

"We strive to meet the deep thirst for spiritual connection and community."

~ BUC Staff

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Gratitude and Reflection

Dear Members and Friends of Bedford United Church,

As we reflect on the past year, we do so with hearts full of gratitude and excitement for the future. This has been a truly remarkable year in the life of our church, one filled with faith, generosity, and renewal.

First and foremost, we celebrate the incredible generosity of our congregation. At the start of the year, we faced a significant budget gap—one that seemed daunting. Yet, through your faithful giving, unwavering commitment and generous contributions of time and talent, we significantly closed this gap and stabilized our financial position. Your generosity is a testament to the strength of our church family and our shared belief in the work God is doing through BUC.



This year also marked a major milestone in our church's journey as we welcomed Beth Hayward as our new Lead Minister. After a thoughtful and prayerful search process, we are confident that she will lead us into the next phase of our spiritual journey with wisdom, vision, and a deep love for this community. We are excited to see how God will work through Beth in the years to come.

None of this would have been possible without the dedication of our incredible staff and volunteers. Your tireless service, creativity, and passion have kept our ministries thriving. A special and heartfelt thank you to David and Katie, who led us with grace and strength during this transition year. Your leadership and faithfulness have been a true blessing to us all.

As we look ahead, we do so with hope and anticipation, knowing that God is at work in BUC. Thank you for your prayers, your generosity, and your presence in this community. Together, we continue to build a church that is welcoming, vibrant, and rooted in Christ's love.

With gratitude and blessings, Tim Rorabeck

Chair, Church Council Bedford United Church

Bedford United Church Special Congregational Meeting February 21, 2024

A special Congregational meeting of Bedford United Church was held in the Sanctuary on Sunday, February 21, 2024, following the Worship Service. It was filmed for people at home, but only those in the Sanctuary were recorded and voted.

Present: Tim Rorabeck (Chair of Council), Carolyn Crowell (Secretary), Kathy McKay (Regional representative), Rev. Robyn Brown-Hewitt, Andrea McQuillin, Maurice Tugwell, Jill Wilson, Jan Oakey, Ian Moyes, Natalie Moyes, Heather Boucher, Dennis Boucher, Cath Fitzgerald,

Heather Dickson, Brian King, Carol McKnight, Mary Louise Mills,

Shawn Oakey, Kendall Younker, Alisha LeBouthiller, Talis Apud-Martinez,

Bill Maes, Joyce Riddell, Donna Moxsom, Nancy Wynn, Bob Marryatt, Bernice Marryatt, Sharon Ballentyre, Ronda Allen, Marlene MacDonald,

Jeff Tingley, Wendy Tingley, Louise Gremley, Michael Gremley,

Kimberley Wilson, Jennifer Johnson, Colleen Taylor, Ian MacVicar,

Ann L. MacVicar, Sabrina Dunphy, Jayne Wark, Nic Fieldsend,

Sue Withers, John Doehler, Claire Oakey, Pauline Hingsley, Cathy Cox,

Mike Cox, Jean MacLeod, Wendy Levo, Angela Falkenham, Chris Ward,

Jocelyn Tingley, Linda Adamson, Wayne Putnam, Barbara MacLeod,

Nancy Wells, Diane Livingstone, Kelly Cull, Natasha Moakes, Val Welsh,

Joan Tompkins, David Hart, Daniele Hart, Kim Lam Yeung, Cliff Dahms,

Pollen Yeung, Beverley Deelstra, Sandra Nimmo, Ruth Strubank,

Donna Miller, Valerie Ivy, Marilyn Sceles, Lynn Burrell, Gail Moore,

Andrew Stewart, Pat Branton, Sylvia Branton, Carolyn MacDonald, Linda Stewart,

Susan Reid, Paul S. Nauss, Anne Levo Harrop,

Bruce McCulloch, Mary Belliveau, Peter Davison, Ruby Barss Brown, Muriel Sherrard, Greta Wilson, Karen Parnell, Isobel Fleming.

Cheryl Inman, Terry Choyce, Bruce Wilson, Rev. Shepherd Munikwa

Call to Order: Tim Rorabeck called the meeting to order. He thanked the members of the Profile Writing Team for their work. These are Jan Oakey, Mary Belliveau, Ruth Strubank, Emo Yango, Kendall Younker, Regional Representative, Kathy McKay and Regional Reviewer, David Hewitt.

Profile Team Observations: Jan Oakey led the group through the next few slides.

- the task now required by UCC has changed significantly since 2017 when BUC last prepared a JNAC and position descriptions
- the UCC Guidelines advise more thorough descriptions of programs, services, financial viability, demographics...
- we are most thankful for the assistance, patience and cooperation of other congregational members and Council

Information Sources: The Team received information from the following sources: JNAC 2017

Congregational Survey conducted by Corporate Research Associates - 2022 Requests for input throughout with Council, Team Leads and group members Stewardship, M&P and Office Staff dug deeper to provide vital information Information presentations:

UCW October 16 BUC Staff October 17 Council October Congregation November 19

Lead Minister Summary:

The Lead Minister will ...

...oversee the spiritual need of the community. This includes leading, supporting and inspiring the ministerial team, volunteers and the congregation. In addition, they will invite new engagements with the church and the wider community, including ecumenical, interfaith and other interest groups and individuals.

Also noted that the Lead Minister will support the work of the congregation in helping to envision and reshape the future of BUC.

Lead Minister Qualifications: An ordained/diaconal minister who meets all requirements set forth by the United Church of Canada for Ministry personnel.

Master of Divinity

Demonstrated skills and abilities in leading worship and dynamic presentation.

Profile Writing Team Recommendations:

- 1. that the BUC Council accepts the 2023 Community of Faith Profile, with or without amendments, and recommends it to the Congregation for acceptance.
- 2. that the Congregation accepts the 2023 Community of Faith Profile, with or without amendments, via the following motions ...

Motions:

- a. Moved by Maurice Tugwell, seconded by Carol McKnight, that the Congregation approve this 2023 Community of Faith Profile and recommend it to Bermuda Nova Scotia Regional Council for approval. CARRIED.
- b. Moved by Bruce McCollough, seconded by Terry Choyce, that Bedford United Church request Bermuda Nova Scotia Regional Council to declare a vacancy for the following position, Lead Minister as described in the Community of Faith Profile. Effective date will be based on approval of this Profile by Bermuda Nova Scotia Regional Council. CARRIED.

- c. Moved by Andrea McQuillin, seconded by Nancy Wells, that BUC Council strike a Search Committee according to the current United Church of Canada guidelines document "Pastoral Relations: Guidelines for Search and Selection". CARRIED.
- d. Moved by Sandra Nimmo, seconded by Heather Boucher, that this Profile Writing Team be disbanded with thanks, once this Profile is approved by Bermuda Nova Scotia Regional Council. CARRIED.

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Indicative Tim	emes.

Mid-late December 2023 Region review and recommendations

Late December 2023 Council Approval

January 21, 2024 Congregational Meeting January 21 & ff Form Search Committee

January 21 Post Profile & Vacancy on Church Hub

Late January Final approval by Region

February Receive and review resumes

March Interviews

late March/early April Offer to chosen candidate

April - June Notice period

Adjournment was moved by Mary Louise Mills.

August Wecome new Lead Minister

Chair: Tim Rorabeck	Secretary: Carolyn Crowell

BEDFORD UNITED CHURCH ANNUAL GENERAL MEEETING SUNDAY, APRIL 14, 2024 (in person & recorded)

The Annual General Meeting of Bedford United Church was held in person (and recorded online) after the service on Sunday, April 14, 2024.

Present: Tim Rorabeck (Chair of Council), Andrea McQuillin, Val Welsh, Carolyn Crowell (Secretary), Rev. David Hart, Rev. Katie Aven, Tony Janes, Rev. Robyn Brown-Hewitt, Janice Reid, Carol McKnight, Jan Oakey, Shawn Oakey, Dennis Boucher, Heather Boucher, Mary Louise Mills, Leslie Reid, Susan Reid, Bill Maes, Joyce Riddell, Kevin Gildart, Bruce McCulloch, Mary Belliveau, Nancy Wynn, Marlene MacDonald, Bernice Marryatt, Bob Marryatt, Amy Elms, Don MacVicar, Ann MacVicar, Chris Gallant, Bruce Wilson, Lucas Wilson, Heather Dickson, Isobel Fleming, Linda Stewart, Jean MacLeod, Cheryl Inman, Murray Hartwell, Jocelyn Tingley, Nic Fieldsend, Claire Oakey, Debbie Pryde, Beth Corey, Anne Boutilier, Carolyn Innes, Andrea Richard, Peter Davison, Bonnie Dawson, Terry Choyce, Nancy Wells, Daniele Hart, Tara Dixon, Barbara Etter, David Greeley, Wayne Putnam, Sarah Birch, Cathy Cox, Sue Stewart, Cliff Dahms, Ruby Barss Brown, Bob Hodgson, Alan MacDonald, Sylvia Branton, Patrick Branton, Joan Johnston, Brian King, Sandra Nimmo. Penny McKeen, Sabrina Dunphy.

Regrets: none received

Welcome: Tim Rorabeck welcomed the members of BUC, the Council and others to the AGM. The meeting is being streamed online, but only people present will be able to vote.

Agenda: A slide outlined the Agenda which will be followed.

Opening Prayer: Rev. David Hart (supply lead minister) opened the meeting with prayer.

Remarks by Chair: Tim Rorabeck asked members to listen to the challenges that are to be laid before us ... but, instead of focusing on the limitations, asked us to consider what opportunities will emerge if each one of us is willing to engage differently with BUC. With challenge comes great hope and opportunity. (Hope comes from a place of pain! Hope is an action!)

Omnibus Motion: It was moved (Cliff Dahms/Andrea McQuillin) and CARRIED

- 1. that Bedford United Church formally constitute the 2024 Annual General Meeting on April 14, 2024, and that the meeting is now open;
- 2. that Bedford United Church formally adopt the minutes of the AGM held on March 26, 2023 as printed and circulated;

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3. that Bedford United Church adopt the 2023 Annual General Meeting Reports as printed and circulated, *apart from the financial statements* and *Nominations Report* which will be considered separately in this agenda.

Stewardship: Tim Rorabeck reminded us that the definition of 'Stewardship' from Merriam Webster is "the act of taking care of or managing something". It is an action. It is the action of taking care, care for something outside ourselves. As members of BUC we are all stewards because we care, we act in ways that express care in many ways, ways was numerous as we are all individuals.

Slides of 2023 Financial Performance and 2023 Balance Sheet: Janice Reid walked the group through these and answered questions.

Motion: It was moved (Janice Reid/Carol McKnight) and **CARRIED** that Bedford United Church accept the 2023 Financial Report and unaudited 2023 Financial Statement dated December 31, 2023.

Slide of 2024 Budget: Janice Reid went over these figures and explained the reasoning behind them.

Motion: It was moved (Janice Reid/Tim Rorabeck) and **CARRIED** that Bedford United Church accept the 2024 Budget as printed and circulated in the Report Booklets.

Recognition: Tim Rorabeck noted that some members of Council will not be continuing to serve in that manner: Matt Murphy, Maurice Tugwell, Tammy Humphries, Jocelyn Tingley and Jan Oakey. He noted that they have all made incredible contributions to BUC and are truly thanked by all of us.

Slide of Nominating Report: Tim Rorabeck noted that there are definitely some gaps in our roster of volunteers for 2024. He invited anyone curious about any aspect of BUC activities to be in touch with him.

Slide of Incoming Council: Tim Rorabeck turned our attention to the BUC Council specifically. This graphic describes the structure of BUC Council and names the individuals who have offered to serve in the various roles. If approved in a moment, this is the group of people who will form BUC Council from the rise of this meeting until the next AGM in 2025. He paused a moment to give everyone time to look at the slide. There are still some vacancies.

Call for Additional Nominations: As required by the United Church of Canada, the congregation is invited to nominate other individuals for any elected position at Bedford United Church. Please raise your hand in the Sanctuary if you would like to offer another nomination. Are there any other nominations?

Minutes of AGM of Bedford United Church, April 14, 20224 Page 3

Motion: It was moved (Janice Reid/Cliff Dahms) and **CARRIED** that Bedford United Church accept the Nominations Report as printed and circulated in the Annual Report Booklet, with the additions of any nominations made at this AGM.

Tim Rorabeck thanked all the people who have offered to serve Bedford United Church in each and every capacity for the next year. He noted that guests are always welcomed at Council Meetings. Get in touch with Tim Rorabeck or the church office if you would like to be sent the Zoom link.

