

**ANNUAL GENERAL MEETING  
LUTHERAN CHURCH OF THE CROSS OF VICTORIA  
3787 Cedar Hill Rd. Victoria, British Columbia**

**March 8, 2026**

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## **2026 ANNUAL GENERAL MEETING – Agenda**

Lutheran Church of the Cross of Victoria

March 8, 2026

1. **CALL TO ORDER** – Karen Johnson-Lefsrud
2. **OPENING PRAYER** – Pastor Lyndon
3. **DECLARATION OF QUORUM** – Angela Chorney
4. **APPROVAL OF AGENDA** – Motion to approve
5. **APPROVAL OF MINUTES**
  - 5.1 March 9, 2025 – AGM
  - 5.2 October 19, 2025 – Special General Meeting
6. **BUSINESS ARISING FROM THE MINUTES**
7. **REPORTS**
  - 7.1 Pastor’s Report – Pastor Lyndon
  - 7.2 Chair’s Report – Karen Johnson-Lefsrud
  - 7.3 2026 Nominations
    - 7.3.1 Committee Report – Laura Cochrane
    - 7.3.2 Call for Nominations from the Floor
    - 7.3.3 Motion to Accept Nominations
8. **FINANCIAL REPORTS**
  - 8.1 Report of the Fiscal year ending December 31, 2025 – Johann Kuntze
  - 8.2 Financial Statements – Motion to Approve
  - 8.3 2026 Budget – Motion to Approve
  - 8.4 Line of Credit

**MOTION: That the congregation authorize the officers of the Council to re-establish a Line of Credit with our financial institution, Vancity in the amount of \$70,000.00.**  
(Note: Our Line of Credit with Vancity was removed when we paid off the mortgage, and to re-establish it we require congregational approval. It has never been used but provides security for cash flow reasons.)
9. **BOARD AND COMMITTEE REPORTS**
  - 9.1 Questions or Comments to the Reports
10. **NEW BUSINESS**
  - 10.1 Vision and Priorities Document

**MOTION: That the Vision and Priorities Document 2026-2030 be adopted as presented.**
11. **CLOSING PRAYER** - Pastor Lyndon
12. **ADJOURNMENT**

**LUTHERAN CHURCH OF THE CROSS OF VICTORIA  
2025 ANNUAL GENERAL MEETING – Minutes  
March 9, 2025**

**Attendance:** The attendance sheet is filed in the church office.

**1. CALL TO ORDER – Michael Coughlin**

Called to order at 12:15.

**2. OPENING PRAYER - Pastor Lyndon**

**3. DECLARATION OF QUORUM – Janice Nelson**

The congregations' bylaws state that twenty-five (25) voting members shall constitute a quorum. 58 members are present enabling a quorum to be established.

**4. APPROVAL OF AGENDA**

**MOTION MSC:** That the Agenda be approved as circulated.

**5. APPROVAL OF MINUTES**

**5.1 March 10, 2024**

**MOTION MSC:** That the Minutes from the March 10, 2024 AGM be approved.

**6. BUSINESS ARISING FROM THE MINUTES**

**7. REPORTS**

**7.1. Pastor's Report - Pastor Lyndon**

It was noted that the Statistical Worship and Membership report has errors. The report will be checked and a new report will be issued.

**7.2. Chair's Report – Michael Coughlin**

**7.3. 2025 Nominations**

**7.3.1 Committee Report – Laura Cochrane**

**7.3.2 Call for Nominations from the Floor**

**MOTION MSC** that the motions from the floor be closed.

**7.3.3 Motion to Accept Nominations**

**MOTION MSC** that the nomination report be accepted.

**8. FINANCIAL REPORT**

**8.1. Report of the Fiscal year ending December 31, 2024 – Johann Kuntze**

Michael and Johann provided highlights of the year end financial report.

**8.2. Financial Statements**

**MOTION MSC: That the 2024 Financial Statements be approved.**

### **8.3. 2025 Budget – Motion to Approve**

**MOTION MSC: That the 2025 Budget be approved as presented.**

## **9. BOARD AND COMMITTEE REPORTS**

### **9.1. Questions or Comments to the Reports**

Boston gave a brief outline of the duties of the Board of Care and invited anyone interested in joining the board to contact him.

A request was made to provide an outline of what all of the boards are responsible for. The Bylaws and Terms of Reference for each Board are on the website under governance on the website. A note will be in the Crossroads on how to link to this information.

A question was raised about a new photo board. We were advised that the Synod asked all congregations to remove their photo boards due to privacy issues. A printed photo directory is being updated which will also include an online version.

We were advised that there is a need to change the way that coffee is hosted each week. It is becoming increasingly difficult to find people to host. Therefore, we may change to having an expanded coffee time once a month. On other Sundays it would be much lighter as is done in summer.

## **10. NEW BUSINESS**

### **10.1 Sale of Luther House**

An update on the sale of Lutheran House and the parking lot was provided. The demolition of the house, parking lot and one wing of Luther Court is expected to start on April 1, 2025. The parking lot will be closed as of March 24th.

#### **10.1.1 Joint Project Committee Update – Karen Johnson-Lefsrud**

Karen provided an update on the Intergenerational Housing Project. Final approval expected after March 26<sup>th</sup>, 2025. The opening of the intergeneration housing project is anticipated to be July 2027.

Parking during construction has been leased at the Cedar Hill Mall by Fig on Sundays. During the week parking is available underground at Cedar Hill Mall. We were asked to there and walk up. Some parking for drop off and parking on Sundays for those who cannot walk will be available in the Luther Court parking lot. The stalls for the Community Health Centre can be used for parking on Sundays and during evenings.

**10.1.2 MOTION from council That the condition for final registration of the sub-division plan as stated in Section 3.1.a in the "Contact of Purchase and Sale Addendum" with Luther Court Society be extended from 30 June 2025 to March 8 2026. Motion carried - Unanimous decision.**

### **10.2 Vision and Priorities 2023 – 2025 (Amendment)**

**10.2.1 MOTION from Council That the Vision and Priorities 2023-2025 document be updated with the following items as suggested by members in the Transition meetings:**

- **"saints, in which the Gospel is rightly taught, and the Sacraments are rightly administered."**
- **"Our church has a higher purpose than the sum of all of our activities."**
- **"Connection with those of other faiths to build common understanding and cooperation."**
- **"Music is central to the life of our church."**

**Motion (moved and seconded) that the motion from council be amended to add "and sinners".  
The motion was defeated.**

**Motion (moved and seconded) that the statement read "The church is found where the gospel is preached in its purity, and the Sacraments are rightly administered."**

**Motion MSC: That the motion be tabled and referred to council for action.**

Rose Calland, Janice Nelson, Michael Coughlin, Craig Knight, Judy Roberts, Casey Klimock, Amanda Gonzalez-Klimock, Sherry Coughlin, and Sabine Lehr were thanked for serving on Council, Boards and Committees.

**11. CLOSING PRAYER - Pastor Lyndon**

**12. ADJOURNMENT meeting adjourned 2:00**

**LUTHERAN CHURCH OF THE CROSS OF VICTORIA  
SPECIAL GENERAL MEETING OF THE CONGREGATION – Minutes  
October 19, 2025**

**Attendance:** The attendance sheet is filed in the church office.

**1. CALL TO ORDER – Karen Johnson-Lefsrud**

Called to order at 11:28 a.m.

**2. OPENING PRAYER – Pastor Lyndon**

**3. DECLARATION OF QUORUM – Janice Nelson**

The congregations' bylaws state that twenty-five (25) voting members shall constitute a quorum. Fifty-five (55) members were present, enabling a quorum to be established.

**4. APPROVAL OF AGENDA**

**MOTION:** That the Agenda be approved as circulated.

*(Carried)*

**5. USE OF FUNDS FROM SALE OF PROPERTY**

**MOTION:** That the congregation authorizes the officers of the congregation to be in contact with our financial institution, Vancity, to enact the repayment in full of the outstanding amount owing on the mortgage registered on the church property located at 3787 Cedar Hill Road. The funds to cover this mortgage pay-out shall be drawn from the down-payment received from the Luther Court Society as part of the sale-of-property between our organizations that has transpired.

*(Carried)*

**6. CLOSING PRAYER - Pastor Lyndon**

**7. ADJOURNMENT** meeting adjourned 11:35 a.m.

## **Pastor's Report AGM 2025 Pr. Lyndon Sayers**

Jesus is the light in each of us: ""You are the light of the world. A city built on a hill cannot be hid. People do not light a lamp and put it under the bushel basket; rather, they put it on the lampstand, and it gives light to all in the house." (Matthew 5:14)

The light of Christ is in each of one of you. The past year is a testimony of the joy we have experienced together as a community. Each of you shares gifts for ministry at your places of work, places you volunteer, schools where you study, places you call home, and here at the church. That light is ignited by Jesus' love. I see you sharing that with one another and with friends we meet in ecumenical and multifaith traditions, as well as serving neighbours at the Shelbourne Community Kitchen, assisting migrants and refugees, and more.

Imagine what the Spirit has in store for us in the year to come. We have welcomed many new members already and look forward to welcoming more siblings in Christ. We continue seeking to learn from one another, including the ways newer people enrich the life of the community. No community is a monolith and as Lutherans we are enriched by the diversity of the body of Christ. May we continue growing together in faith and serving neighbours.

