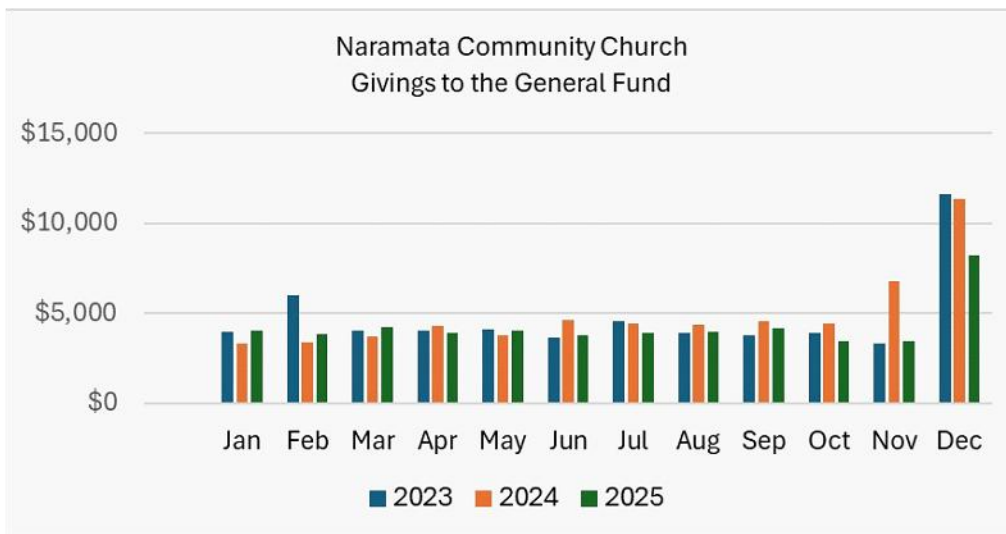


Over the year we:

Lost 3 givers due to death, moving or life circumstances. The impact was a loss of about \$820 per month, and we gained 2 givers adding \$150 per month.

We ended the year with 25 givers who collectively contributed about \$3,300 per month. That's an average of about \$132 per giver per month.

The monthly contributions are between \$20 and \$425.



Naramata Community Church
Statement of Funds
For the Period January 1, 2025 to December 31, 2025

Fund	Opening Balance (Jan 1)	Income	Expense	Inter- fund Transfers	Change	Closing Balance (Dec 31)
General	50,742	59,265	56,527	-1,000	1,738	52,480
Community Need	9,348	6,636	4,627		2,009	11,357
Building	3,725	770	47		723	4,448
Memorial	3,141				0	3,141
Rose Garden	208		14		-14	194
Floral	176				0	176
Legacy Unrestricted	7,305		5,254		-5,254	2,051
Legacy Restricted	23,095		23,095		-23,095	0
UCC Mission & Service	-2,589	7,856		1,000	8,856	6,267
ACC Alongside Hope	0	920			920	920
ACC Together in Mission	869		869		-869	0
Sub-total	96,020	75,447	90,433	0	-14,986	81,034
Manse Trust	323,162					323,162
Total	419,182					404,196