Date of AGM in 2025: Tim Rorabeck noted that to help with planning in 2024, we should set the date for the next AGM before finishing this meeting. This date is changeable if circumstances require, but it is helpful to have a target. **Motion:** It was moved (Bob Hodgson/Andrea McQuillin) and **CARRIED** that the next AGM of Bedford United Church be held on Sunday, March 30, 2025.

Closing Remarks: As we leave in a minute, Tim Rorabeck asked us to think about how we might engage differently with BUC to turn the challenges into opportunities. As we heard from Rev. David Hart last week, hope comes from places of pain and hope requires action.

Closing Motion: It was moved (Bob Hodgson/Andrea McQuillin) and **CARRIED** that, having concluded the business agreed to as the agenda of this 2024 AGM of Bedford United Church and with thanks to all who made it possible and to all who attended, the meeting is now closed.

Tim Rorabeck, Chair	Carolyn J. Crowell, Secretary

Bedford United Church Special Congregational Meeting

July 28, 2024

A special Congregational meeting of Bedford United Church was held in the Sanctuary on Sunday, July 28, 2024 following the Worship Service. It was streamed for people at home - those people voted and are recorded below.

Present: Tim Rorabeck (Chair of Council), Carolyn Crowell (Secretary), Kathy McKay (Regional representative), Linda Darrach, Rita Stevens, Sandy Stevens, Cliff Dahms, Sue Stewart, Sylvia Branton, Pat Branton, Nanci Rorabeck, Penny McKeen, Sandra Nimmo, Ruth Strubank, Rena Hill, Beverley Deelstra, Kais Deelstra, Anne Boucher, Greta Wilson.

Laurie Bowness, Lynne Borrell, Heather DuJohn, Julie Irwin, Carol Card, Heather Dickson, Lisa Card, Abigail Card-Smith, Gena Keays, Vi Parnell, Linda Stewart, Lidia Thomson, Angela Falkenham, Anne Boutilier, Mary Louise Mills, Marg Ashcroft, Gordon McEachern, Wayne Putnam, Carolyn MacDonald, Rob Smith, Sarah Birch, Heidi Hornmoen, Kendall Younker, Kimberley Wilson, Shawn Oakey, Jan Oakey, Bev Carlin, Greg Carlin, Connie Graham, Pat LeFort, Nancy Wynn, Janice Reid, Chris Gallant, MaryLou Gallant, Ian MacVicar, Jill Mills, Judy Tolson, Bey Stevens, Ann MacVicar, Don MacVicar, Keith Barnett, James Gammon, Jeffrey King, Kristin King, Gertie Oldford, Bob Marryatt, Bernice Marryatt, Roxane Butler, Michelle Goueffic, Marion Cross. Everett Cross, Dawn Dickieson-Leger, Andrea McQuillan, Diane Allen, David Keefe, Don Ambler, Bernice Campbell, Sid Veysey, John Parker, Jean Barbour, Paul S. Nauss, Dallas Reddy, Joan Christie, Jean Norris (visitor), Rev. Catherine Christie (visitor), Margaret Embree (visitor), Nancy Wells, Tara Dixon, Terry Choyce, Jessie Bonnie Dawson, David Hart, Daniele Hart, Andrea Richard, Peter Davison, Debbie Ross-Pearce, Cyril Pearce, Carolyn Innes, Diane Livingston, Jennifer Hollett, Valerie Welsh, Lorraine DeLluca, Darrell Johnston, Nancy Johnston, Edith Gilbert, Amy Elms, Tais Apad Murtine, Cassandra Hanrahan, Margaret Archibald, Jean MacLeod, John Doehler, Ruby Brass-Brown, Len Church, Rev. Gloria Churchill, Al Darrach, Tony Janes, Kayla Wood, Mary Belliveau, Pam MacLean-Vessey,

Online: Nic Fieldsend, Brian King, Lorlie Williams-Marschall, Paul Read,

Sheryl Read, Jill Wilson, Carol McKnight, Bruce Wilson, Heather Boucher, Bedford United Church, Page 2 Congregational Meeting, July 28, 2024

Present Online (continued): Carol Walker, Wendy Levo, Holly Connor, Anne Levo Harrop, Gail Moore, Ruby O'Brien, Jocelyn Tingley, Patricia MacDonald

Call to Order: The Chair of Council, Tim Rorabeck, called the meeting to order, showed the Agenda on screen and explained the process.

Opening Prayer: Rev. Katie Aven offered the opening prayer.

Presentation of Search Committee: Tim Rorabeck invited members of the Search Committee forward to sit on the platform: Mary Belliveau, Nic Fieldsend, Nancy Johnston, Kendall Younger, Kayla Wood

OnScreen Presentation of Search Committee Task and Process: (attached)

Questions were asked and answered or discussed.

It was moved (Gloria Churchill/Andrea McQuillan) and **CARRIED** that all members and adherents of BUC be invited to vote.

It was moved (Ann MacVicar/John Doehler) that the Rev. Beth Hayward be called by Bedford United Church to fill the position of Lead Minister effective September 1, 2024, in accordance with the presented terms. The motion was CARRIED UNANIMOUSLY.

Bermuda Nova Scotia Regional Representative: Kathy McLeod gave a number of comments, reminding BUC that it was important to give Rev. Beth Hayward a proper chance to learn about BUC, to meet people and to give strong support. BUC will need open minds, hearts and spirits.

Adjournment was moved by Nancy Wells.

Chair: Tim Rorabeck Secretary: Carolyn Crowell

Celebrating our People

Baptism of Children

Bedford United Church gives God thanks and praise for the gift of the following who were baptized into our community of the Spirit during 2024:

Grace Hartt, Nolan Hartt, and Mary Margaret Leach

Weddings

Congratulations from the congregation of Bedford United church to the following newly married couples:

Elliott John Churchill and Connie Darlene Smith Alexander Raymon Abbott and Courtney Eleanor Power Bruce William McCulloch and Mary Alexis Belliveau Paul Stewart Ford and Mary Luanne McMillan Andrew Scott Quigley and Abigail Marie Kennedy

In Memoriam

We hold in our hearts the following members and adherents whose funerals were held at BUC or for whom a graveside service was held during the past year.

Jean Ruth Harding
Lewis Frederick Turner
Elizabeth Ann McEachern
Carole Christena Poirier
Hazel Pauline Morehouse
Elizabeth "Betty" Seward
Kathryn "Honey" Fredericks and Ray Franklyn Fredericks
Colina "Connie" Keefe

We also hold in our hearts, members, and adherents of our BUC community for whom a service was not held at Bedford United Church.

Margaret Patricia Locke
David Donald Conley
Rannveig Havig Yeatman
Jeanne Elliott MacPherson
Hazel Esther Read
Brian Sweet
Noah Drew Latimer
Laurie Keith Orr
Robert Laurie Bowness
Christopher Keith Dillman
Sandy Irwin

Lead Minister

Respectfully submitted by Rev. Beth Hayward

"...holy and beloved, clothe yourselves with heartfelt compassion, with kindness, humility, gentleness and patience. Bear with one another."

The BUC community welcomed me and my family warmly in September 2024. The felt presence of Spirit in our midst my first Sunday was sheer gift and continues to reverberate. As I learn your stories (and your names), as I witness the beauty of your spirit, as you share with me the scars you carry, I am humbled to be in ministry with you. Those first few months were spent finding my way, building relationships, working closely with the staff team and Council to begin planting the seeds of this new chapter in the life of BUC.



Our church, like many others, was dramatically impacted by the pandemic. We came to the other side of that trying time with increased financial stress, decreased people engaged in the congregation, significant staff changes, and a loss of momentum. But that is not the whole story. I have witnessed your hunger and longing to reconnect with one another, with Spirit, and with others seeking spiritual community rooted in deep welcome and compassion. There is a season for everything, and we are entering a season of renewal and revival while living in a world with tremendous uncertainty and countless challenges.

As we enter this new season we want to be as well-equipped as possible. This is why, in the first few months of this new year, I have been working with a small team called Operation Prism, to articulate the core purpose of our community. We're deeply listening to hear how you describe the heart of this place. We look forward to sharing our progress at the annual meeting.

By taking this time to look deeply and name our purpose we will be better able to make wise and clear decisions about how to live into our calling and less likely to become distracted by easy answers or fall victim to fears.

Meanwhile, Bedford United continues to be an engaged, committed, growing community of people seeking to live our best lives, guided and grounded in Spirit. There is something very special about this place and that is what we want to hold up, witness to and tell the world about!

The year ahead will very likely have more change than familiarity, more challenge than comfort. This will be true in the world around us and within our beautiful church community. Let's pray there will be more hope than despair. More compassion. More empathy. More grounding in the love of the Holy One. Here and in places beyond. I am so grateful that we will be companions along the way.

Minister of Congregational Care

Respectfully submitted by Rev. Katie Aven

What happens when we live God's way? God brings gifts into our lives, much the same way that fruit appears in an orchard—things like affection for others, exuberance about life, serenity. We develop a willingness to stick with things, a sense of compassion in the heart, and a conviction that a basic holiness permeates all things and people. We find ourselves involved in loyal commitments, not needing to force our way in life, able to marshal and direct our energies wisely. Galatians 5:22-23



2024 was a seminal year for Bedford United. It was a year of exploration, struggle, change and transformation. The steadfast commitment of our members demonstrated our ability to overcome challenges and revealed our deep strengths as a community of faith. We had four iterations of our ministry team within a single calendar year, which included Rev. Robyn Brown-Hewitt, Rev. David Hart and Paige Fraser, and were gifted by many talented leaders who brought us through a tumultuous year.

In April we welcomed our Moderator, Rev. Dr. Carmen Landsdowne, and National Growth Animator Director, Rev. Cameron Fraser, who lead us in a day long workshop on future-thinking for flourishing communities. In September, we joyfully called Rev. Beth Hayward as our new Lead Minister.



Throughout the year, congregational care continued its lifegiving ministry in a variety of ways. Church in the Afternoon, which started as a one-time service, is now a regular monthly service, enjoying robust mid-week attendance. The Women's Retreat at the Tatamagouche Centre included many first-timers and was a joy-filled weekend full of connection. The BUC Makers gifted hundreds of prayer shawls, the Pastoral Care Team visited dozens of members and attendees and provided

homemade meals to those in need. With the support of the UCW, we guided grieving families through the death of their loved ones with care and tenderness.

I am excited to bring my fresh skills and awareness from the ReGenerate Leadership program to BUC, and give thanks to have been called to this authentic, faithful community of faith!



Family Ministries Leader

Respectfully submitted by Natalie Moyes

"The place God calls you to is the place where your deep gladness and the world's deep hunger meet."

Frederick Buechner

What a pleasure to be working with dynamic teams like the BUC Staff and CDC. They have made stepping into this temporary role in September easy and have allowed me to share so many gifts, some of which I wasn't even aware.

My goals for this interim ministry began with holding space for all Paige Fraser's hard work to keep Family Ministries thriving. They included better care of our parents, creative/artistic events, expanding use of storytelling programs such as Godly Play, Tell Me the Truth about Racism and OutoftheBox beyond the Sunday School, visibility and recognition of the spiritual gifts of our children, being one-in-five*, and personal growth.

See the CDC report for all the wonderful aspects of this ministry. They work hard. They play hard. They love hard.

In addition, in October I hosted Parents Jam, an information and care session for the family caregivers at BUC. I shared important hopes and dreams, and policies and concerns for BUC Family Ministries. You can see them here. Family Ministries PowerPoint Families shared their desire for feelings of worth and value as children of God and a sense of connectedness. Parents want their children to understand God's love for them and experience that connectedness with God.

Also in October began the seeds of a collaboration with other Youth ministries in United Churches in HRM. 2025 will bring more opportunities to gather with peers on the same journey.



I am blessed to be in this role and will continue to support Family Ministries long after my term of employment has concluded in July of 2025.

* Steve Glenn who developed a program for at risk youth called Developing Capable People, says if a child has 5 adults they can talk to who will listen to them, and not shame or blame them for

their questions and concerns, they are practically immune from suicide. A 2009 study by UCC Maritime Conference showed children were not seeking help from their church community for their existential problems. I want to be one of those 5 people for all our kids.

Music Ministry Leader

Respectfully submitted by Tony Janes

It has been another busy and productive year in the Music Ministry at BUC. From BUSK (Bedford United Singing Kids) singing their hearts out, engaging you, the congregation, in their action-filled worship to the beautiful anthems presented by our Celebration Choir throughout the year, it has been a blessing to worship and lead with these fine people. And, of course, we must mention Generations, our worship band, who have come such a long way in their musicianship over the past couple of years. It is always so appreciated, the encouragement and confidence boost that comes from many of you after each service that they lead worship.