Struggling together as followers of Jesus: "We are treated as impostors and yet are true, as unknown and yet are well known, as dying and look—we are alive, as punished and yet not killed, as sorrowful yet always rejoicing, as poor yet making many rich, as having nothing and yet possessing everything." (2 Corinthians 6:10)

One part of faith is being grounded in something bigger than ourselves. It's easy to feel good when things are going well. But when the world is in a perpetual state of crisis, the Spirit is a wellspring that gives us life. We are witnessing the erosion of democracy in the name of Christian nationalism, both at home and abroad. Economies shudder from the political repercussions we're experiencing. At the same time we know that people are yearning for a faith that witnesses to Jesus' death and resurrection. More of us are yearning for a gospel that sets the oppressed free, that frees us from the yoke of violence to creation and God's creatures all around.

Church of the Cross is our church home and there is always room for more friends. So many of us feel like impostors in a world gone mad. We are blessed with a ministry that points to a love and grace the powerful cannot give or take away.

Grounded in Christ and Community: "And just as Moses lifted up the serpent in the wilderness, so must the Son of Man be lifted up, that whoever believes in him may have eternal life." (John 3:14)

I give thanks for each of you who are sharing gifts. It takes so much faithful labour that keeps all the ministries together. Whether it is someone checking in on someone who is sick, busy with work and life, who had a baby, or if there was a death in the family. And all those who serve on various teams, committees, boards, and council. There are so many different ways to serve in worship, through gifts of music and fabric art, gardening, sharing the faith with kids, youth, students, adults, and elders.

The journey toward the cross for Jesus is manifest in each of us. The wider community is taking notice. We are blessed with the capacity to share with others. We are also imperfect and continue to be winnowed through the fire of the Spirit, so that we better reflect Jesus' unconditional love. Thanks to a wonderful year and may God bless us with the year ahead together.

**STATISTICAL WORSHIP AND MEMBERSHIP REPORT**

	<u>2024</u>	<u>2025</u>
Sunday Worship	52	52
Average Attendance (Sunday Worship)	93	
Number of Special Worship Gatherings	18	18
Number of Communion Worship Gatherings	56	56

**MEMBERSHIP STATUS – DECEMBER 31, 2025**

	<b>Baptized</b>	<b>Confirmed</b>
December 31, 2024	308	255
<b>Members Received</b>		
Baptism	3	0
Confirmation		
Affirmation of Baptism	10	10
Transfer In	2	2
<b>Total</b>	323	267
Active and Communing	(159)	(146)
<b>Members Removed:</b>		
Death	3	3
Transfer Out		
*Request, Loss & Inactivity	87	66
<b>Total membership December 31, 2025</b>	233	198

*\*Note: A significant review of the Membership Rolls was undertaken in 2025, with the result that you will notice a reduced but more accurate numbering of our membership. As such, there were 87 members removed, in the Request, Loss & Inactivity column – these numbers represent attrition over a period of decades, not from 2025 alone, but are recorded here to amend the records.*

**MEMBERSHIP INFORMATION**

**New Members** (Affirmation of Baptism): Marc Allen, Jeremy Roberts, Allyson Roberts, Vicki Zilene, Pierce Nettling, Sarah Pinto, Morgan Gader, Jannaya Friggstad Jensen, Graham Jensen, Skylar Smith.  
 (Transfer In): Brita Chell, Dave Chell.

**By Baptism:** Briella Kaliza Bizimungu, Nils Oskar Friggstad Jensen, Aven Lyle Ksîwâtsô Corrie

**Baptized Members Confirmed:** N/A

**Deaths:** (member\*) Gerry Mitchinson\*, Paula Froyland\*, Jim Cairns\*, Doris Bergbusch  
 Submitted by: Karen Johnson-Lefsrud, Angela Chorney, Laura Cochrane, Pr. Lyndon Sayers, Pr. Lyle McKenzie, Dana McKee

## COUNCIL CHAIR REPORT

This parish has been my spiritual home since I was 8 years old (with a couple of brief hiatuses when I lived away from Victoria). It is however, the very first time I have served on the Congregational Council at Lutheran Church of the Cross. I am blessed to serve with such a dedicated and talented group of people and I want to thank each and every one of them for their service and also to thank congregational members for their support of Council. In addition, there are many people in this church who quietly but faithfully show up to do tasks, large and small, that make a difference to the whole community. Thank you!

We as a congregation have been in transition. Transition from a two-pastor parish to a new model with one pastor together with part-time Ministry Coordinators. The year has gone well and that can be evidenced in the fruits of ministry that we see - membership is steadily growing, we experience the repeated joy of “new member Sundays”, the diversity of the congregation is ever more apparent and people have been telling us that we are a welcoming community. I commend Pastor Lyndon for his leadership and thank him for his bold vision for a new model of ministry. We are still in transition, as it takes time to build new models, but I am impressed with people’s commitment to making this parish thrive as it continues to grow and to discern together where the Spirit is leading us.

This year saw the demolition of Luther House. A de-commissioning service occurred on March 30, 2025 and the house was demolished on May 6, 2025. In the fall the sale of the Luther House property & parking lot to the Luther Court Society was complete. With the proceeds of the sale, following direction from a Special General Meeting held on October 19, 2025, the mortgage on our property was paid off in full – an amount in October of just under \$200,000, but over its 18-year life encompassed a total of \$1.1 million. To pay off that amount of money is no small feat and speaks to the commitment, dedication and vision of our members over many years. A joyful Mortgage Burning celebration was held on February 8, 2026.

This year we engaged people of this parish in three major information gathering sessions: the Ministry Evaluation in October, which brought forth, overall, a positive report on our work together and those present at the meeting as well as those who submitted surveys articulated a strong commitment to this community. In November we engaged in a creative Vision & Priorities session to aid in our planning into the future, and from which a statement has been prepared that will be voted on in the AGM. And then in January 2026 we held a second session on Funding Priorities (the first had been held a year ago in January 2025) to receive congregational feedback on how we utilize funds from the sale of the Luther House property as well as the Eva Baird memorial bequest. I want to thank everyone who came out for these sessions to provide vital information to Church Council as they continue to plan for the work of the parish. We are stronger when as many voices as possible help to guide our decisions.

I want to thank our Kantor, Nathan McDonald, the choir, our choral scholars our keyboard musicians and all of you who lift your voices in congregational song. In your surveys you told us without fail how important music is to the life of this parish, and we are so blessed to have such outstanding leadership in Nathan and his team.

One of the pieces that Church Council has been working on relates to Pastor Eli Deifeld, a Lutheran pastor from Brazil who has been a member of this parish for a number of years now. In this past year she has been one of the Ministry Coordinators, sharing in the confirmation ministry, Sunday School, Youth work and has a regular place in the preaching rota. We had questions from a couple of members about what it would take for Pastor Eli to be placed on the BC Synod roster of the ELCIC. As we moved forward in that inquiry, we found that a call is necessary for her to be placed on the roster, and it must be a minimum of 0.2 or 1/5 time (roughly translating to one day per week.) Church Council has voted to put that question to the congregation. And at the Funding Priorities meeting in January there was broad support for utilizing some of the ministry funding to support the calling of a part-time assistant pastor. So, on the day of the AGM, we will have a special resolution to call Pastor Eli Deifeld for 1/5<sup>th</sup> time. People have appreciated her gift of preaching, her warm presence and connection with youth and children in our parish and we look forward to the possibility of including her as a part-time called assistant pastor to this parish. The vote requires a 2/3 majority of the voting members at the meeting. Please pray about this opportunity as you prepare for the AGM, knowing that this is a parish that has demonstrated vision and faithfulness in rising to the challenge of providing ministry to this community and beyond.

This year has also been one of tumult globally and can be unsettling and disturbing. I am grateful to be a part of a welcoming community grounded in word and sacrament that provides a grounding for us in the midst of a volatile world. The words of faith prayed by our forebears for generations that we still pray together, that proclamation that God is with us, the music that lifts our souls and the meal that binds us together is good sustenance for a challenging journey. Thank you for your commitment to Christ and to the work of this parish.