The annual Chorale was another beautiful success even though we use accompaniment tracks, and not a live band (lack of musicians!). We had a packed house on Chorale Sunday, and it really added excitement to the presentation. Above all of that, the Holy Spirit was present, and many felt uplifted and encouraged in their faith.



The purpose of worship is to bring glory and honor

to our Creator which draws us close and deepens the connection between us with the Source of Life and each other. I pray that you sense and feel that from week to week. We try our best to present music that is suited for everybody. There are so many different tastes and avenues of our faith at Bedford United Church, reminding us just how vast and diverse the nature of our God really is!

I would like to extend a thank you to the AV team for working so hard to help improve our sound, we are getting there! Also, a special thank you to Caitlin Bowers for so willingly filling in for me from time to time when I am unavailable. We look forward to what is to come in 2025, especially with more involvement from talented folk in the congregation!





Ministry and Personnel

Respectfully submitted, Jill Wilson

The 2024 M&P Team members were Jill Wilson (Team Leader), Sara Carter, Kevin Gildart, Sandra Nimmo and ad hoc member, Heidi Leavitt-Hornmoen as the M&P Timekeeper.

M&P works closely with the Ministry Team which includes our two Ordained Ministers, two Congregational Designated Ministers, and three lay personnel. We are responsible for being available for consultation and support for every member of the BUC Team, as well as overseeing the relationships between our staff and the congregation.

Again, this year we have been busy. The various staff changes that began in 2023 continued into 2024 and subsequently directly impacted on the work required for M&P. Our Minister of Congregational Care stepped down from her Supply Lead position at the end of March and returned to her Call in Congregational Care April 1st, 2024. Rev. Hart stepped up to fill the vacuum in the Supply Lead Minister role and was appointed into the position effective April 1, 2024. Rev. Robyn Brown-Hewitt stepped down one month early from her appointment into the Supply Minister of Congregational Care May 31, 2024. With these short-term changes from a 2 to 3-member Ministerial Team a documented Agreement was required by Region 15 to identify the revisions to the responsibilities of the positions as identified in the original position descriptions identified within the Call and/or Appointment. Both Rev. Hart and Rev. Robyn Brown Hewitt were involved in Exit Interviews as recommended in UCC Policy upon their departure from BUC.

With our Family Ministry Leader announcing her pregnancy, M&P was asked by Council to prepare an Options document for Council's consideration to determine how the period of the Leave would be managed. M&P worked with Stewardship and the Co-Leads of the Christian Development Team to prepare options for Council's consideration to determine whether the position would be backfilled. As a result of the options presented to the Council an 8-week short term Service Agreement was approved for 5 hours per week for the provision of Summer Student Supervisor Guidance and Support to provide mentorship and guidance for the summer student supervisor as well as to be available to respond to concerns in the absence of a Family Ministry Leader in July and August.

Effective September 1, 2024, we were fortunate to hire and welcome Natalie Moyes into an 11-month contract to backfill Paige's maternity leave as the Family Ministry Leader.

December 10th, 2024, Lauren Scott's position as the Children's Ministry Associate ended. Lauren's time and energy spent with BUC children and Youth has been a gift and we extend our thanks and appreciation!

In September 2025 BUC was excited to welcome Rev. Beth Hayward into her Call as our Lead Minister.

United Church Policy requires that M&P conduct Annual Performance Reviews with all Ministry and lay employees. BUC follows the UCC recommendations for the Reviews. Every two years Performance Review forms are sent to the various BUC Ministry Teams and individuals within the congregation for feedback. Once the reviews are returned to M&P the feedback is shared with the staff member and as a result new and/or revised personal performance goals are developed by the staff member. Year two of the Performance Cycle is a personal review of the goals developed the previous year, as well as the completion of a Self-Assessment form. As the 2024 Performance work is completed the M&P Team extend our sincerest thanks to all individuals and Ministry Team members that contributed to the Annual Performance Review process. It was greatly appreciated!

Members of the congregation interested in hearing more about the work of M&P and who may be considering this type of volunteering are encouraged to contact me for further discussion.









Gratitude and Nominations

Respectfully submitted by Andrea McQuillin

If we could run our organization on love alone, we would not want for anything. I would like to call out, in love, a number of extraordinary contributions over the year that fueled our community health.

Rev. David Hart is out front in blurring the staff/volunteer line with his consummate generosity. David was pressed into continuing service in 2024, and, David, we cannot thank you enough for coming out of retirement and for your tireless effort in bridging the leadership gap at BUC in 2024. You gave extra time, extra insight, and you leveraged your considerable energy and relationships to keep us marching into the sun. Finally, you stepped into volunteer roles (Council, Committees) when you could not fill those roles with others. For these reasons, and many others, I call out our love, appreciation, and gratitude to David Hart.

Likewise, Congregational Care Minster Rev. Katie has kept the heartbeat, and Tony Janes the accompanying drumbeat, of the Ministry Team going during this past year of transition. Thank you also to Natalie Moyes, who went from tireless volunteer to tireless Family Minister during Paige Fraser's parental leave, adding her own deep flavour of creative love to this role. Jennifer Johnson and Brian Skelly, who manage EVERYTHING ELSE, continued to organize and do the holy scramble from time to time to keep the administration and facility running seamlessly. There is a good proportion of love freely offered in the day-to-day efforts of our staff. I would like to recognize Lauren Scott, who departed after many years of passionate service to the Youth and Children's Ministry. The responsibility and leadership of the Sunday School program has fallen back to the capable (and terribly busy) volunteers on the Christian Development Committee.

We owe a great deal of thanks to the Lead Minister Search Committee who in 2024 secured for BUC a most wonderful and fitting unicorn, Rev. Beth Hayward. As we look forward to the AGM, it feels as if we are in the process of renewal with Rev. Beth at the helm, leading with confidence, energy, and a side dish of excitement. To the search team---Mary Belliveau, Kendall Younker, Nancy Johnston, Matt Murphy, Nic Felsend, Pam McLean Vessey, and Kayla Wood---thank you so much for bringing us Rev. Beth.

Provided the slate of nominations is accepted, we will welcome with great enthusiasm and gratitude Chris Gallant, our new Chair of Council! Thank you, Chris, for accepting this leadership role, working closely with our staff and volunteer leaders. With this change, Tim Rorabeck moves into the Past Chair seat. Thank you, Tim, for your calm demeanor and steadfast courage during some turbulent times, especially these last two years (recognizing that Tim has had a multi-year term on Council in various roles). Words fail to convey the depth and breadth of the service Tim has freely given to this organization. (May the coming of a little extra space/time nurture you, Tim). Departing from BUC Council is Sarah McLean, who helped us through several crises with her

sage advice and optimism as Chair of Communications and as Member at Large. Finally, thank you to all Council members who continue to serve, providing the base continuity for us to change and grow as a community.

When there was a changing of the Fundraising guard, Ange Falkenham stepped in to help lead the Team with Jocelyn Tingley. We would not have enjoyed a return of some of our key fundraising events over the past year without the Fundraising team – thank you for your efforts.

Thank you also to Ann Strickland who departs the Outreach Ministry Team after many years of dedicated volunteering. We also recognize Heidi Leavitt Hornmoen and Daniele Hart, who served on the Christian Development Committee in 2024.

Thank you Nic Feldsen (lead) and AV Team for all that you do to keep our services humming in the Sanctuary and online! We want to recognize that both Paul Read and Nathan Oakey departed the AV team, and a number of new volunteers have jumped in. Thank you to Brian King, John Doehler, Claire Oakey, Dustin Downey, Talis Apud-Martinez (and son Sam), Paton Francis, Anne Levo Harrop, Wendy Levo, Erik Lang, Carson Gillis, Mark Jardine, Beth Corey, and Linda Stewart.

There are so many volunteers, and some, not all, are listed in our Nominations report or called out here. Many are working away behind the scenes. Please do take a minute to notice them. Consider in your mind the myriad activities that are led and/or executed by volunteers including the folks who do our books (our treasurer, Debbie Pryde) and prepare and pour over the financial reports (Janice Reid, Carol McKnight), prepare and serve the Community Supper (ably led by Jocelyn Tingley) and ensure the weekly Sunday coffee is available (always accepting sign-ups here), don't forget Beacon House, and Hope Cottage, and the Sackville Warming Centre volunteers/leadership. The Men's Group coalesced again this past year around the effort to return the Spaghetti-Men's supper in 2025 (way to go, David Hart and David Gremley, on a successful event!). The Welcomers, the Tree-lighting (Sylvia Branton) the Makers, the Property folks (I'll call out Bob Hodgson here), the organizer of the Coffee group (Sandra Nimmo), the Operation Prism group (and Val Welsh, the Energizer Bunny of

BUC) who are supporting some of the initial activity of renewing identity and purpose.

If your name does not appear here or in the Nominations report, our abundant gratitude to each of you, for every single action you do to connect us as a community and with each other in Christian faith---you DO help make our BUC world continue to go 'round.

Please find the nominations for 2025 on the following page.



Nominations

Council

Chair of Council Chris Gallant Vice Chair of Council VACANT

Past Chair of Council Tim Rorabeck Carolyn Crowell Secretary Member at Large Roger Seward Member at Large Carol McKnight Member at Large Cliff Dahms **VACANT** Member at Large Ministry and Personnel Lead Jill Wilson Stewardship Team Lead Janice Reid Communications Team Lead Jeff King

Property & Administration Team Leads David Gremley and David Hart

Region 15 Representative (up to 4) Susan Reid Lead Minister: Beth Hayward

Christian Development Ministry Team

Team Leads: Jan Oakey/Kim Wilson

Members: Jeff King Kristin Whittaker-King

Amy Elms Cassandra Hanrahan

Jeff Tingley Donna Moxsom

Jocelyn Tingley

Family Ministry & Children's Programming: Natalie Moyes/Paige Fraser

Communications Ministry Team

Team Lead: Jeff King

Natalie Moyes Andrea Ferreira

Terry Choyce

Ministry & Personnel Team

Lead: Jill Wilson
Sandra Nimmo Sarah Carter
Heidi Leavitt-Hornmoen Kevin Gildart

Congregational Care Ministry Team

Team Lead: VACANT
Congregational Care Liaison: VACANT
Pastoral Care Lead: VACANT

Community Meal Lead: Jocelyn Tingley

Hospital: Nancy Johnston

Joan Tompkins Bev Deelstra

Confined to Home/Nursing Home: Pastoral Care Team

Congregational Care Ministry Team

Berkeley Liaison Margaret Embree
No e-mail Liaison Carolyn Crowell

Bereavement Support and Follow-Up Pastoral Care Team and Katie Aven Emergency Prayer Chain Margaret Archibald/Carolyn Crowell Prayer Shawl Ministry BUC Makers and Wendy Levo

Prayer Shawl Ministry BUC Makers and Wendy Levo Pastoral Care Meals Jocelyn Tingley/Sylvia Branton

Sympathy Cards Mary MacDermid

Get Well Cards VACANT

Inclusivity Ministry Team

Team Lead:
Secretary:
Carolyn Crowell
Members:
Anne Boutilier
Jeff King
Ruth Robillard
Nancy Wells
Megan Aston
Carolyn Crowell
Anne Boutilier
Natalie Moyes
Vocelyn Tingley
Kristin Whittaker King

Men's Group Leads: David Gremley and David Hart

Nominating Ministry Team

Lead (Past Chair of Council)

Chair of Council

Vice Chair of Council

Congregational Care Representative

Andrea McQuillin

Tim Rorabeck

VACANT

VACANT

Welcoming Team Representative Cathy and Mike Cox

Outreach Ministry Team

Team Co-Leads: Jayne Wark and Karen Parnell

Secretary: Jayne Wark
Mission & Service Enthusiast: Carolyn Crowell
Beacon House Representative: Lorraine DeLuca

Hope Cottage Coordinator: Krista Hunt Deliveries to Hope Cottage: Bob Marryatt

Camp Kidston Representative: Carol McKnight

Members:

Terry Choyce Stuart McCulley

Kathy Lea

Property & Administration Team

Co-Leads: David Gremley, David Hart

Greg Carlin Brian King

Bruce McCulloch Jocelyn Tingley John Doehler David Lea Don Ross Bob Hodgson Brian Skelly (staff) Cliff Dahms Paul Read Andrea McQuillin

Region 15 Representatives Susan Reid

(3 VACANCIES)

Stewardship Ministry Team

Team Lead: Janice Reid Secretary: Carolyn Crowell Financial Statements: Carol McKnight Debbie Pryde Treasurer: Weekly Counting Organization: Diane Livingstone Mission and Service Enthusiast: Carolyn Crowell Marilyn Sceles Member -at-large: Fund Development Team

Jocelyn Tingley

Kristin Whittaker King

Trustees

Karen Parnell Team Lead and Secretary: Vice Chair: Dave Strickland Members: John Doehler Maurice Tugwell

Rev. Beth Hayward

Worship and Music Ministry Team

Team Lead: Terry Choyce

Secretary: Chosen at each meeting

Financial Administrator: Cheryl Inman

Ex-Officio: Rev. Beth Hayward, Tony Janes

Carolyn MacDonald Members at Large:

Wendy Levo

Coordinators:

Candles and Communion Setup: Ruby Barss Brown Decorating Terry Choyce

Presiders & Welcome Table Val Welsh

Scripture Readers Michelle Goueffic A/V Team Lead Nic Fieldsend

Welcomers Cathy and Mike Cox Coffee Liaison Jocelyn Tingley

Welcoming Ministry Team

Team Co-Leads: Cathy and Mike Cox

Members:

Ambler, Don MacLeod, Jean Barbour, Jean MacMillian, Sandy Belliveau, Mary MacVicar, Don Bolton, Allison MacVicar, Ann Branton, Pat McCulloch, Bruce Branton, Sylvia McLeod. Kate Churchill, Gloria Moore, Gail Churchill, Len Putnam, Wayne Reddy, Dallas Robillard, Ruth

Cross, Everett Cross, Marion Drover, Leander Rudolph, Tom Seward, Judy Drover, Marg DuJohn, Heather Seward, Roger Duplisea-Bolton, Cheyne Somers, Emily

Strickland, Dave Dykhuis, Peter Farnell Rudolph, Debby Thompson, Donna Graham, Connie Tingley, Jocelyn Hart, Daniele Tompkins, Joan Hart, David Tugwell, Maurice Hartwell, Murray Turner, Mona Inman, Cheryl Wark, Jayne Johnston, Linda Welsh, Val

Leavitt-Hornmoen, Heidi Wynn, Nancy Younker, Kendall Lefort, Pat

Levo, Wendy

OTHER ROLES

Lead for United Church Women: Debbie Pryde

Rena Hill & Ange Falkenham Fellowship Co-Presidents:

Fireside President: Isabel Fleming
Friendship President: Bette-Joan Knowles

UCC Broadview Representative: VACANT
Archivist/Historian: Jayne Wark

Librarian: VACANT

Ukraine Relief Committee

Chairs: Bill Maes and Joyce Riddell

Operation Prism

Chairs: Val Welsh, Beth Hayward

Jeremy MacHattie

Janice Reid Mary Belliveau Nic Fieldsend



Christian Development Ministry Team

Respectfully submitted, Jan Oakey and Kim Wilson co-chairs

The Christian Development Team is responsible for planning, overseeing, and providing resources for all Christian Development Programs at Bedford United Church. They work closely and collaboratively with the Family Ministries Leader to provide programming for Children, Youth and Families.

In 2024, the Family Ministry program underwent significant changes. Paige Fraser began her maternity leave in July, prompting the formation of a search committee. As a result, Natalie Moyes was hired to fill Paige's role for the year. At the close of 2024, the Children's Ministry Associate position was eliminated, leading to adjustments in the staffing hours dedicated to Family Ministry. We would like to express our sincere and heartfelt thanks to Lauren Scott for her more than 10 years of dedicated service to BUC and its families, as well as her many volunteer hours over the past 20 years.

Committee members at the end of 2024 included: Jan Oakey and Kim Wilson (Co-Chairs), Paige Fraser / Natalie Moyes (Family Ministries Leader – staff position), Jeff King, Kristin King, Jocelyn Tingley, Jeff Tingley, Amy Elms, Cassandra Hanrahan, Donna Moxsom, Heidi Leavitt-Hornmoen (stepped down end of 2024). The committee met monthly.

The Christian Development Team is dedicated to providing dynamic, faith-centered programs that foster community and support for everyone in the BUC community.

- Sunday School for Children At BUC, we are truly blessed with wonderful children! It's a joy to work with them and see how their time in Sunday School is shaping both their faith and their understanding of God. Through a blended approach that includes Godly Play Storytelling, lessons centered around the weekly theme scripture, and teachings on social justice issues, we've fostered their faith with engaging stories, creative crafts, and impactful outreach experiences. In 2024, the Christian Development Team introduced a new curriculum from the GO Project, which has been enthusiastically embraced by both our Sunday School teachers and children.
- Youth Programming Our BUC Youth had an exciting and engaging year, participating in a variety of activities that included outreach experiences like volunteering at Beacon House, supporting BUC's community meals, and taking part in other BUC family events. Four of our youth completed confirmation classes with Paige in the spring and were confirmed in June. The youth also strengthened connections within BUC and the broader United Church community by participating in Youth@Region, Ukulele Church, and Rendez-Vous. In July, six youth and four leaders attended Rendez-Vous at Brock University in St. Catharines, Ontario, where they participated in faith formation workshops, social events, and worship, all while building lasting friendships with others from both the United Church of Canada and the Pentecostal Church. The CDC would like

to express heartfelt thanks to the congregation for their generous support, which made it possible for our youth to attend this meaningful experience.

Summer students - Thanks to grants from the Government of Canada, BUC was

able to hire four summer students which enabled us to offer two summer camps for both BUC families and children in the wider Bedford community. The students also contributed to a variety of projects around the church, including preparing meals for Hope Cottage and Pastoral Care, assisting church staff with much-needed repairs and organizational tasks, teaching Sunday School, providing nursery care during the summer months, and supporting the Communication Team by creating posters and digital promotions for church events. Kim



Wilson worked closely with the summer students, ensuring a smooth transition between the start of Paige's maternity leave and the end of the summer.

• Intergenerational - The Christian Development Team organized a wide range of intergenerational activities throughout the year including game nights, meal preparation and service at the Dalhousie International Centre, skating at the Oval, skiing at Ski Martock, our annual Easter Egg Hunt, Coffeehouse, Church Picnic, family hikes, Campfire & Karaoke at the Crossing, Back to Church Sunday brunch, Trunk or Treat, and the Live Nativity. Thanks to a generous donation, we were able to collaborate with the Outreach team to host a successful PD Day Art Camp for children. These events help to foster fun, friendship, and a strong sense of community.

The committee thanks all of our volunteers and leaders. We are so grateful for the support of all those who contributed their time, talents, and resources to make our programming possible.







Inclusivity Team

Respectfully submitted by Megan Aston

The Inclusivity Team continues to meet monthly to discuss new and ongoing topics related to equity, diversity, and inclusion (EDI). Megan Aston chaired the group, and Carolyn Crowell took notes. We usually had 6-8 people at each meeting.

Our committee developed an EDI calendar a few years ago that we continue to revise and refer to at each meeting. We share the updated calendar with executive and staff to ensure BUC is being mindful to remember diverse commemorations and celebrations in Nova Scotia and Canada.

As an Affirming church our team always ensures that 2SLGBTQ+ topics are embedded within and demonstrated through activities and visual reminders, such as flags and banners, to promote a welcoming environment. Other equity populations that we include in BUC conversations and activities include for example, Black, Indigenous, and people with physical and intellectual disabilities.

We have encouraged the congregation to be mindful of certain events through the BUC newsletter and on the "Inclusivity Board" in the church hall. We have offered suggestions for activities at BUC and during services and have collaboratively participated in these activities.







Worship and Music

Respectfully submitted by Terry Choyce

The purpose of the Worship and Music team is to support BUC's mission to be a vibrant Christian community, worshiping God and growing spiritually, by working with the ministerial team to ensure the provision of dynamic, inclusive and meaningful worship services for the BUC community. This year I have been guiding WAM with the wise and generous support of Val Welsh and Cheryl Inman.

This year we welcomed Rev. Beth Hayward to be our lead minister, with Rev. Katie Aven as our congregational care minister, and Natalie Moyes filling in for Paige Fraser as our Family Ministries Leader. Beth has been enthusiastically welcomed by the congregation and has been showing strong leadership and ministerial skills. We thank both Rev. Katie Aven and Rev. David Hart for getting us through our time of ministerial transition.



Beth has tried out a few changes recently. We now have a lay presider just once a month, with Rev. Katie presiding the other 3 weeks of each month. This will change this summer, as Rev. Katie will be having a three-month sabbatical. Beth is also planning to have communion once a month. We once again all go forward to take real bread and the plastic cup of juice.

Tony Janes has done a wonderful job this year as our music director. He and Donna Moxsom have created an enchanting children's choir (BUSK). We also have the group Generations gift us with music once a month. And of course, our choir is uplifting, plus the soloists who have sung with us were excellent. On December 15 Tony led a large choir in the Christmas Chorale, which drew 347 people to church!

Nic Fieldsend has spent countless hours heading our AV team. There has been new equipment and new members added to the AV team. There have also been some technical difficulties in the sanctuary and online. These are being rectified. The new hanging mics up front have improved the sound of the choir.



Recently we introduced the newcomer welcome station which is staffed by two people who very actively watch for newcomers. We approach them to answer questions, invite them to make name tags and provide their email address so they receive the weekly newsletter if they would like it. We also answer any questions they may have.

We are thrilled Michelle Goueffic has joined the WAM team, and she has become a presider, as well as the person who lines up the scripture readers. The present people on the team are:

Team Lead Terry Choyce

Secretary Chosen at each meeting (Usually Val Welsh or Cheryl Inman)

Financial Administrator Cheryl Inman Attending Tony Janes and Beth Hayward

Coordinators:

Candles and Communion Setup Ruby Barss Brown

Decorating Terry Choyce (but largely done by Carolyn MacDonald)

Welcomers Mike & Cathy Cox AV Team Lead Nic Fieldsend Coffee Liaison Jocelyn Tingley

Presiders Val Welsh

Scripture Readers Michelle Goueffic

Member at Large:

Wendy Levo



Outreach

Respectfully submitted by Co-chairs Jayne Wark and Karen Parnell

Purpose of Outreach Ministry (from BUC Constitution).

In support of BUC's mission to be a vibrant Christian community working for peace and justice for all creation, the Outreach team seeks to engage the congregation in promoting peace and reducing injustice and its impact in society, both locally and in a wider context. The team identifies opportunities for the congregation to offer practical assistance to groups and individuals who offer support to people in need.

Team Membership.

Bob Marryatt, Ann Strickland, Terry Choyce, John Drummey, Kathy Lea, Stuart McCulley, Co-chairs Karen Parnell and Jayne Wark.

Activities: Community Support.

- Beacon House: BUC continues to actively support Beacon House. Lorraine
 DeLuca is BUC's representative on the Beacon House Board of Directors. She
 provides regular updates on Beacon House to the Outreach committee. BUC
 surpassed its quota of gravy for the food bank's Christmas hampers.
- Beacon House Shelter: The Shelter is in the former St. Elizabeth Seton church at 125 Metropolitan Ave. in Lower Sackville. The property is generously provided by the Holy Trinity Parish and the Archdiocese of Halifax-Yarmouth. The Shelter adds a third component to the already successful Beacon House food bank and thrift store. It provided daily meals for 40 people, laundry, shower facilities and a safe place to sleep and call "home" for housing insecure adults. There are 24 beds in the main shelter as well as 8 micro shelters. An additional 19 pallet shelters became operational in early 2024. The kitchen was renovated in 2024. The Shelter is overseen by a leadership team in cooperation with Beacon House Board of Directors, both of which include a BUC congregant, one being an Outreach team member.
- Bedford Lion's Club recycling program: BUC has a basket in the porch for donations of used glasses, hearing aids and CPAP machines. An Outreach team member collects and delivers them to the LeBrun Centre monthly.
- Youth support: Outreach received a very generous donation of \$2,000.00 from a congregation member in May 2022. From this donation, Outreach has subsidized 4 children to attend Camp Kidston (2022-2024). Outreach worked with Family Ministry Leader Paige Fraser to hold a very successful art camp on April 4.
- <u>Emergency Support Fund</u>: Outreach provides support to people in need through its Emergency Support Fund (ESF). The ESF is maintained through Outreach fundraising activities and donations from congregation members. Outreach received 12 requests for support and disbursed \$2,937 in 2024.

- Advent Appeals: Outreach conducted its annual Advent drives for local charities supported by BUC. These include Phoenix Youth, Sackville Heights Community Centre Christmas Cheer, and Beacon House Shelter. We are thankful for the very generous contributions made by the BUC congregation.
- Hope Cottage: The Outreach team expresses a huge THANK-YOU to Krista Hunt; our dedicated Hope Cottage food coordinator, as well as to our dedicated BUC cooks and bakers. Together they have provided 114 casseroles and 79 dozen tea biscuits/rolls in 2024. Hope Cottage, located on Brunswick Street, serves 200 meals daily to those in need.