**Respectfully submitted,  
Karen Johnson-Lefsrud  
Chairperson**

**Lutheran Church of the Cross – Nominations Committee Report**

<b>Board/Title</b>	<b>Member Name</b>	<b>Current Term Ends</b>	<b>Status</b>
<b>Executive</b>			
Chairperson	Karen Johnson-Lefsrud	2027	Continuing 1 <sup>st</sup> term
Vice-Chairperson	<b>Laura Cochrane</b>	2028	Standing for re-election 2 <sup>nd</sup> term
Treasurer	<b>Johann Kuntze</b>	2028	Standing for re-election 3 <sup>rd</sup> term
Secretary	Angela Chorney	2027	Continuing 1 <sup>st</sup> term
Financial Secretary		2028	Vacant
Board of Care for Communities	Gisela Braniff	2027	Continuing 3 <sup>rd</sup> term
	<b>Gisela Wolf</b>	2028	Standing for re-election 2 <sup>nd</sup> term
	<b>Jeanie Stann</b>	2028	Standing for election 1 <sup>st</sup> term
	<b>Karen Peterson</b>	2028	Standing for election 1 <sup>st</sup> term
	<b>Allyson Roberts</b>	2028	Standing for re-election 2 <sup>nd</sup> term
Board of Education	<b>Lorna Bjorklund</b>	2028	Standing for election 1 <sup>st</sup> term
	<b>Ellen Luttmann</b>	2028	Standing for re-election 2 <sup>nd</sup> term
	<b>Sharon Warren</b>	2028	Standing for re-election 2 <sup>nd</sup> term
	Michelle Couture	2027	Continuing 1 <sup>st</sup> term
Board of Trustees	<b>Aron Johnson</b>	2028	Standing for election 1 <sup>st</sup> term
	<b>Grant Froyland</b>	2028	Standing for re-election 2 <sup>nd</sup> term
	Erik Beiderwieden	2027	Continuing 2 <sup>nd</sup> term
	<b>Murray Nelson</b>	2028	Standing for election 1 <sup>st</sup> term
Board of Worship	Harriet Freytag	2027	Continuing 3 <sup>rd</sup> term
	<b>Martin Bergbusch</b>	2028	Standing for election 1 <sup>st</sup> term
	<b>Gail Froyland</b>	2028	Standing for election 2 <sup>nd</sup> term
	Christopher McDonald	2027	Continuing 2 <sup>nd</sup> term
	Dave Chell	2027	Continuing 1 <sup>st</sup> term

**Completed Term(s)**

Boston Laferté  
Janice Nelson  
Barbara McDavid  
Isabel Hunt

**Resignations from Boards**

Bud Henning  
Susanne Standeven  
Lennor Stieda  
Char Holcroft  
Ben Lukenchuk

**Submitted by: Karen Johnson-Lefsrud, Laura Cochrane, Jeanie Stann**

## **TREASURER AND INTERIM FINANCIAL SECRETARY REPORT 2025**

I would like to thank Council for stepping in and stepping up, particularly in support of the Pledge Campaign and to help myself and Marc with finishing tax receipt issuance in January. I would like to also thank Barry Walker for continuing to step in at critical times to offer support and advice. Finally, thank you to the congregation for the continued support of this shared ministry at Lutheran Church of the Cross, and for leaning into the need for additional financial support with the Faith in Action campaign that exceeded expectations, raising \$35,100 by the Fall.

Overall, 2025 operating finances were roughly balanced with a small deficit (approximately: -\$2,300). This was an achievement after several years where we ran large operating deficits in difficult economic and inflationary environments. A multi-year review of the restricted account was conducted with the bookkeeper and Doane Grant Thornton who provide an annual review of the Lutheran Church of the Cross' financial statements. There have been some historic adjustments to the categorization of some restricted funds, which are being corrected with the 2025 review.

We recognize that financial challenges are real within and across the broader community we support. I was heartened that through the pledge campaign that many were able to maintain their pledges from 2025, and a number that were able to commit to an increase in their giving for 2026.

Through several sessions, we heard that the Eva Baird bequest proceeds (\$103,000) should be used for new endeavors such as supporting funding for a part-time call for Pastor Eli Deifeld and future music initiatives. We also heard that many congregants felt the remaining downpayment from the proceeds of sale (\$50,000) and (\$3,600/monthly, or \$43,200/annually) proceeds received for the remaining take-back mortgage (\$465,000) from Luther Court should be used as a heritage fund for capital maintenance and improvements.

Council is proposing a balanced budget that presumes that the congregation will again support the "Faith in Action" giving campaign to support Music, Youth, Sunday School, Visiting and Campus ministries. The target for this Faith in Action giving campaign is \$35,000, above regular pledges and ongoing giving.

The proposed budget reflects these initiatives, and we anticipate we will provide the congregation with more frequent updates on the progress of the Faith in Action campaign and how Council will manage and plan for today and the future.

**Respectfully Submitted, Johann Kuntze, Treasurer and acting Financial Secretary.**

## ANNUAL REPORT VISITING COORDINATOR

Visitor Organizer Role Description: The visiting organizer is responsible for the visitation of homebound members of the congregation. The duties for this position include communication with and scheduling volunteers, support for volunteers, and participating in at least one visit per week. This role was expanded in fall 2024 to include connecting with new people attending LCC. Because of this expansion, I prefer to use "Connection Team Coordinator". I think Connection Team better represents our church's desire to be a place of 'Home and Connection' for those in our community. This broadens the scope of who can be included on the visiting list and promotes a culture of connection within the church. The hope is that it would also broaden the interest of more volunteers too!

2025/2026

There are currently 8 members of the visiting team who visit 10-15 individuals that are homebound or in care homes.

The team of volunteers has met twice on zoom to check in and pray for those being visited (In September and January). We will meet again on zoom in May/June to discuss summer months and visiting schedules.

In December, 15+ poinsettias were delivered as Christmas gifts from the church to homebound members. This simple gift is always received with joy!

Jeanie has committed to keeping the prayer list up to date and has been communicating prayer needs to Lyndon and church office.

There has been an increased number of newer families and little ones attending LCC. There have been meals dropped off and personal connections made with new parents. This seems to be an important part of the ministry, most new parent's struggle with feelings of isolation and loneliness.

Personal Reflection:

I'd like to share with you about my 90-year-old friend and long-time member of LCC, my friend refers to herself as 'Much Afraid'. Her vulnerability and willingness to ask the Shepherd for help to get through each day has been an honour to witness. We have spent most of our time together in prayer. Admittedly, I am often surprised at how The Shepherd is quick to comfort her in prayer and continues to invite her to trust in His plans. "Much Afraid, I am

here with you, watch and see what I will do for you". As we consider our future, let us remember those like my friend "Much Afraid" who are vulnerable and faithful. They have much to offer us in the ways of hope and sharing their experiences of God's Divine Love among us.

I have spent my time connecting with new families and newer moms. This has been a natural fit for me. Prior to this meeting, I asked some of the newer families the following questions:

- What kind of support or programming would you like to see at LCC?
- What kinds of events or connection opportunities would you find helpful or meaningful for your family stage of life?
- Do you have an example of a time where connection at LCC felt extra meaningful?

Here are some of their responses:

- A Food train is super helpful in the first months of newborn chaos
- Maternity leave extra lonely and isolating-meals and visits were meaningful
- I would love to see casual weekday gatherings for young families (especially those on maternity leave).
- Informal gatherings to connect with other families would be appreciated
- Parenting support

\*\*I want to acknowledge that there are people who are informally meeting and visiting those in our community- for that I am grateful.

Big Picture Questions:

1. How do we grow a culture of care and connection within the LCC community?

\*Ideally, where people across generations feel comfortable reaching out to one another for what they need whether that be prayer, communion, comfort, support etc.

2. What kind of training or education would be helpful to provide for LCC community to increase people's capacity to 'hold space' for others who are suffering or ill?

3. What does it look like to gather new-er people to LCC and have them feel confident in sharing their gifts and becoming a contributing part of the community?

**With gratitude,**

**Allyson Roberts  
Connection Team Organizer**

## **BOARD OF CARE FOR COMMUNITIES**

This year has been a year of consideration and transition for the Board of Care.

Board of Care has spent the year discussing fellowship after worship. What works for us as the Board, for those who regularly volunteer, and for the congregation. We completed a congregation-wide survey and have considered what to do with fellowship going forward. Thank you to everyone who tirelessly ensure we have a time of community after worship every week. Thanks especially to Gisela B and Gisela W for constantly making sure there are people signed up to help.

Thank you to Susanne and Allyson for running Praying Friends and creating connections between across the generations at Church of the Cross.

Thank you to our Visiting Coordinator Allyson, and everyone else on the visiting team. The team has not only ensured that homebound members are cared for, but have also made an effort to make new and visiting individuals feel welcomed and supported.

Women in Faith continue to support Church of the Cross with fellowship and constant events. Thank you to Gisela B and the rest of the group for supporting this congregation in many ways seen and unseen. You are deeply appreciated!

Thank you to Craig Knight for leading Social Justice Committee in the wake of Sherry's move. The committee has continued to provide support for refugees in our community, and the Shelbourne Community Kitchen. This year, the committee also absorbed the important work of the Truth and Reconciliation Committee. Thank you to Lennor and everyone else on the SJC for your deeply important work in supporting community not just within the walls of our church, but elsewhere as well.

Campus Ministry has continued to thrive and grow. This year, we have become even more connected with students at the university. Thank you to Jashan serving as Campus Connector and to Pr. Lyndon for his work in building these connections and community.

**Submitted by,  
Boston Laferté, Chair**

## ANNUAL REPORT PRAYING FRIENDS

Praying Friends is an opportunity for our church to pray for children in our community. The Praying Friends program runs during the school year, beginning in the fall and ending in June.

With the increase of new members and little ones to our church we've moved away from the previous format of assigned individuals praying for individual children to inviting 'groups' of adults to pray for the larger group of children.

For example, we have partnered with the Perk Me Up group to pray and send out cards to LCC children at the start of the school year and at the end of the year. This has been really fun way to create cross generational connections/prayer within the church.