Activities: Fundraising.

- <u>Recycling</u>: Outreach encourages congregation members to donate the money from their refundables to the Emergency Support Fund (ESF). Outreach received \$428.25 for the ESF in 2024 from this source.
- <u>Donations:</u> On October 20, Outreach made a presentation during Sunday service. The team explained what Outreach is and does, and that the ESF relies entirely on fundraised donations. As a result, Outreach received around \$3,000 from the congregation for the ESF. Outreach is extremely grateful for this generous support from the congregation.











Property & Administration Team Report

Respectfully submitted by Rev. David Hart

2024 saw the P&A team existing in a state of limbo or uncertainty. By the time Rev. Hart assumed lead ministry responsibilities in April, the committee was absent a chairperson and responsibilities of the team were beginning to be neglected. Rev. Hart sought to find a replacement to fill the vacancy but after asking multiple people, no one wished to take on the role. Upon



completion of the interim placement with the hiring of a new lead minister, Rev. Hart agreed to assume the chair of the P&A team until such a time as a new chairperson could be appointed.

The most urgent matters needing addressing related to outstanding issues connected to two insurance claims, the first resulting from the extensive flooding in 2023 which resulted in damage both to the church and to the Sullivans Hill street and entrance points to the church; and the second resulting from a car accident which damaged the side wall of the church by the Sullivans Hill entrance. Issues related to the flooding claim are now resolved and those related to the Sullivans Hill wall damage are still in process.

Late in 2024 the team also undertook to make repairs and renovations to the church sanctuary roof to address wall and ice build up and to prevent future leakage into the sanctuary. The team also addressed safety issues in the rear church parking lot by installing new lighting. Each year, snow removal and winter property maintenance contracts need to be negotiated with local firms and this was completed prior to the onset of winter. The team also negotiated contracts with Propeller Brewery and the Vetcetera Animal Hospital for parking privileges on our parking lot adjacent to the Bedford Highway. These contracts both support our local businesses and also incur further financial support for our BUC operations.

The team presently has 12 members all of whom work hard and contribute towards keeping our church property in excellent shape. The team considers the BUC facility to be our spiritual church home. Just as we invest wisely and lovingly in our family homes, recognizing them to be places of security, comfort and beauty, so do we invest wisely and lovingly in our spiritual home. The physical facility is a sort of container for our spirits, and we would like for it to reflect the beauty, love and care we associate with the Divine Spirit. The P&A team works hard to ensure that our physical space reflects the values and spiritual essence that we associate with the Divine. We hope and trust that you will sense the care and love we hold for this our sacred home. I wish to extend a very warm word of thanks and appreciation to all members of the team for their hard work, their commitment and their love and appreciation of Bedford United.

Welcoming Team

Respectfully submitted, Cathy and Mike Cox, Team Leads

The Welcoming Team at BUC has continued to be active over the past year. Three members of our team greeted each Sunday and special services as required. Two of the team also collected the morning offering each week. All team members made great efforts to make visitors and newcomers feel at home and welcome. We've often received positive feedback from guests via emails and phone calls to the office.

In August we hosted a BUC Welcomers Social in the BUC Porch which was well attended. In September we helped with the first Newcomers Meet and Greet since 2019. We are grateful for the 47 regular volunteers and 10 spares who stepped up to do this important ministry. We had some new members join the team this year and always welcome anyone interested in joining the team.



Communications

Respectfully submitted by Jeff King

This is my first year joining the council. I have been able to attend all meetings thus far. I worked with Jennifer Johnson to get usernames and passwords of social media accounts and brainstorm ideas of what this role on Council could be. Met with Rev. Beth to setup the rest of the year activities late September. I started developing posters and material for social media by creating event notifications and posting them. Worked with the community meal group and CDC to bring awareness of events. I also worked with Jennifer to help update our website. I have worked with BUC staff to come up with posters for newsletters and church slide presentations. I help with ensuring church members understand the different ways to give to BUC through presentation slides.

I have really enjoyed using my recent education in Marketing and working with staff and committees within BUC. I look forward to continuing to grow this ministry. I want to thank Jennifer Johnson, Rev. Beth and the staff of BUC for working with me and my busy schedule. I look forward to 2025 in this role.

Community Meal

Respectfully submitted by Jocelyn Tingley

The BUC Community Meal is a ministry of community building. By bringing together BUC members and our neighbours around a shared and open table, this meal builds community within our congregation, and with the wider community of Bedford. This ministry of hospitality is in keeping with Jesus' commandment to "love your neighbours as yourselves", and lives into Hebrews 13:2 "Do not forget to show hospitality to strangers, for by so doing some people have shown hospitality to angels without knowing it."

By actively inviting and welcoming our friends, our families and our neighbours, this act of hospitality seeks to address the reality of social isolation and the mental health implications of isolation. All members and attendees of BUC are encouraged to attend this meal, to bring friends, family and anyone they consider a neighbour. This is an inperson meal that is held from 4:30-6pm in the hall on the last Sunday of the month at Bedford United Church, with take-out meals available at that time. We fulfill the needs by preparing a Community Meal without additional costs to individuals attending.

The concept was presented to BUC Council in March 2024 and received Council's blessing to move forward with the proposed monthly meal.

After inviting a few volunteers to work with me, we offered the first meal in April 2024 and paused for the summer. The meals continued in the fall after advertising within the BUC Community for September, October (in partnership with CDC), November take-out turkey dinner.

Leveraging success and tips from other service clubs and United churches on how they implemented their community meals we continued to tweak and problem solve throughout the fall.

This initiative is highly supported by BUC staff with assistance in promoting and attending the meals. Brian Skelly has been instrumental in obtaining helping hands for setting up the tables for the meals.

Advertising takes place in the weekly BUC Newsletter, on our website calendar, BUC's FaceBook and Instagram pages, and word of mouth to bring a friend.

On average we serve 50-75 dinners per meal (including volunteers and take-out requests for neighbours of participants)

Our volunteers participate in preparing and serving the meal as well as tackling setup and takedown each meal. On average, 13 volunteers from BUC and 5-7 Lions Club Members work on each meal.



Small Group Ministries-contact the BUC office to get involved.

Gardening Small Group

Respectfully submitted by Nancy Jennings

The BUC gardening group meets several times per year, primarily spring and fall. In the spring we try to manage the weeds, loosen the soil and make new plantings. In autumn we tidy the area and prepare the beds for winter. Sometime in late spring we plan to divide perennials for a mini plant sale, possibly with donations from home gardeners in the congregation. Extra hands are more than welcome.

To the faithful gardeners in the group, a hearty "thank you" for all the help,

Seniors' Coffee Group

Coordinator and coffee-maker Sandra Nimmo

Members gather weekly for coffee and connection on Tuesdays from 10am to 11am in the porch. This group is open to all who fancy themselves to be a "senior". Join them every Tuesday, or just when you can, they will welcome you with open arms and a cup of coffee (or tea!).



Men's Group

Respectfully submitted by David Gremley

The BUC Men's Group is currently made up of approximately 80 members and in 2024 we primarily met for breakfast once a month, usually a group of 15 to 20 and had some outings (played virtual Golf). Members from the group worked to help set up tables for UCW and planned and ran the successful 2025 Spaghetti Dinner. For 2025 our plan is more outings and fundraising.

BUC Book Club

Respectfully submitted by Charlotte Rhodes

The BUC Book Club meets the third Tuesday of the month at the Church, Sept through June. It has been a long-standing group, but with a few recent changes. We have this year started meeting in the afternoons 1-3PM during the months of Nov - March, (Sept, Oct, Apr-June remain 7-9PM).

The group is currently at 20 members, with 4 new members added this year. We are mostly retired, frequently traveling individuals so average 10-12

people/meeting. Discussion is lively, lead with questions provided by the individual who recommends the book. Books are suggested and voted on during the Spring months, with the 10 books identified by the end of June for the next year. Then we hit the libraries, second-hand book shops, friends' stashes and random take one/leave one neighborhood libraries, and the odd time we can use a Library Book Club Kit. The genre of books is widespread - Fact, Fiction, Historical fiction, Dystopian, Classics etc. That is the beauty of book clubs, they take you out of your reading comfort zone!!

The group is co-lead by Charlotte Rhodes and Linda Adamson. Should you have any questions please contact us via the church office.

The BUC Makers

Co-ordinator Wendy Levo

This group of crafty people gather every-other Saturday afternoon for the opportunity to connect and work on their individual creative pursuits. All makers are welcome.

Healing Pathway

Respectfully Submitted by Tara Dixon

The Healing Pathway ministry began in early 2023. Over the past year we have provided many Healing Pathway sessions to individuals in the BUC dedicated healing room. During a session, two practitioners conduct a series of sequences either handson or hands-hovering. Our intention is to become a conduit of God's healing energy while we focus on prayer and the recipient's intention for the session. Please visit - https://www.bedfordunited.com/healingpathway/ - to request a 45 min session. Click on the banner to watch a short video or visit the FAQ to learn more. If you would like to experience healing on a physical, emotional, mental or spiritual level, please reach out. We would love to be part of your healing journey.



1st Bedford Scouting Group

Respectfully submitted by Heather Carlin, Registrar

Bedford United Church co-sponsors the 1st Bedford Scouting Group with All Saints Anglican Church. Bedford United Church has sponsored the 1st Bedford Scout Group since 1919 and are under Charter #219 which is issued annually from Scouts



It starts with Scouts.

Canada. During the 2024 reporting year, All Saints Anglican provided meeting space for the Beaver Scouts on Tuesday evenings. The remaining sections (Cubs to Venturers) met at Bedford United Church.

For the 2024 Scouting year, the 1st Bedford Group registered 41 youth and 13 adults for program delivery, for a total of 54 participants. Registration included 13 Beaver Scouts, 11 Cub Scouts, 16 Troop Scouts, and 1 Venturer Company Scout. We continue to appeal to our parents for leadership assistance to provide programming to more youth who are interested in the program.

In September 2024, we reopened our cabin at Miller Lake. This has been a project of one of our Scout leaders, who saw renewed potential in the building. The cabin provides easy access for new adventures, especially for the youth who are new to Scouting. The greater Bedford community was a great support, providing building supplies, paint, and a new metal roof. In the last quarter, the Scouts have completed several weekly meetings, as well as a camp, at the site. The Beavers and Cubs have experienced a campfire at the location. We look forward to creating more Scouting memories with our youth at the cabin.

We offer our sincere thanks to Bedford United All Saints Anglican Church for their sponsorship of the 1st Bedford Scouting Group.







2024 Annual Reports

Team Lead Report

Financial Report

Social Committee Report

Fellowship Unit Report

Fireside Unit Report

Friendship Unit Report

Presented At The

Bedford United UCW Annual General Meeting

Sunday, January 26, 2025

Leadership Team

Submitted by Debbie Pryde, Team Lead 2024

The year started out in January with our annual general meeting where 23 women attended. The meeting did not have anything surprising and what was coming up in 2024 was reviewed. The Leadership for both the Lead Team and Units was introduced with Debbie Pryde joining as the Team Lead and Rena Hill as the rep for Fellowship. Debbie Pryde provided the updated 2024 UCW Directory.

Each of the Units had busy years with worship, fellowship, fundraising, and socializing. Happy times were had by all. With happy times there are also some sad times. We lost one of our precious members in 2024. Hazel Read passed suddenly at her family home. She was a long-time member of the Fellowship Unit and thoroughly enjoyed her time with her UCW family.

The Lead Team had a busy year, meeting 6 times throughout 2024. The February meeting involved a broad overview of 2024 and what would be happening throughout the year. Events scheduled to take place in 2024 were 1) World Day of Prayer, 2) UCW area AGM, 3) Moderator's visit, 4) Maritime UCW AGM, 5) the spring worship & potluck dinner, 6) Supply 40 dozen cookies for the Berwick Camp Cookie Shack, 7) UCW Fall Rally at Cole Harbour United Church, 8) UCW Sunday worship, 9) Christmas worship service & reception. Debbie also began the process of making a change in the Lead Team where the Team Lead was involved. After 10 good years the rotation process of the Team Lead no longer worked. As with all organizations it was apparent a change was needed. The Lead Team members were asked to take the question back to the Units to get their opinions and ideas.

The previous process of World Day of Prayer services in Bedford has also taken a change. The four main churches in Bedford had rotated years, a service at BUC once every 4 years. This year the host was to be St. Ignatius; however, they did not plan to hold a service. In replacement a link to a Word Day of Prayer service on YouTube was distributed to Unit members.

The area UCW AGM was hosted by St. John's United in Fall River. Andrea Richard was the guest speaker and of the 23 attendees, 4 were from BUC. One of the items discussed was the disbandment of UCW at St. Paul's United in Spryfield.