Another opportunity we've explored was inviting 2-3 adults from service to join Sunday School for 5 minutes to pray with children. This happened once in the fall and will happen again in the New Year.

**September:** Allyson and Susanne met in early September to plan for the fall and gather an updated list of children's names. An email was sent out to the last years participants and new invitees, asking permission to continue to pray for their loved ones. We have over 40 kids (youth, children and babies) on our prayer list.

**October:** October 19th- A Kick off Ice Cream Social was held during hospitality hour. We had an ice breaker game at each table. This was an opportunity for adults and children to interact and get to know one another in a 'fun' setting. Perk Me Up helped write cards and create Prayer Beads key chains. These were sent as encouragement for students starting school.

**New Year-June:** Praying Friends will continue to partner with Perk Me Up and invite other groups that are already gathering to consider praying for the children in our community. Groups like Inclusive Christians and Book Study. An end of Year card and prayer will be sent to each child in May.

**Bigger Picture:** The change in format for Praying Friends occurred mostly because the number of children on the prayer list exceeded the number of adults being available to pray. The format change to have groups of adults who are already gathering to make time to pray for the children in our community felt like an easier way forward and an opportunity to build a communal culture around praying for our little ones.

Overall, what we've discovered in the last two years is that most families want their little ones covered in prayer. It brings comfort to them that they know there is a community of people who know their child by name and is praying for their child.

### Praying Friends Data

2022-2023 – 14 Prayer recipients and 11 Adult Praying Friends

2023-2024 – 15 Prayer recipients and 11 Adult Praying Friends

2024-2025 - 29 Prayer Recipients and 11 +/- Adult Praying Friends

2025-2026- 42 Prayer Recipients, these includes babies, children, and youth

**Respectfully submitted,  
Allyson Roberts and Susanne Standeven**

## **BOARD OF EDUCATION**

### **Sunday School**

Sunday School has continued over the past year providing an opportunity for children to learn and be creative. Florentien, Pastor Eli and Morgan are leading Sunday School. Thanks to Florentien, Eli and Morgan for their commitment to the children in our community.

### **Confirmation**

Confirmation began in November 2024 with four students attending. They will complete confirmation in Spring 2026. The class is being led by Pastor Lyndon and Pastor Eli Deifeld.

### **Youth Group**

The Youth Group continues to meet once a month with Pastor Eli Deifeld leading activities. One member of the group attended CLAY in Saskatoon this summer. A home team was formed with youth from St. Luke's.

### **Summer Day Camp**

Amazing Journey Day Camp was held at St. Luke's Cedar Hill from July 7<sup>th</sup> to 11<sup>th</sup>, 2025 with 42 children aged 4 to 11 attending. A number of adults from Lutheran Church of the Cross helped with the planning and facilitation of the program. A significant amount of positive feedback was received regarding this camp.

In 2026 Amazing Journey Day Camp will be held from July 6<sup>th</sup> to 10<sup>th</sup> at Lutheran Church of the Cross.

### **Adult Education**

There continues to be energy and enthusiasm for learning at Lutheran Church of the Cross. A study group started in the fall of 2025 to discuss Convictions: How I Learned what matters most by Marcus Borg. This study was led by Ben Lukenchuk via Zoom.

In June the Board of Education worked together with the Shelbourne Community Kitchen to offer a Food Safe Course. Twenty-one people attended.

### **Karren Stinson Bursary**

One bursary of \$1000.00 was awarded in 2025. One bursary of \$1000.00 will be awarded in 2026. Applications can be submitted in March and April.

### **Gingerbread House Decorating**

In December an intergenerational gingerbread decorating session took place with approximately 45 people attending. The Board of Education provided gingerbread house kits, extra candy, icing and some snacks. This provided a great opportunity for children, parents and grandparents to gather for a fun event.

### **Campus Ministry**

Pastor Lyndon and Jashan Khandal continue to be active with the multi-faith community at UVic during the academic year. Grants were received from the BC Synod to assist with activities with Inclusive Christians. A group of the students led by Jashan meet at the church to play board games, socialize and share food on a regular basis. It is easier for them to meet at the church than to organize events at UVic.

### **Members**

I would like to thank the members of the board – Rose Calland (Co-chair), Char Holcroft (resigned), Sharon Warren (Karren Stinson), Florentien Verhage (Sunday School), and Ellen Luttmann for their work over the last year. The Board will be looking for one additional member as I have completed my term and will be stepping down.

**Report respectfully submitted by:  
Janice Nelson (Chair)**

## **BOARD OF TRUSTEES**

The Trustees for 2025 were Erik, Grant, Barbara, and Ben, with Murray Nelson helping out again. We continue to use the services of Bee Clean Janitorial Service, Aqua Irrigation, Prices Alarm, Pacific Coast Fire Service, and Aon Reed Insurance, and we extend our thanks to Daryl Young for volunteering to maintain our grounds bi-weekly throughout the year!

This has been a major year for the church with the transition out of Luther House and the start of the building project. There were a number of items to have completed before work could begin. Hydro and gas were cancelled and meter's removed, water was transferred to the contractor, bins were returned to Saanich, etc. A temporary protective fence has been installed around the Memorial Tree to keep work back from it, as there will be some sewer line work in that corner of the property. Access to the back of the church is limited to stairs only, as the driveway was part of the Luther House property, so the bike racks have been moved to the front of the church.

Ongoing maintenance for the church involved furnace repairs, and replacement of the hall thermostat; replacement of the old building hot water tank due to end of service life; repairs to a toilet and faucets in the bathrooms across from the office; repair to the vestry faucet; replacement of exterior hose bib by the Memorial Tree; installation of signage for parking in the back lot; changes to the irrigation system to correct spray on the front lawn; ongoing replacement of lights around the church to upgrade to LED fixtures as the old ballasts fail.

The Shelbourne Community Kitchen is operating in their new space and are very happy. The storage space has been cleared of their temporary items. We removed some of the items that had been stored in the space that had been previously earmarked for Luther House renovations, which we no longer need.

The proposed Trustees Budget in the AGM Report captures some of the increasing costs we face in ongoing maintenance as the buildings age. We have no major projects planned for the upcoming year.

**Respectfully submitted by**  
**Erik Beiderwieden**  
**Trustees Chair**

## **BOARD OF WORSHIP**

The worship board, consisting of Harriet Freytag, Christopher McDonald, Isabel Hunt, Dave Chell and Gail Froyland, meet once a month to review and plan the church year with the assistance of Pastor Lyndon, Nathan McDonald and our Kantor and Karen Johnson-Lefsrud as our musician.

We are blessed to have so many in our community that share their talents and time to make Sunday and other services come together.

The choir, under the direction of Nathan, along with Abby and DJ, our two choral scholars and our musicians, Karen Johnson-Lefsrud, Carolyn Hoekstra, Lorna Bjorklund and Cloud Iris add so much to each Sunday worship service as well as leading Lent and Advent services. On Festival Sundays we enjoy the talents of guest musicians. Our own youth have shared their music as well. Thank you, Sam, Owen and Leoni! We also had the pleasure of having the Sooke Harmony Project visit this year.

Thank you to the assistant ministers, readers, ushers, the altar guild who prepare the elements, those who make the bread and wine and those who manage the livestream and those who assist with communion. Thank you too, to the Sunday School and Youth who have participated with the procession, added with lively story times and assisted with communion and added to the sanctuary with their artwork. Thank you to Lynn Jones and Dana McKee who faithfully change the fabrics, marking the seasons so colourfully and beautifully. We have had welcomed new members with baptisms (sometimes performed by grandfathers!) held Newcomers Sundays and both welcomed our neighbours, St. Luke as well as visited their parish.

We are thankful for our seminary students, Ben Lukenchuk, Boston Laferté and Dave Chell who have preached throughout the year as well as Pastor Eli Deifeld, Jashen Khandal, Rebecca Wong and others. We have welcomed preachers and presiders, from Bishop Kathy Martin, Rev. Dr. Gordon Jensen, Rev. Dr. Kyle Schiefelbein-Guerrero and others as well as those who support us when Pastor Lyndon is away.

We are a rich and inclusive community and celebrate many special days, from Reconciling in Christ Sunday where we celebrate our diversity as God's children. This year, we remembered our loved ones during the service on All Saints Day. During Lent we offer quiet midweek evening services as we do during Advent preceded by soup suppers.

Thank you to all who have richly added to the life of our services. If I have failed to mention you by name, please know that you are appreciated!

**Respectfully submitted,  
Gail Froyland**

## **ALTAR GUILD REPORT**

The Altar Guild members faithfully prepare the elements of bread and wine for regular Sunday worship and other special occasions. As well as setting up, the members clean up after the service. If you are interested in helping in any way, this group is looking for you to join! Please speak to Chris McDonald or Gail Froyland on the Board of Worship to volunteer.

**Respectfully Submitted by**

**Gail Froyland**

## **MUTUAL MINISTRY COMMITTEE REPORT**

The Mutual Ministry Committee serves to support the pastor in their ministry. In 2025, this included supporting Pastor Lyndon Sayers in the transition and in his Ministry.