Bedford United was honoured to host the United Church of Canada Moderator in April. The BUC UCW catered the food for the day, providing morning snacks, coffee and tea. Lunch of hamburger and vegetable soups, roll/crackers, Ozark pudding and chocolate macaroon cookies, coffee and tea, along with afternoon lemonade. A long list of dietary restrictions was involved and the ladies handled it like the pros they are. No one left hungry.

April 26 – 28th was the weekend of the Maritime Annual Meeting, held in Antigonish NS at St. James United Church. A number of BUC members attended and one of the items on the agenda was to determine if the District had to disband. It was determined that the UCW district does not have to disband because of the changes to UCC as a whole. Lee-Anne Boulet also confirmed that the Maritime UCW meeting would be held at BUC in April of 2025.

On May 6^{th,} we held our Spring Service. The service this year was presented by the Fellowship Unit with Tony and the choir joining in. The Fellowship members were also very proud to present Lynne Burrell with her Lifetime Membership pin. The collection, in the amount of \$250.90 went to Camp Kidston for their general funds. Fireside and Friendship did their usual awesome job hosting the dinner part of the evening.

The Halifax district of UCW was responsible for supplying the Berwick Camp Cookie Shack with cookies. An excess of 40 dozen cookies was taken to the camp, and a thank you goes out to Jocelyn Tingley for providing the transportation. No one was left out. No nuts were allowed and there were cookies that would keep anyone with dietary restrictions satisfied.

The UCW Fall Rally was held on October 19th at Cole Harbour United Church. Matt Fillier was the guest speaker, and the lunch was a brown bag event. According to those attending there was a good turnout from both BUC and overall.

UCW Sunday was held on October 27th. This was the first time that our lead minister wanted to be a part of the service. This was a change where the UCW ladies didn't have full control over the service and didn't present the sermon. It was nice to have Rev Beth want to take such an integral part of the service. Our bulletin provided the congregation with the history of the ladies' organizations 1868 – 1975 with an article written by Marion Christie and a side note of the current format of BUC's UCW organization.

Our Candlelight Service was held on December 2nd. Tony and the choir joined the Fireside Unit for a lovely worship service. The circling of the sanctuary in candlelight at the end of the service is always an emotional moment. This year the amount of \$373.10 collected was donated to Beacon House. The service was followed by fellowship in The Porch. Thank you to Fellowship and Friendship for setting up and tearing down a joyful event.

As noted above, the Unit Members and Lead Team discussed the format of the Lead Team in the future. The two options that were discussed were 1) Debbie Pryde to assume the position of Team Lead for a period of 5 years to be reviewed after 2 years.

2) Disband the Lead Team and combine the three units into one. For now, it was decided to adopt option 1 and review it again in 2026 and 2028.

To support both internal and external groups the Lead Team's monetary support: Halifax Presbyterial dues \$208.00; BUC memorials of \$25.00 each in memory of Margaret Locke, Ann McEachern, Rannveig Yeatman; Camp Kidston general funds \$500.00; Youth Rendez-Vous Trip \$200.00; Gift for Rev Robyn Brown-Hewitt \$100.00; WICC – Fellowship of the Least Coin \$45.00; WICC donation \$100.00; Support of the Social Team \$600.00; new Kitchen Stove for BUC \$1,351.26; thank you to Brian King \$50.00; BUC gift for Kitchen Fund (Lead plus 3 units) \$4,150.00; NUCW Mission & Service \$1200.00.

2025 Lead Team

Lead Debbie Pryde
Fellowship Sheryl Read
Fireside Isobel Fleming
Friendship Sylvia Knox
Social Eleen Varner
District Lee Anne Boulet
Treasurer Ange Falkenham

In closing, I wish to thank the many people who volunteered for the good works provided by UCW over the year. Everything is greatly appreciated. Let's all look around and know that all involved with this wonderful organization are here because we want to be, because we are co-volunteers, because we are friends, because we are family.

Namaste Debbie Pryde, Lead Team Lead

BUC LEAD UCW FINANCIAL REPORT 2024

BALANCE FORWARDED DECEMBER 31, 2023	\$805.03
REVENUE	<u></u>
FUNERAL - HARDING, JEAN	\$350.00 \$500.00
FUNERAL - TURNER, LOU FUNERAL - MCEACHERN, ANN	\$350.00
FUNERAL - SWEET, BRIAN	\$350.00 \$350.00
FUNERAL - MOREHOUSE, PAULINE	\$350.00
FUNERAL - POIRIER, CAROLE	\$350.00
FUNERAL - READ, HAZEL	\$350.00
FUNERAL - JONES, VIOLET	\$350.00
FUNERAL - FREDERICKS, RAY & HONEY	\$350.00
MAY POTLUCK SERVICE OFFERING - COLLECTED FOR	ψοσο.σσ
CAMP KIDSTON	\$250.00
CATERING FUNDRAISER - UCC MODERATOR VISIT	\$3,000.00
REIMBURSEMENT FROM FELLOWSHIP FOR LIFE	
MEMBERSHIP PIN L.BURRELL	\$60.00
ESTATE OF LOCKE, MARGARET	\$5,000.00
FELLOWSHIP OF LEAST COIN FOR 3 UNITS	\$45.00
DEC CANDLELIGHT SERVICE OFFERING - COLLECTED FOR	
BEACON HOUSE	\$373.10
FELLOWSHIP FOR BUC'S KITCHEN'S FUND	\$1,500.00
FIRESIDE FOR BUC'S KITCHEN'S FUND	\$1,000.00
FRIENDSHIP FOR BUC'S KITCHEN'S FUND	ሞድርስ ስለ
	\$650.00
MONIES IN	\$15,178.10
MONIES IN EXPENDITURES	\$15,178.10
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES	\$15,178.10 \$208.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP)	\$15,178.10 \$208.00 \$60.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET	\$15,178.10 \$208.00 \$60.00 \$25.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN	\$15,178.10 \$208.00 \$60.00 \$25.00 \$25.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$500.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$200.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$200.00 \$73.87
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$200.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH REIMBUSEMENT - DEBBIE PRYDE - MODERATOR LUNCH CAMP KIDSTON - GENERAL FUNDS FROM MAY POTLUCK	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$500.00 \$200.00 \$73.87 \$65.18
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$500.00 \$200.00 \$73.87 \$65.18
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH REIMBUSEMENT - DEBBIE PRYDE - MODERATOR LUNCH CAMP KIDSTON - GENERAL FUNDS FROM MAY POTLUCK OFFERING	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$500.00 \$73.87 \$65.18 \$250.90 \$100.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH REIMBUSEMENT - DEBBIE PRYDE - MODERATOR LUNCH CAMP KIDSTON - GENERAL FUNDS FROM MAY POTLUCK OFFERING ROBYN BROWN-HEWITT - LEAVING GIFT	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$500.00 \$200.00 \$73.87 \$65.18
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH REIMBUSEMENT - DEBBIE PRYDE - MODERATOR LUNCH CAMP KIDSTON - GENERAL FUNDS FROM MAY POTLUCK OFFERING ROBYN BROWN-HEWITT - LEAVING GIFT REIMBURSEMENT - RENA HILL - ROBYN'S GIFT	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$25.00 \$500.00 \$200.00 \$73.87 \$65.18 \$250.90 \$100.00 \$23.47
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH REIMBUSEMENT - DEBBIE PRYDE - MODERATOR LUNCH CAMP KIDSTON - GENERAL FUNDS FROM MAY POTLUCK OFFERING ROBYN BROWN-HEWITT - LEAVING GIFT REIMBURSEMENT - RENA HILL - ROBYN'S GIFT WICC - FELLOWSHIP OF THE LEAST COIN	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$500.00 \$73.87 \$65.18 \$250.90 \$100.00 \$23.47 \$45.00
MONIES IN EXPENDITURES HALIFAX PRESBYTERIAL DUES LIFE MEMBERSHIP (REIMBURSED BY FELLOWSHIP) BUC MEMORIAL - LOCKE, MARGARET BUC MEMORIAL - MCEACHERN, ANN BUC MEMORIAL - YEATMAN, RANNVEIG CAMP KIDSTON - GENERAL FUNDS BUC - RENDEZ VOUS TRIP REIMBURSEMENT - RENA HILL - MODERATOR LUNCH REIMBUSEMENT - DEBBIE PRYDE - MODERATOR LUNCH CAMP KIDSTON - GENERAL FUNDS FROM MAY POTLUCK OFFERING ROBYN BROWN-HEWITT - LEAVING GIFT REIMBURSEMENT - RENA HILL - ROBYN'S GIFT WICC - FELLOWSHIP OF THE LEAST COIN WICC - DONATION	\$208.00 \$60.00 \$25.00 \$25.00 \$25.00 \$500.00 \$200.00 \$73.87 \$65.18 \$250.90 \$100.00 \$23.47 \$45.00 \$100.00

THANK YOU TO BRIAN KING	\$50.00
BEACON HOUSE - OFFERING FROM DEC SERVICE	\$373.10
BUC GIFT FOR KITCHEN FUND - LEAD + 3 UNITS	\$4,150.00
NUCW - MISSION & SERVICE	\$1,200.00
BANK FEES - 12 MONTHS @ \$ 3.00/MONTH	\$36.00
TOTAL	\$9,461.78
BALANCE AS OF DECEMBER 31, 2024	\$6,521.35

Submitted by Angela Falkenham - Treasurer BUC Lead UCW

Social Committee Annual Report 2024

Ellen Varner, Leadership Team Rep

The Social Committee provided eleven receptions this year.

Friday, February 2nd Jean Harding

Wednesday, February 7th Lewis Turner

Thursday, March 7th Elizabeth McEachern

Wednesday, May 22nd Carole Poirier

Saturday, May 25th Brian Sweet

Tuesday, May 28th Pauline Morehouse

Friday, June 14th Hazel Read

Wednesday, June 26th Violet Jones

Monday, October 28th Betty Seward

Friday, November 29th Honey and Ray Fredericks

Wednesday, December 18th Colina (Connie) Keefe

Respectfully submitted, Ellen Varner, Leadership Team Rep

Fellowship UCW

Respectfully submitted, Angela Falkenham, Co-Chair

2024 was a busy year!

We started the year off with a New Year's Party – hosted by Rena Hill and Ellen Varner – had a quick meeting, followed by a scrumptious potluck lunch and then a Food/Kitchen themed gift exchange – a wonderful start to 2024!

Enjoyed a couple of speakers, inviting Fireside and Friendship to join in;

Rev Robyn Brown-Hewitt – Supply Congregation Care Minister @ BUC shared with us, helped us get to know her better and spoke about her position @ Dalhousie University – emphasizing the depth of food insecurity among the student body. Robyn's sharing moved us to do a food collection to drop off to Dal's food bank.

Thelma Gregan who works with the Scottish Rite Charitable Foundation shared with us what she and this organization does – Improving the lives of children with Dyslexia – a small exercise to help us appreciate some of the help they provide.

Fellowship members shared in the reading of scripture during the May services.

UCW Lead offers refreshments after a funeral @ BUC, a huge THANK YOU to all that are involved – organizers, bakers, sandwich makers, set up and clean up, dishwashers....

We hosted our St. Patrick's Day Luncheon – great success.

All 3 units provided snack and luncheon in April for the Moderator's visit as a group fundraiser.

Many baked cookies for Berwick Camp's Cookie Cottage.

We lost one of our own this year – with heavy hearts we said goodbye to long time member Hazel Read – proud to participate in her Celebration of Life.

Our own Jocelyn Tingley started the Community Meal this year @ BUC – Fellowship supported her with donations, time, and attendance. Good meal while enjoying Good Community.

We had 2 members celebrate 90th Birthdays

Our Lynne Burrell was presented with her Life Membership Award Pin.

In December some of our members made cookies, these and a poinsettia were delivered to some of our members who have not been out much lately.

December was our Luncheon and Bake Sale – lots of work and lots of happy tummies!

One of our goals is to give back financially included this year; we sponsored a child to go to Camp Kidston, donated to Dalhousie Student Food Bank, Gifted BUC \$ 1500.00 towards the Kitchen fund, made memorial donations to BUC for past members and family, Least Coin, and Thank yous.

Moved our meetings to the 2nd Saturday of each month @ 10 am in the parlour to see if more convenient

I am so lucky to have joined a group that I feel so comfortable in – Thank you to all the Fellowship UCW ladies!

All are Welcome, All the time! Come join us for session.