Members serving on the Mutual Ministry Committee this year were Grant Froyland, Sarah Pinto, Pastor Lyndon, and myself. I would like to thank the members for their service, time, commitment, guidance and support. I also want to acknowledge Angela Chorney and Dana McKee for their long service on the Committee, their tireless efforts on the Committee's behalf, and for their guiding hands to shape our work together.

This year, the Committee also led the Ministry Evaluation in the fall, to take the temperature of our shared ministry, and to seek feedback and input on what is working well and what could be improved across a number of ministries. The evaluation was conducted via online and written responses, and a session was held to discuss the results and seek additional feedback.

Overall the Evaluation showed that we are on the right track. The results fed into the work on the Vision and Priorities sessions that were held subsequently to define the strategic priorities. I want to thank the Committee, and in particular Sarah Pinto for all of her hard work on revising the Evaluation questionnaire producing and synthesizing the results.

We are also welcoming new Committee members this year, and we are excited about the coming year.

As always, if you have any questions, concerns or want to connect, please don't hesitate to reach out to myself, or my fellow committee members.

**Respectfully Submitted,  
Johann Kuntze, Chair**

## **SOCIAL JUSTICE COMMITTEE**

The Social Justice Committee is a joint activity of Church of the Cross and Grace Lutheran Church. We are committed to addressing the needs of people living in the Greater Victoria Area and beyond.

Over the past year the two churches have promoted special collections in support of agencies providing food, supplies and financial help to local social services agencies and school programs serving youth. During Lent, clothing, personal care products and gift cards were given in support of Susan's Place, the women's shelter, a part of Anawim Society. In the Fall, LCC members provided warm clothing and blankets to serve clients at Our Place. At Christmas, Angel Gifts were provided for Our Place residents.

The committee continues to promote and support the work of Shelbourne Community Kitchen, which currently receives \$9,600 annually from LCC and a small gift from Grace to support the special gift card program for families and individuals, which covers the cost of items not provided through the kitchen.

Occasionally the committee will draw the congregations' attention to particular social justice issues. It has invited speakers from organisations that we support, such as those mentioned above. In 2025 LCC received a presentation about Rainbow Haven, which raises money to support safe houses for members of the LGBT2+ community in Africa who are fleeing violence and discrimination and pursuing refugee claims.

A large part of our work has been in support of refugees, which we have most recently done in collaboration with Victoria's synagogue, Congregation Emanu-El, and with Dr. Robert Oppenheimer, a member of their congregation. Together we have raised funds to purchase mechanics tools to help Mohammad return to work as an automotive mechanic. With the generous support of a member of LCC, we were able to pay off the family's travel loan from the Government of Canada.

The Social Justice Committee is a great way for members of Grace, LCC and the Synagogue to collaborate on social justice issues in Victoria and beyond.

Get involved! Make a difference! Join us at our next meeting on Wednesday, March 25th, 1:00 p.m. at Church of the Cross.

**Respectfully Submitted by,  
Craig Knight**

## **WOMEN IN FAITH**

Women in Faith (WIF) provides an opportunity for members of the congregation to gather together in person or virtually and activities are open to all.

The Book Group gathered by Zoom or in person for eight months during the year. Members of the group recommend books for others to read and a different one is chosen for each month.

We hosted the receptions after the memorials four times during the year (Donna Schmidt, Jim Cairns, Paula Froyland and Gerry Mitchinson).

We also hosted several social events for the congregation during 2025. These included assisting St. Luke's with the annual Shrove Tuesday Pancake Dinner (together with help from St. Luke's), lunch at a local restaurant, a walk in a local park that was accessible to all, coffee hosting for Mother's Day and Father's Day, and a Pumpkin Carving event.

With the help of several stores in the area, along with private donations, we were able to procure and organize items for Harrison Place gift bags. A gift card for Fairways was provided to each resident. The women residing in that facility were grateful for the bags which they received.

We would like to remind everyone in the congregation that they are welcome to participate in any activities organized by Women in Faith. If anyone is interested in being on the executive, please contact Janice.

Executive Janice Nelson (Chair), Gisela Braniff, Isabel Hunt, Sharon Warren and Joanne Frisk

**Respectfully submitted by  
Janice Nelson (Chair)**

## **Joint Planning Committee of Church of the Cross and Luther Court**

This Committee exists through a Memorandum of Understanding between the 2 parties found on the Church's website on the Governance page. The italicized part below is a portion of that agreement and defines the Terms of Reference for this committee.

*Joint Committee Representatives from LCC and LCS form a joint committee (the Committee) for consultation during the design and construction phases and to develop enduring cooperating policies and procedures that meet the needs of the Parties and comply with BC Housing requirements.*

- The Committee is comprised of 4 LCS staff and representatives and 4 LCC staff and representatives.*
- The Committee will meet at least quarterly to review the Project and may appoint representatives from the Committee to act on behalf of the Committee throughout the process.*
- The Committee will review this agreement annually. Any changes to the agreement must be ratified by the LCS Board and LCC Council.*

The committee members from our church this year have been Karen Johnson-Lefsrud (Council Chair), Pastor Lyndon Sayers, Ben Lukenchuk, and Jeanie Stann. Regrettably, Ben has resigned, but we are happy to welcome Dana McKee to serve alongside us. Thank you, Ben, for your gracious presence, and we wish you and Rebecca well as you prepare to move to Calgary.

Luther Court members have included Kevin Harter (CEO), Darrell Eng (CFO), Carolyn Hoekstra (Director of Care & Community), & Perry Monych (Board Vice Chair).

The committee has met about every 2 months, as we communicated closely as to when the new intergenerational building would get the go-ahead, the sale of our land to Luther Court to be completed, and now the details around the construction. We worked hard together on coming up with a parking plan that could work throughout construction that met the needs of both parties. As construction proceeds, there will be other important decisions that will have our attention. These will include a further agreement on surface parking, input on the usage of Community space designated on the first floor of the new building, a storage area for garbage/waste bins for both sites, and student housing and programming.

This is an exciting project for our church community to be a part of alongside Luther Court in service to the wider community.

**Respectfully submitted,  
Jeanie Stann**

## **SHELBOURNE COMMUNITY KITCHEN REPORT TO LUTHERAN CHURCH OF THE CROSS**

The Kitchen was born in 2013 through the amalgamation of the Parish Pantries of Lutheran Church of the Cross, St. Luke's Anglican and St. Aiden's United (now Broadview). A grant from the ELCIC was the major initial funding.

In 2025 the Kitchen finished the renovations to its Commercial Kitchen. On site programs commenced with energy and vigor. The "members" of the kitchen are a diverse group, seniors, students, recent immigrants and those who need food assistance due to low income. The Kitchen is a low barrier organization welcoming all who come through those bright pink doors.

The Kitchen also grows produce for its members, both at St Luke's across the street and at Omnivore Acres. The Kitchen offers teaching/demonstration cooking classes, often lead by one of the members. One of my favorite stories is of a Spanish speaking senior, whose granddaughter translated the instructions into English for an on line class in making a very special Mexican soup.

In 2025 there were over 1950 members and 875 children were served. 83,633 pounds of food were distributed; 11,883 pounds of food were grown and distributed through the Kitchen. 2495 meals were prepared and 376 meal kits were delivered to those who could not physically attend the Kitchen. 5080 grocery orders were filled. \$22,160 in grocery gift cards were distributed and \$19,444 in Farmers Market Garden coupons were distributed. Supper Club for Families, community dinners, senior lunches were attended and enjoyed.

What's next? The Kitchen currently has 3 full time staff. They are supported by 335 volunteers and students from University of Victoria and Camosun College. A new position for Community Chief is being developed. This person will overview the use of the current kitchen facilities and investigate potential for production of food for sale and the rent of the kitchen facilities to other groups.

The Kitchen is most grateful to Lutheran Church of the Cross for the on-going lease, the use of space in the Upper Hall for dinners and meetings and for the continuing support and co-operation from the congregation. Several members of the congregation are long time volunteers in the kitchen. And the Kitchen appreciates the continued financial support from individuals in the congregation.

The 2025 Budget for the Kitchen was \$890,000 – all from grants and donations. The budget for 2026 is \$855,000. Reduction comes from reduction in capital expense to complete the renovations of the Kitchen.

**Respectfully submitted,  
Don Storch, Board Member of SCK.**



Financial Statements

Lutheran Church of The Cross

December 31, 2025

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# Independent Practitioner's Review Engagement Report

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**Doane Grant Thornton LLP**  
Suite 650  
1675 Douglas Street  
Victoria, BC  
V8W 2G5

T +1 250 383 4191  
F +1 250 381 4623

To the members of Lutheran Church of the Cross

We have reviewed the accompanying financial statements of Lutheran Church of the Cross that comprise the statement of financial position as at December 31, 2025, and the statements of operation, changes in net assets, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

## **Management's responsibility for the financial statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## **Practitioner's responsibility**

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

## **Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of Lutheran Church of the Cross as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

**Report on Other Legal and Regulatory Requirements**

As required by the Societies Act of British Columbia, we report that, based on our review, the accounting principles in the Canadian accounting standards for not-for-profit organizations have been applied on a consistent basis with the prior year.

Victoria, Canada  
February 25, 2026

*Doane Grant Thornton LLP*

Chartered Professional Accountants

# Lutheran Church of The Cross Statement of Operations

Year ended December 31

	(Schedule 1)				2025	2024	Total	Total
	General Funds		Restricted Funds					
	2025	2024	2025	2024				
<b>Revenues</b>								
Donations	\$ 353,456	\$ 405,595	\$ 26,291	\$ 47,222	\$ 379,747	\$ 452,817		
Donations - capital, buildings and mortgage	31,280	40,000	-	-	31,280	40,000		
Donations - BC Synod	2,555	4,475	-	-	2,555	4,475		
Events	4,495	5,360	-	-	4,495	5,360		
Mortgage interest	2,706	-	-	-	2,706	-		
Other interest and income	2,812	1,534	3,527	2,443	6,339	3,977		
Rental income	38,975	63,331	-	-	38,975	63,331		
Unrealized gain on investment	-	913	-	-	-	913		
	<b>436,279</b>	<b>521,208</b>	<b>29,818</b>	<b>49,665</b>	<b>466,097</b>	<b>570,873</b>		
<b>Expenditures</b>								
Amortization	112,738	112,738	-	-	112,738	112,738		
Bursary and administration	5,060	4,425	-	-	5,060	4,425		
Community activities	4,495	5,360	32,325	52,543	36,820	57,903		
Contribution to the BC Synod	31,500	31,500	-	-	31,500	31,500		
Donations to the BC Synod	2,555	4,475	-	-	2,555	4,475		
Interest on mortgages	8,975	10,685	-	-	8,975	10,685		
Office and Church programs	46,477	40,492	-	-	46,477	40,492		
Property tax, maintenance & utilities	66,744	59,144	-	-	66,744	59,144		
Wages and benefits	235,466	256,056	-	-	235,466	256,056		
Worship	21,485	17,303	-	-	21,485	17,303		
	<b>535,495</b>	<b>542,178</b>	<b>32,325</b>	<b>52,543</b>	<b>567,820</b>	<b>594,721</b>		
Realized gain on sale of assets held for sale	671,758	-	-	-	671,758	-		
<b>Excess (deficiency) of revenue over expenditures</b>	<b>\$ 572,542</b>	<b>\$ (20,970)</b>	<b>\$ (2,507)</b>	<b>\$ (2,878)</b>	<b>\$ 570,035</b>	<b>\$ (23,848)</b>		

See accompanying notes to the financial statements.

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## Lutheran Church of The Cross

### Statement of Changes in Net Assets

Year Ended December 31

2025

2024

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	<u>General</u>	(Schedule 1) <u>Restricted</u>	<u>Total</u>	<u>Total</u>
Net assets, beginning of year	\$ 809,758	\$ 86,351	\$ 896,109	\$ 919,957
Excess (deficiency) of revenue over expenditures	572,542	(2,507)	570,035	(23,848)
Net assets, end of year	<u>\$ 1,382,300</u>	<u>\$ 83,844</u>	<u>\$ 1,466,144</u>	<u>\$ 896,109</u>

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See accompanying notes to the financial statements.

# Lutheran Church of The Cross

## Statement of Financial Position

As at December 31

2025

2024

	General Fund	Restricted Funds	Total	Total
<b>Assets</b>				
Current				
Cash and cash equivalents	\$ 44,728	\$ -	\$ 44,728	\$ 121,532
Accounts receivable	16,445	-	16,445	14,912
GST receivable	1,372	-	1,372	5,702
Investments (Note 4)	201,921	49,469	251,390	88,217
Interfund balances (Note 6)	(34,375)	34,375	-	-
Current portion of mortgage receivable (Note 12)	27,521	-	27,521	-
Assets held for sale (Note 11)	-	-	-	143,242
	<u>257,612</u>	<u>83,844</u>	<u>341,456</u>	<u>373,605</u>
Mortgage receivable (Note 12)	432,985	-	432,985	-
Tangible capital assets (Note 5)	<u>707,816</u>	<u>-</u>	<u>707,816</u>	<u>820,554</u>
	<u>\$ 1,398,413</u>	<u>\$ 83,844</u>	<u>\$ 1,482,257</u>	<u>\$ 1,194,159</u>

### Liabilities

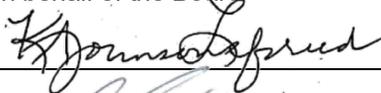
Current

Accounts payable and accrued liabilities	\$ 13,303	\$ -	\$ 13,303	\$ 34,947
Employee deductions payable	2,509	-	2,509	7,130
Current portion of long-term debt (Note 9)	-	-	-	255,572
	<u>15,812</u>	<u>-</u>	<u>15,812</u>	<u>297,649</u>
Security deposits (Note 7)	301	-	301	401
	<u>16,113</u>	<u>-</u>	<u>16,113</u>	<u>298,050</u>

### Net Assets

Unrestricted	1,382,300	-	1,382,300	809,758
Internally restricted	-	-	-	-
Externally restricted	<u>-</u>	<u>83,844</u>	<u>83,844</u>	<u>86,351</u>
	<u>1,382,300</u>	<u>83,844</u>	<u>1,466,144</u>	<u>896,109</u>
	<u>\$ 1,398,413</u>	<u>\$ 83,844</u>	<u>\$ 1,482,257</u>	<u>\$ 1,194,159</u>

On behalf of the Board

 Director

 Director

See accompanying notes to the financial statements.

# Lutheran Church of The Cross

## Statement of Cash Flows

Year ended December 31

2025

2024

	General Fund	Restricted Funds	Total	Total
Increase (decrease) in cash and cash equivalents				
<b>Operating</b>				
(Deficiency) excess of revenue over expenditures	\$ 572,542	\$ (2,507)	\$ 570,035	\$ (23,848)
Amortization of tangible capital assets	112,738	-	112,738	112,738
Gain on sale of assets held for sale	(671,758)	-	(671,758)	-
	13,522	(2,507)	11,015	88,890
Change in non-cash operating working				
Accounts receivable	(1,533)	-	(1,533)	(3,950)
GST receivable	4,330	-	4,330	(1,115)
Interfund balances	(3,676)	3,676	-	-
Accounts payable and accrued liabilities	(21,644)	-	(21,644)	20,708
Employee deductions payable	(4,622)	-	(4,622)	(834)
Security deposits	(100)	-	(100)	(1,365)
Cash flow from operating activities	(13,723)	1,169	(12,554)	102,334
<b>Investing activities</b>				
Sale (purchase) of investments	157,598	(5,353)	152,245	-
Proceeds from sale of assets held for sale	350,000	-	350,000	-
Disposal of asset held for sale	143,242	-	143,242	-
GIC interest	2,812	3,528	6,340	(4,889)
Cash flow from investing activities	653,653	(1,825)	651,827	(4,889)
<b>Financing activity</b>				
Mortgage receivable	(460,506)	-	(460,506)	-
Repayment of long term debt	(255,572)	-	(255,572)	(36,750)
Cash flow used by financing activity	(716,078)	-	(716,078)	(36,750)
<b>Increase (decrease) in cash flow</b>	(76,148)	(656)	(76,804)	60,695
Cash, beginning of year	120,876	656	121,532	60,837
Cash, end of year	\$ 44,728	\$ -	\$ 44,728	\$ 121,532

See accompanying notes to the financial statements.

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# Lutheran Church of The Cross Notes to the Financial Statements

December 31, 2025

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## 1. Purpose of the Church

Lutheran Church of the Cross (the "Church") is incorporated under the Societies Act of British Columbia as a not-for-profit organization and is a registered charity under the Income Tax Act.

The Church is a congregation involved in the community and they work in a variety of ways to improve the life of the Greater Victoria community. Their activities include the normal activities of the Church as well as the activities of the Karren Stinson Bursary Fund, Women in Faith, refugee sponsorship, campus ministry and youth programs.

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## 2. Summary of significant accounting policies

### Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not for profit organizations (ASNPO). As a result, these financial statements are in accordance with generally accepted accounting principles (GAAP), and include the following significant accounting policies:

### Fund accounting

Lutheran Church of the Cross follows the restricted fund method of accounting for contributions.

The General Fund accounts for the Church's program delivery, administrative activities and reports the assets, liabilities, revenues and expenses related to Lutheran Church of the Cross' tangible capital assets. This fund reports unrestricted resources.

The Restricted Funds of the Church account for specific activities of the Church. Each fund reports externally restricted resources relating to these activities. Periodically the Church Council will allocate some of its unrestricted funds to these restricted funds. These allocations are recorded as interfund transfers.

The Restricted Funds consist of:

**Karren Stinson Bursary Fund** was established in 1990 to honour the life of a former parish worker, Karren Stinson. The purpose of the fund is to give financial aid to a Christian person involved in post-secondary education leading to a vocation of service.

**Women in Faith** receives donations and earns income through fundraising activities. The Women in Faith service activities include donating to missions, supporting Church programs and hosting workshops.

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# Lutheran Church of The Cross

## Notes to the Financial Statements

December 31, 2025

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### 2. Summary of significant accounting policies (continued)

**Campus Ministry – Local** supports campus ministry for UVic and other students, including student supporters, retreats and other programs.