Officers for 2025
Co-Chairs – Angela Falkenham and Rena Hill
Secretary – Linda Morrison
Treasurer – Lynne Burrell
Representative to Leadership Team – Sheryl Read

UCW Fellowship Unit

Fellowship Financial report Cash on hand, January 1, 2024 Revenue 2024		\$1,527.34
Collection	\$ 390.00	
Bring & Buy	\$ 249.00	
Bake Sale	\$1,283.00	
Christmas Luncheon	\$1,585.00	
St. Paddy's Luncheon	\$ 780.00	
Memorial Donations	\$ 429.12	
Jewellery	\$ 40.00	
Total Revenue		\$4,756.12
Expenses 2024		
Least Coin	\$ 15.00	
Bedford United Church	\$1,500.00	
Hoonorariums	\$ 100.00	
Camp Kidston	\$ 425.00	
Gifts with Vision	\$ 100.00	
Memorial Donations	\$ 125.00	
Luncheon Expenses	\$ 661.95	
Donation-Community Meal	\$ 100.00	
Life Membership Pin	\$ 60.00	
Other (cards)	\$ 32.25	
Total Expenses	Ψ 02.20	\$3,119.20
Year End Net Revenue		\$1,636.92
rear Ellu Net Revellue		φ1,030.9Z
Closing Cash Balance 2024		\$3,164.26

Friendship UCW

Respectfully submitted, Bette-Joan Knowles, President

January 06, 2024, was our first meeting in the new year. We meet in the parlor at 1pm the first and third Monday of the month. We always invite new members to join our group. We start with tea and sweet of some kind, then our worship service and meeting. We have eleven active members and one honorary member. We lost a member, Holly Connor who moved to Three Mile Plains Nova Scotia. We gained a new member, Bonnie Dawson. so pleased to have her.

We still do our part in making sandwiches and sweets for funerals and functions.

Things were kind of slow in the early months of the new year. In April our unit helped making food for United Church Moderator. Eighty to one hundred people were expected.

The UCC East UCW AGM was held in Antigonish April 26-28. From our unit we had Lee-Anne Boulet, Mary Louise Mills, Bette-Joan Knowles, and a past member of our unit, Colleen Wilson. We enjoyed our time there with the ladies and all the activities.

In May we were on set up for our potluck and church service. We used May Polls for a display on our tables.

There has been a church service at 2pm on the third Thursday of each month. Many of our unit members attend and there is a social time afterwards.

In May we went to Vernon's Diner for lunch on the Hammonds Road. My daughter Sherri came with us.

In July our unit made thirteen dozen cookies for Berwick Camp.

Saint John's United Church Fall River has three different luncheons and dinner and we always attend to support them. They always put on a good spread of food.

On September 9th after our meeting, we had a fun filled auction of homemade items with Penny as auctioneer. This went over well.

At our September 23 meeting Mary Louise made a cake to celebrate those who had Birthdays during the summer. Joy, Marg, Vi, and especially, Penny, who celebrated her 80th birthday.

October 19 was our Fall Rally at Cole Harbour. Reverend Matt Fillier was our guest speaker, speaking on grief.

Jocelyn Tingley was in touch with me and Penny McKeen to see if we could make napkins and table clothes for the dinner they have each month at the church. Penny and I both made napkins, and I made two table cloths.

In December we had a table at Fellowship's luncheon and sale. We made frozen meals for 1-2 people. We had soups, chiles, shepherd's pie, baked beans and cabbage rolls. This turned out to be a hit. Lee-Anne had some homemade dish clothes to sell.

We went to Cha Baa Thai restaurant for our Christmas outing.

Our Unit Executives for 2025

President Bette-Joan Knowles
Vice President Lee-Anne Boulet
Secretary Mary Louise Mills
Treasure Violet Herczeg
Team Rep. Sylvia Knox

Caller List Joy Moyes, Mary Louise Mills

Treasurer's Report Friendship Unit-2024

Opening Balance: Jan. 8 - 2024 \$93.96 Income 2024 \$650.00

Offering \$566.55

Least Coin \$14.30

Total Income \$1230.85

Disbursements 2024

Donations Souls Harbour \$200,00
Camp Kidston \$200.00
Donation Rendaz-Vous \$175.00
Least Coin \$15.00
Bedford United Church \$650.00

Total disbursements \$1240.00

Balance: Dec.09-2024 \$84.81

Prepared by Violet Herczeg Treasurer

















Mission and Service Fund

Carolyn Crowell - 'Enthusiast'

The United Church of Canada uses monies from the Mission & Service Fund to address problems and opportunities that are beyond our congregation, including local concerns such as Brunswick Street Mission.

In times of natural disasters and war our givings are directed in the most useful way - partnering with local charities to reduce overheads, etc.

Stories about the use of the M&S Fund are in the weekly bulletin and vary widely, so there is always something one can support. The *Gifts with Vision* brochure (online or in the foyer) includes several projects from which you can choose. You and your child or grandchild can select one easily.

Give to others as you have Received

Trustees

Respectfully submitted by Karen Parnell

Chair: Karen Parnell Vice Chair: Dave Strickland

Maurice Tugwell, Barry Goodwin, Rev. Beth Hayward

After many years of dedicated service, John Doehler stepped down as a Trustee. Thank you, John, for your contributions as a Trustee during your years of service. Therefore, we have an opening for an additional Trustee volunteer.

Trustees had no immediate concerns in 2024, and we did not hold a meeting.

Our Canoe Investment fund had a better return in 2024 than 2023 as indicated in the financial report.

During the past year, with no chair of property, the Trustee Chair was involved with some property concerns pertaining to insurance coverage and a bill received after remediation from the flood of 2023. David Hart, as new acting property chair, was provided information for follow-up with our insurance provider.

In March, we received notification from Atlantic Wealth Management (AWM) of a death benefit BUC would receive as the Beneficiary from the estate of a BUC congregant. Trustee chair completed and delivered the paperwork to AWM, and the benefit was sent to our Treasurer for deposit.

Stewardship Team

Respectfully submitted by Janice Reid

Huge thanks to the 2024 Stewardship team, who perform the many financial functions necessary for BUC to operate. I'd like to acknowledge the countless hours of contribution from this team of generous, dedicated volunteers. It's a special team that can do such demanding work amid smiles and laughter. Many thanks to:

Debbie Pryde: Treasurer and Financial Transactions lead

Carol McKnight: Financial Statements and Reporting

Marilyn Sceles: Member at Large

Bob Hodgson: Stewardship Contributor and Special Projects

Carolyn Crowell: Mission & Service Enthusiast

Diane Livingstone: Coordination and Counting of Offerings, Envelopes and the reliable Counters: Jean MacLeod, Rita Stevens, Linda Adamson,

Lorraine DeLuca, Edi Gilbert and Diane Livingstone.

Your Stewardship team performs a multitude of tasks, including the following activities:

- Organizing counters for BUC donations and offerings
- Tax slip preparation and reminders
- Payroll and benefit functions for BUC personnel
- Banking
- Bill payments
- Managing and recording BUC's receipts and expenses
- Financial statements and management reports
- Financial guidance to Council, Executive, and BUC teams
- Review of donations for CRA charitable receipts
- CRA Charity Information Return
- United Church of Canada financial statistics submission
- Interpretation and policy advice

Over the past few years, this Stewardship team has been working to rejuvenate BUC's financial framework. BUC is not a small organization. Although relying on many, many volunteers, BUC is still an organization with receipts over \$.5M, obligated to meet Canadian charity requirements, and requiring a robust framework of policies, practices, and accessible financial information.

Our work has guided an evolution of BUC's Chart of Accounts, defined clearer accountabilities, introduced requisition forms with easier processing, provided Team leads with financial information and advice, and implemented policies and practices where greater consistency or guidance was needed. We have a vision of providing sound and timely financial information, not only for accounting and regulatory requirements, but to trend financial performance and to inform strategic decision-making.

This continues to be an ambitious undertaking. Much work remains to be done to fully establish the kind of framework that eases new volunteers into their roles while maintaining a high standard of financial reliability. And that's just the basics. It's difficult to enhance BUC's analytical capabilities and develop the strategic information needed to support future-oriented choices when our efforts must primarily focus on transactional reliability.

For 2024, I'm happy to report that we earned a small surplus of \$572, despite starting the year with a budget predicting a \$79.8K loss. This swing speaks to the fluidity of BUC's financial health as well as to the support and dedication of our BUC family.

How did we do it? The short story is we received \$70K more and spent \$10K less, but here's the 2024 highlights and inferences:

Total general donations were \$16K higher than budget by year-end. This is the combination of two shifts. PAR donations, which represent the most reliable means of giving to BUC, decreased by over \$11K. General givings through other means and envelope donations combined for a \$27K increase. This highlights the challenge forecasting revenue for BUC, and underscores BUC's reliance on less predictable but significant donations. For reference, PAR donations had decreased by \$17K in 2023.

Rental income more than doubled, achieving over \$65K. Of caution is that a major tenant in 2024, will not be continuing through 2025.

Funeral Ministry receipts contributed \$16K towards BUC expenses.

A non-recurrent investment income of \$3K was received.

Final expenses were \$10K less than budgeted, which when combined with the additional \$70K in revenue results in the positive year-end performance. Expenditure areas of note include M&P costs, where changes in staff personnel led to a \$21K reduction in costs; a savings of \$7K under Council that had been earmarked if necessary for BUC transformation work; with both of these more than offsetting the \$15K higher costs incurred within Property.

Please see the included 2024 Financial Statements and Notes for further information, and feel free to reach out to the Stewardship team with any questions or suggestions.

For 2025, BUC is once again facing a significantly negative budget situation. Revenues less expenses are showing a \$57.6K loss. Following discussion, Stewardship recommended to Council that the sum of the team submissions and expectations be fully presented to the congregation via the AGM. Our recommendation is to present a realistic picture of BUC's financial challenges and not lose sight of our challenges. We also wish to highlight the key areas through which collectively we can mitigate the results towards achieving a healthy year-end result.

Key items are identified in the Notes to the Budget Proposal. For revenues, the proposed budget reflects a growth in PAR givings, contrary to the downward trend of past years. It identifies a focus and rejuvenation of general fundraising, as well as what we hope will prove to be a conservative estimate for rental income.

Expenses include a \$15K allowance within the Property team to provide flexibility to address in-year pressures and requirements. \$12K is included for part-time bookkeeping services to relieve Stewardship volunteers of some core functionality and allow greater focus on further development of BUC's financial capacity. A new \$2K budget for communication budget replaces past transition-focused budgets within Council. Within M&P, Sabbatical, maternity, and known employee factors are fully reflected.







BEDFORD UNITED CHURCH

BALANCE SHEET DECEMBER 31, 2024

		GENERAL OPERATING FUND	CAPITAL FUND	TRUST FUND	TOTAL 2024	2023
ASSETS	Note					
Current Assets						
Cash		\$160,037		-	\$160,037	\$155,491
Accounts receivable		<u>5,450</u>		=7	<u>5,450</u>	<u>5,321</u>
		165,487	-	_	165,487	160,812
Investments	3	E	8	412,934	412,934	387,420
Capital Assets	4	.=	1,646,807	-1	1,646,807	1,646,807
		\$165,487	\$1,646,807	\$412,934	\$2,225,228	\$2,195,039
LIABILITIES AND FUND BALANCES LIABILITIES Current Liabilities						
Accrued liabilities		35,703	20	_	35,703	30,460
Payable to UCC		250	-	=	250	0
Deferred revenue		39,124	-	-	39,124	30,598
Provision for sabbatical leave		39,996		= .	39,996	39,996
Current portion of long-term						
debt	5	<u>10,324</u>	51	-	<u>10,324</u>	10,019
		125,397	₩ .l	.	125,397	111,073
Long Term Debt	5	36,507	-	= 1	<u>36,507</u>	<u>46,831</u>
		<u>161,904</u>	-		<u>161,904</u>	157,904
CHURCH EQUITY		3,583	1,646,807	412,934	2,063,324	2,037,135
		\$165,487	\$1,646,807	\$412,934	\$2,225,228	\$2,195,039

These financial statements are to be read in conjunction with the Accounting Policies and Notes to the Financial Statements.