**Social Justice Fund** supports primarily local concerns of poverty, justice, peace and care for the earth. Congregational programs include emergency assistance and support of local organizations such as the Shelbourne Community Kitchen, The Rainbow Kitchen, Our Place and others.

**Youth** supports youth programs for youth from the congregation and others, especially attending the biennial National Canadian Lutheran Anglican Youth Gathering.

**Refugee Fund** provides for refugee sponsorship.

**Memorial Fund** relates to funds bequeathed to the Church which have been internally restricted to fund various programs and capital expenditures.

### Cash and cash equivalents

Cash includes cash on hand and cash deposited and held with financial lending institutions. The carrying amounts approximate fair value.

### Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost and assessed for indicators of impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred, except for financial instruments that will not be subsequently measured at fair value where transaction costs will be directly attributed to their original measure.

Financial assets measured at amortized cost include cash and cash equivalents, accounts receivable, investments, and mortgage receivable.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities, employee deductions payable, and security deposits.

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# Lutheran Church of The Cross

## Notes to the Financial Statements

December 31, 2025

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### 2. Summary of significant accounting policies (continued)

#### Revenue recognition

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

Restricted contributions related to general operations are recognized as revenue of the General Fund in the year in which the related expenses are incurred. All other restricted contributions are recognized as revenue of the appropriate restricted fund in the year received or receivable.

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

Rental and event revenue are recognized on the date of the rental/event and if collection is reasonably assured.

#### Tangible capital assets

Tangible capital assets are initially measured at cost and subsequently measured at cost less accumulated amortization. The cost less estimated residual value, is amortized on a straight-line basis over their estimated useful life.

Church	20 years
Computer equipment	3 years
Furniture and fixtures	5 years
Landscaping	5 years

Tangible capital assets acquired during the year but not placed into use are not amortized until they are placed into use. When tangible capital assets no longer contribute to the long-term service potential of the Foundation, the excess of their net carrying amount over their residual value is recognized as an expense in the statement of operations.

#### Employee future benefits

The Church and its employees make contributions to the pension plan for Clergy and Lay Workers of the Evangelical Lutheran Church in Canada (the Pension Plan). The Pension Plan is a defined contribution, multi-employer pension plan administered by ELCIC Group Services Inc. Pension contributions by the Church to the Pension Plan this year were \$11,223 (2024 - \$16,186).

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# Lutheran Church of The Cross Notes to the Financial Statements

December 31, 2025

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## 2. Summary of significant accounting policies (continued)

### Contributed services

Volunteers contribute a significant amount of their time each year. Because of the difficulty in determining their fair value, contributed services are not recognized in the financial statements.

### Measurement uncertainty

Management reviews the carrying amounts of items in the financial statements at each balance sheet date to assess the need for revision or any possibility of impairment. Many items in the preparation of these financial statements require management's best estimate. Management determines these estimates based on assumptions that reflect the most probable set of economic conditions and planned courses of action.

These estimates are reviewed periodically and adjustments are made to net income as appropriate in the year they become known.

Items subject to significant management estimates include the useful life of tangible capital assets, valuation of receivables and the measurement of accrued liabilities.

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## Lutheran Church of The Cross Notes to the Financial Statements

December 31, 2025

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### 3. Financial instruments

The Church is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of December 31, 2025:

(a) Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to this risk mainly in respect of its contributions to the pension plan, and accounts payable and accrued liabilities. The Church mitigates this risk by maintain adequate cash and cash equivalents and by preparing budget forecasts to ensure it has sufficient funds to fulfil its obligations.

(b) Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in interest rates. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. It is management's opinion that currency rate risk is not a significant risk to the Church.

(c) Interest rate risk

Interest rate risk is the risk that the value of a financial instrument, GICs and mortgage receivable, might be adversely affected by a change in the interest rates.

Interest rate risk consists of two components:

- (i) To the extent that the prevailing market interest rates differ from the interest rates on the Church's monetary assets and liabilities
- (ii) To the extent that payments made or received on the Church's monetary assets and liabilities are affected by changes in prevailing market interest rate.

The Church is exposed to interest rate price risk on its GICs and mortgage receivable. Consequently, the exposure to fluctuations in future cash flows, with respect to the mortgage receivable, as a result of changes in market interest rates is limited.

Unless otherwise noted, it is management's opinion that the organization is not exposed to significant currency risk or other price risks arising from these financial instruments.

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# Lutheran Church of The Cross

## Notes to the Financial Statements

December 31, 2025

### 4. Investments

Investments in the General Fund include donated publicly traded shares held by the Church and \$198,317 (2024: \$37,541) invested in Guaranteed Investment Certificates (GICs) with an interest rate of 2.55% - 2.75% (2024: 4.75%) and maturing between April 20, 2026 and October 9, 2026. The investment held in the restricted fund consists of a \$49,470 (2024: \$47,643) GIC with an interest rate of 3.15% (2024: 4.50%) which will mature on October 9, 2026.

### 5. Tangible capital assets

	2025	2024
	<u>Cost</u>	<u>Accumulated amortization</u>
	<u>Net book value</u>	<u>Net book value</u>
Church Land	\$ 537,662	\$ -
Church Building	2,254,755	2,084,601
Computer	2,427	2,427
Furniture and fixtures	288,696	288,696
Landscaping	16,709	16,709
	\$ 3,100,249	\$ 2,392,433
	<b>\$ 707,816</b>	<b>\$ 820,554</b>

### 6. Interfund balances

Interfund transfers represent funds held in the bank accounts of the General Fund on behalf of other funds. The balances do not bear interest and are payable on demand.

### 7. Security deposits

Security deposits have been collected from individuals renting space within the Church building. These deposits are returned when rental arrangements end, subject to cost recoveries.

## Lutheran Church of The Cross Notes to the Financial Statements

December 31, 2025

### 8. Short term debt

The Church has a \$30,000 line of credit of which \$Nil (2024 - \$Nil) was used as at December 31, 2025. Bank advances on the credit line are payable on demand and bear interest at 3% over prime. The credit line is secured by a General Security Agreement.

### 9. Long term debt

As at December 31, 2025 the Church had no outstanding long-term debt. During the year, the Church fully repaid its remaining long-term borrowing described below:

	2025	2024
Van City loan bearing interest at 3.88% per annum, repayable in blended monthly instalments of principal and interest of \$3,600. The loan matures on March 1, 2025, and is secured by Church building, lands and assignment of rents.	\$ -	\$ 255,572
Amounts payable within one year	-	(255,572)
Due beyond one year	\$ -	-

### 10. Executive compensation

Under the British Columbia Societies Act there is a requirement to disclose the remuneration paid to all directors, employees and contractors who are paid at least \$75,000 annually.

During the year, the Church paid \$105,141 (2024: \$101,129) in remuneration to one employee (2024: one employee) in excess of \$75,000. The Pastors' total compensation includes benefits and housing allowance for the year ending December 31, 2025.

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# Lutheran Church of The Cross

## Notes to the Financial Statements

December 31, 2025

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### 11. Assets held for sale

Assets are classified as held for sale when:

- Management commits to a plan to sell;
- They are available for immediate sale in their present condition subject to terms that are usual and customary for sales of such assets;
- An active program to locate a buyer and other actions required to complete the sale plan have been initiated;
- The sale is probable, and is expected to qualify for recognition as a complete sale within one year
- They are being actively marketed for sale at a price that is reasonable in relation to their current fair values; and
- Actions required to complete the plan indicate that it is unlikely that significant changes to the plan will be made or that the plan will be withdrawn.

Assets held for sale are measured at the lower of their carrying amounts or fair value less cost to sell and are no longer amortized.

In 2023 the Church made the decision to sell one of its buildings known as Luther House. The sale of Luther House occurred in August 2025 and as such no assets remain classified as held for sale as at December 31, 2025.

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### 12. Mortgage receivable

In August 2025, the Church sold Luther Court for total proceeds of \$815,000. As part of the consideration for the sale, the Church received a mortgage receivable from the purchaser in the principal amount of \$465,000. The mortgage bears interest at 3.5% per annum repayable in monthly installments of principal and interest of \$3,600 and allows for a full prepayment with no penalty. The loan matures in 2039 and is secured by the Luther Court building and lands.

Future principal repayments on the mortgage receivable are as follows:

2026	\$	27,521
2027		28,500
2028		29,513
2029		30,563
2030		31,650
Subsequent years		312,758
	\$	<u>460,506</u>

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**Lutheran Church of The Cross**  
**Notes to the Financial Statements**

December 31, 2025

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**13. Comparative figures**

Certain comparative figures have been reclassified to conform with the financial statement presentation adopted for the current year.