BEDFORD UNITED CHURCH

GENERAL OPERATING FUND STATEMENT OF INCOME AND EQUITY For The Year Ended December 31, 2024

REVENUE			Budget 2024	2024	2023
PAR 276,500 265,067 274,853 Special Donations / Memorials 57,200 80,893 90,469 Offerings Sub-Total 405,700 422,580 437,225 Income from Property 31,000 65,709 31,379 General Fundraising (net) 15,000 15,100 12,170 Contribution from Trust Fund 3 15,500 15,547 15,780 Funeral Ministry Revenue 0 15,700 8,250 Grants & Investment Income 0 3,252 3,784 EXPENSES Ministry and Personnel 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889	REVENUE	Note			
Special Donations / Memorials 57,200 80,893 90,469 Offerings Sub-Total 405,700 422,580 437,225 Income from Property 31,000 65,709 31,379 General Fundraising (net) 15,000 15,100 12,170 Contribution from Trust Fund 3 15,500 15,547 15,780 Funeral Ministry Revenue 0 15,700 8,250 Grants & Investment Income 0 3,252 3,784 EXPENSES Ministry and Personnel 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 MET INCOME / LOSS (\$79,770) \$67	Envelopes / Loose		\$72,000	\$76,620	\$71,903
Offerings Sub-Total 405,700 422,580 437,225 Income from Property 31,000 65,709 31,379 General Fundraising (net) 15,000 15,100 12,170 Contribution from Trust Fund 3 15,500 15,547 15,780 Funeral Ministry Revenue 0 15,700 8,250 Grants & Investment Income 0 3,252 3,784 EXPENSES 467,200 537,887 508,588 EXPENSES 4 81,335 96,401 78,301 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 MET INCOME / LOSS (\$79,770) \$675 (\$1,798) GENERAL O	PAR		276,500	265,067	274,853
Income from Property	Special Donations / Memorials		57,200	80,893	90,469
General Fundraising (net) 15,000 15,100 12,170 Contribution from Trust Fund 3 15,500 15,547 15,780 Funeral Ministry Revenue 0 15,700 8,250 Grants & Investment Income 0 3,252 3,784 467,200 537,887 508,588 EXPENSES Ministry and Personnel 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year 2,908 4,706 Net Income (Loss) 7	Offerings Sub-Total		405,700	422,580	437,225
Contribution from Trust Fund Funeral Ministry Revenue 3 15,500 15,547 15,780 Funeral Ministry Revenue 0 15,700 8,250 Grants & Investment Income 467,200 537,887 508,588 EXPENSES 467,200 537,887 508,588 EXPENSES 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY 8 2,908 4,706 Net Income (Loss) 7 \$60,000 \$51,704 \$60,036 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 <th>Income from Property</th> <th></th> <th>31,000</th> <th>65,709</th> <th>31,379</th>	Income from Property		31,000	65,709	31,379
Funeral Ministry Revenue 0 15,700 8,250 Grants & Investment Income 467,200 537,887 508,588 EXPENSES 467,200 537,887 508,588 EXPENSES 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 MET INCOME / LOSS (\$79,770) \$675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	General Fundraising (net)		15,000	15,100	12,170
Grants & Investment Income 0 3,252 3,784 467,200 537,887 508,588 EXPENSES Ministry and Personnel 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 MET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Contribution from Trust Fund	3	15,500	15,547	15,780
Mission And Service Collections 1,467,200 537,887 508,588	Funeral Ministry Revenue		0	15,700	8,250
EXPENSES Ministry and Personnel 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Grants & Investment Income		0	3,252	3,784
Ministry and Personnel 391,235 369,888 360,769 Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036			467,200	537,887	508,588
Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	EXPENSES				
Property Expenses 4 81,335 96,401 78,301 Program/Committee Expenses (net) 6 21,900 23,951 20,357 Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Ministry and Personnel		391,235	369,888	360,769
Denominational Assessment 22,400 22,398 21,516 Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Property Expenses	4	81,335	96,401	78,301
Administrative Costs 17,500 19,031 17,584 Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Program/Committee Expenses (net)	6	21,900	23,951	20,357
Finance Expenses 4,600 4,743 4,971 Council / Ministerial Expenses 8,000 800 6,889 546,970 537,212 510,387 NET INCOME / LOSS (\$79,770) \$675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Denominational Assessment		22,400	22,398	21,516
Council / Ministerial Expenses 8,000 800 6,889 546,970 537,212 510,387 NET INCOME / LOSS (\$79,770) \$675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 4,706 Net Income (Loss) 675 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Administrative Costs		17,500	19,031	17,584
NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY Beginning of year Net Income (Loss) 2,908 675 (1,798) 4,706 (1,798) MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Finance Expenses		4,600	4,743	4,971
NET INCOME / LOSS (\$79,770) \$ 675 (\$1,798) GENERAL OPERATING FUND EQUITY	Council / Ministerial Expenses		8,000	800	6,889
GENERAL OPERATING FUND EQUITY Beginning of year 2,908 4,706 Net Income (Loss) 675 (1,798) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036			546,970	537,212	510,387
GENERAL OPERATING FUND EQUITY Beginning of year 2,908 4,706 Net Income (Loss) 675 (1,798) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	NET INCOME / LOSS		(\$79.770)	\$ 675	(\$1.798)
Beginning of year 2,908 4,706 Net Income (Loss) 675 (1,798) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036			(4,3,7,0)	* 0.5	(71,730)
Net Income (Loss) 675 (1,798) \$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036					
\$3,583 \$2,908 MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036				973	
MISSION AND SERVICE COLLECTIONS 7 \$60,000 \$51,704 \$60,036	Net Income (Loss)			675	(1,798)
				\$3,583	\$2,908
	MISSION AND SERVICE COLLECTIONS	7	\$60,000	\$51,704	\$60.036

These financial statements are to be read in conjunction with the Accounting Policies and Notes to the Financial Statements.

BEDFORD UNITED CHURCH NOTES TO THE FINANCIAL STATEMENTS December 31, 2024

1. NATURE OF THE ORGANIZATION

Bedford United Church (the Church) is a charitable organization providing services of the United Church of Canada in the Bedford pastoral charge of Nova Scotia. The Church is a registered charity within the definition of the Income Tax Act and therefore, as long as it complies with the rules and regulations of the Income Tax Act, is exempt from income taxes and may issue charitable donation receipts to donors.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies applied in these financial statements are summarized below.

Fund accounting

The accounts of the Church are maintained in accordance with the principles of Fund Accounting. Fund Accounting comprises the collective accounting procedures resulting in a self-balancing set of accounts for each fund established by legal, contractual or voluntary actions of the Church. Elements of a fund can include assets, liabilities, net assets, revenues and expenses (and gains and losses, where appropriate). For financial reporting purposes, accounts with similar characteristics have been combined into three major funds. Within each of these larger funds, contributions with external restrictions specific to the donation are tracked internally.

General Operating Fund

The General Operating fund reflects the primary operations of the Church including revenues generated from offerings, fundraising, facility rentals, and investments, as well as organizational expenditures incurred.

Capital Fund

The capital fund is the set of accounts, all elements of which pertain and are solely restricted to capital items. This includes restricted contributions as well as the use of such restricted revenue for capital expenditures. As such, the net balance of the capital fund represents the equity that the Church holds in capital assets.

Trust Fund

The trust fund includes both trusts and endowments to the Church and are held in trust for the Church by the Trustees of the Church. There exist various restrictions placed upon the use of these funds.

Revenue recognition

The Church follows the restricted fund method of accounting for contributions.

Unrestricted contributions are recognised as revenue of the General Operating Fund in the year received, or as a revenue receivable if the amount to be received can be reasonably estimated and reasonably assured of collection.

Restricted contributions relating to general operations are recognised as revenue of the General Operating Fund in the year in which the related expenditures are incurred. All other restricted contributions are recognised as revenue of the Capital or Trust Fund as appropriate.

Cash

Cash includes cash on hand and deposits held with Canadian financial institutions, net of outstanding transactions.

BEDFORD UNITED CHURCH NOTES TO THE FINANCIAL STATEMENTS December 31, 2024

Capital assets

As a small organization, the Church has chosen to expense all tangible capital assets except those of a significant nature which it chooses to record as capital assets in the Capital Fund. As required by ASNPO, the amount of tangible capital assets recorded as current expenditures are identified in these notes to the Financial Statements.

Capital assets include the original cost of the assets based upon the 1984 audited financial statements, the donations and expenditures relating to the expansion and improvement of the building, the cost of the organ, and the cost of the parking lot and heat pump improvements.

Contributed services

Volunteers contribute a significant amount of their time each year to assist the Church in carrying out its activities. Because of the difficulty in determining fair value, contributed services are not recognised in the financial statements.

3. INVESTMENTS

T

The Trust Fund includes investments held in trust by the Trustees:	2024	2023
Canoe Defensive Global Balance Fund, at market value Cost \$382,421	\$412,934	\$387,420

In accordance with the terms of the Investment Policy Statement, the General Operating Fund may expect over time to receive four percent (4%) of the market value of the portfolio as at December 31 of the previous year.

4. CAPITAL ASSETS

Cost amounts for capital assets comprise the following:

2024	2023
\$25,000	\$25,000
226,192	226,192
8,550	8,550
259,742	259,742
894,618	894,618
97,075	97,075
395,372	395,372
1,387,065	1,387,065
\$1,646,807	\$1,646,807
	\$25,000 226,192 8,550 259,742 894,618 97,075 395,372 1,387,065

During the period \$ nil (2023 - nil) capital purchases were expensed and included in Property Expenses.

BEDFORD UNITED CHURCH NOTES TO THE FINANCIAL STATEMENTS December 31, 2024

5. LONG TERM DEBT		
	2024	2023
Church Extension Board of Region 15 of the United Church of Canada. This loan bears interest at 3% and is repayable April 1, 2029.	\$46,831	\$56,850
	46,831	56,850
less: Amount shown as current liability	(10,324)	(10,019)
	\$36,507	\$46,831

6. PROGRAM / COMMITTEE EXPENSES				
			2024	2023
	Revenue	Program		
	Collected	Expenditure		
Inclusivity Committee	191	80	(111)	473
Christian Development	27,787	33,418	5,631	5,337
Outreach	4,442	4,442	0	324
Congregational Care	7,483	10,438	2,955	1,802
Worship & Music	2,755	12,954	10,199	4,890
Other	0	5,277	5,277	7,531
			\$23,951	\$20 357

7. MISSION AND SERVICE

During the year the Church collected \$51,704 (2023 - \$60,036) of which \$0 (2023 - nil) was the balance owing to the United Church of Canada for Mission and Service at December 31, 2024.

8. LEASE COMMITMENTS

Future minimum lease payments for the photocopier are:

2025	\$3,804
2026	\$3,804
2027	\$1,902

BEDFORD UNITED CHURCH

GENERAL OPERATING FUND 2025 BUDGET PROPOSAL

		Budget 2025	2024	2023
REVENUE	Note			
Envelopes / Loose		\$77,000	\$76,620	\$71,903
PAR		285,000	265,067	274,853
Other General Givings / Memorials		81,000	79,943	90,469
Offerings Sub-Total		443,000	421,630	437,225
Income from Property		28,000	65,709	31,379
General Fundraising (net)		38,000	16,050	12,170
Contribution from Trust Fund	1	16,518	15,547	15,780
Funeral Ministry Revenue	2	6,000	15,700	8,250
Grants & Investment Income		0	3,252	3,784
Designated revenue	3	4,750		
		536,268	537,887	508,588
EXPENSES				
Ministry and Personnel	4	400,320	369,887	360,769
Property Expenses	5	110,292	96,401	78,503
Program/Committee Expenses (net)	6	24,425	24,055	20,595
Denominational Assessment		23,300	22,398	21,516
Administrative Costs	7	27,522	19,031	17,823
Finance Expenses		5,000	4,743	4,971
Council / Ministerial Expenses		3,000	800	6,235
		593,859	537,315	510,412
NET INCOME / LOSS		(\$57,591)	\$572	(\$1,823)
MISSION AND SERVICE COLLECTIONS		\$55,000	\$51,704	\$60,036

^{(1) 4%} based on 2024 Year-end Trust Fund statement.

(5) Property costs increased by 3%. An amount of \$15K is now budgeted as Major Maintenance to allow flexibility to in-year budget.

(6)	Worship and Music	12,475
	Christian Development	7,650
	Congregational Care	1,200
	Inclusivity	750
	Outreach	200
	Ministry/Personnel	50
	Stewardship	50
	Welcoming	50
	Communications	2,000
	Total Program/Committee Budgets (net)	\$24,425

⁽⁷⁾ Administrative costs increased by 3%. Cost of \$12,000 included for part-time bookkeeper.

⁽²⁾ Funeral Ministry revenue appears low since direct costs are excluded from both revenue and expenditures in this Proforma. Thus, this amount represents an estimated contribution towards fixed costs, primarily property.

⁽³⁾ This represents revenues being brought into 2025 from legacy liability accounts.

⁽⁴⁾ Ministry & Personnel budget includes mandatory 3% salary increase to Ministerial staff, similar increase to BUC staff, increase to Lead Minister beginning in November, as per contract review; backfill for sabbatical and maternity; and allowance for sabbatical accrual.