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# Lutheran Church of the Cross Schedule 1 – Restricted Funds

Year ended December 31

	Externally Restricted							Internally Restricted Memorials	Total 2025	Total 2024
	Karren Stinson Bursary	Women In Faith	Campus Ministry Local	Social Justice	Youth	Refugee Fund				
<b>Revenues</b>										
Donations	\$ 640	1,050	155	8,815	1,828	13,802	-	\$ 26,290	\$ 47,222	
Interest and other income	3,527	-	-	-	-	-	-	3,527	2,443	
	<u>4,167</u>	<u>1,050</u>	<u>155</u>	<u>8,815</u>	<u>1,828</u>	<u>13,802</u>	<u>-</u>	<u>29,817</u>	<u>49,665</u>	
<b>Expenditures</b>										
Bursary and administration	1,000	575	741	9,750	2,327	17,932	-	32,325	52,543	
	<u>1,000</u>	<u>575</u>	<u>741</u>	<u>9,750</u>	<u>2,327</u>	<u>17,932</u>	<u>-</u>	<u>32,325</u>	<u>52,543</u>	
Excess (deficiency) of revenue over expenditures	3,167	475	(586)	(935)	(499)	(4,130)	-	(2,507)	(2,878)	
Fund balance, beginning of year	50,479	457	6,821	3,439	5,492	19,663	-	86,351	89,229	
Internally restricted fund balance transfer	-	-	-	-	-	-	-	-	-	
Fund balance, end of year	<u>\$ 53,646</u>	<u>932</u>	<u>6,235</u>	<u>2,504</u>	<u>4,993</u>	<u>15,533</u>	<u>-</u>	<u>\$ 83,844</u>	<u>86,351</u>	
<b>Represented by:</b>										
Cash	-	-	-	-	-	-	-	-	656	
Investments	49,469	-	-	-	-	-	-	49,469	47,643	
Due from General Fund	4,177	932	6,235	2,504	4,993	15,533	-	34,375	38,052	
Total	<u>\$ 53,646</u>	<u>932</u>	<u>6,235</u>	<u>2,504</u>	<u>4,993</u>	<u>15,533</u>	<u>-</u>	<u>\$ 83,844</u>	<u>\$ 86,351</u>	

# Lutheran Church of the Cross Budget for 2026 Fiscal Year

===> BUDGET ITEMS ONLY <===

	constants used
staff cost-of-living increase (COLA):	1.70
Housing Allowance Increase	1.70
mileage allowance:	0.73
2026 estimated inflation change in Expenses:	2.00

REVENUE (budget items)	2026 Proposed Budget	2025 Actual Figures	2025 Adopted Budget	2024 Actual Figures	2023 Actual Figures
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**BUDGETED INCOME**

Envelopes	347,085.21	299,686.15	284,332.85	301,429.28	307,325.72
Faith In Action ~ Fundraising Program	35,000.00	35,140.00	35,000.00		
Loose Offering	2,680.00	2,630.80	2,420.00	2,356.30	2,556.75
Rental - Space	38,975.25	38,975.25	44,583.00	44,583.00	48,308.50
Rent-Luther House	0.00	0.00	0.00	18,748.00	30,936.00
Interest Income	2,812.00	2,812.00	1,534.45	1,534.45	706.00
BC Synod grant	15,000.00	15,000.00	26,905.00	26,905.00	20,000.00
National Church Deployed Staff (Pastor Lyle)	0.00	0.00	0.00	0.00	0.00
Donations-Capital/Building/Mortgage	0.00	276,228.00	34,340.00	39,500.00	44,662.00
<b>TOTAL BUDGETED INCOME</b>	<b>441,552.46</b>	<b>670,472.20</b>	<b>429,115.30</b>	<b>435,056.03</b>	<b>454,494.97</b>

percentage change from 2024 budget to 2025 budget >>>

2.90%

**SPECIAL EVENTS**

Concerts/Events	0.00	0.00	0.00	0.00	0.00
<b>TOTAL SPECIAL EVENTS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**TOTAL REVENUE**

<b>441,552.46</b>	<b>670,472.20</b>	<b>429,115.30</b>	<b>435,056.03</b>	<b>473,472.28</b>
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<b>EXPENSES (budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
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**BUILDING/CAPITAL/MORTGAGE**

Interest - Debt	0.00	8,975.00	11,361.89	10,684.92	11,962.00
Mortgage Principal	0.00	255,697.11	0.00	32,515.08	31,238.00
<b>TOTAL BUILDING/CAPITAL/MORTGAGE</b>	<b>0.00</b>	<b>264,672.11</b>	<b>11,361.89</b>	<b>43,200.00</b>	<b>43,200.00</b>

**REMUNERATION**

Salary - Pastor Lyndon	61,464.00	58,926.96	58,927.00	57,176.00	54,404.02
House Allowance - Pastor Lyndon	43,338.00	42,613.92	42,614.00	41,453.30	39,534.08
Transportation Allowance - Pastor Lyndon	3,650.00	3,600.00	3,600.00	3,500.00	2,840.45
Wage Benefits (CPP/EI) - Pastor Lyndon - <b>FOR BUDGET USE</b>	5,802.75	X	5,111.58	X	X
Wage Benefits (ELCIC) - Pastor Lyndon - <b>FOR BUDGET USE</b>	22,873.47	X	16,172.00	X	X
Salary - Pastor Eli	11,830.00	0.00	0.00	31,628.51	48,109.87
House Allowance - Pastor Eli	8,667.60	0.00	0.00	17,684.96	29,683.26
Transportation Allowance -Pastor Eli	730.00	0.00	0.00	1,474.96	2,519.74
Wage Benefits (CPP/EI) - Pastor Eli - <b>FOR BUDGET USE</b>	1,479.41	0.00	0.00	X	X
Wage Benefits (ELCIC) -Pastor Eli - <b>FOR BUDGET USE</b>	7,120.44	0.00	0.00	X	X
Administrative Assistant - Salary	37,440.00	40,789.45	39,755.00	35,010.32	28,415.66
Wage Benefits (CPP/EI) - Admin Asst - <b>FOR BUDGET USE</b>	2,875.91	X	3,070.08	X	X
Wage Benefits (ELCIC) - Admin Asst - <b>FOR BUDGET USE</b>	8,333.10	X	4,823.38	X	X
Kantor/Music Director	26,578.50	20,046.00	20,046.00	18,272.63	16,683.38
Wage Benefits (CPP/EI) - Kantor - <b>FOR BUDGET USE</b>	1,977.90	X	1,444.80	X	X
Wage Benefits (ELCIC) - Kantor - <b>FOR BUDGET USE</b>	10,023.97	X	6,924.57	X	X
Wage Benefits - <b>NOT BROKEN DOWN</b>	X	45,280.31	X	49,622.11	51,805.09
Choral Scholars & Artist-in-Residence	7,200.00	4,590.00	6,479.00	6,480.00	5,540.00
Church Custodian	11,726.00	11,529.81	11,287.00	10,883.21	9,887.55
Bookkeeper	8,228.00	8,090.00	8,090.00	7,870.00	7,620.00
<b>TOTAL REMUNERATION</b>	<b>281,339.05</b>	<b>235,466.45</b>	<b>228,344.41</b>	<b>281,056.00</b>	<b>297,043.10</b>

<b>EXPENSES (budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
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**ADMINISTRATION**

Accountant Year End Fees	9,146.40	11,543.26	11,440.00	10,893.19	8,390.14
Office Supplies	3,400.00	3,334.03	7,360.00	7,831.91	6,825.93
Office Software Services	0.00	0.00	0.00	0.00	0.00
Photocopier	2,420.00	2,371.26	1,260.00	1,733.32	1,137.42
Computer	2,500.00	0.00	2,000.00	0.00	0.00
Telephone - Church	620.00	610.00	610.00	360.00	540.00
Conventions/Conferences	4,150.00	1,150.00	4,070.00	3,962.53	226.65
Publications	3,410.00	1,459.19	3,340.00	3,257.32	1,845.34
Church Publicity/Website	3,130.00	3,070.16	2,000.00	305.04	424.01
Administration - Bank Charges	1,210.00	1,185.65	820.00	798.95	651.65
Hospitality	200.00	13.82	200.00	623.97	562.87
Parking Rental	0.00	0.00	7,000.00		
<b>TOTAL ADMINISTRATION</b>	<b>30,186.40</b>	<b>24,737.37</b>	<b>40,100.00</b>	<b>29,766.23</b>	<b>20,604.01</b>

**SPECIAL EVENTS**

Concerts/Events	0.00	290.40	0.00	2,697.26	120.25
<b>TOTAL SPECIAL EVENTS</b>	<b>0.00</b>	<b>290.40</b>	<b>0.00</b>	<b>2,697.26</b>	<b>120.25</b>

**OUTREACH**

BC Synod Regular Benevolence	31,500.00	31,500.00	32,260.00	31,500.00	31,500.00
Seminary	0.00	0.00	0.00	0.00	0.00
<b>TOTAL OUTREACH</b>	<b>31,500.00</b>	<b>31,500.00</b>	<b>32,260.00</b>	<b>31,500.00</b>	<b>31,500.00</b>

<b>EXPENSES (budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
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**WORSHIP**

Bulletins	683.00	0.00	670.00	0.00	0.00
Music Supplies	561.00	550.00	320.00	234.99	3,275.12
Organists/Musicians	9,583.00	9,395.00	8,516.00	8,300.00	11,320.00
Piano/Organ Maintenance	1,400.00	0.00	1,334.00	717.50	246.38
Special Musicians	3,213.00	3,150.00	2,103.00	2,150.00	1,900.00
Pulpit Relief	3,000.00	4,711.00	2,904.00	2,830.00	1,055.00
Worship/Communion Supplies/Other	3,340.00	3,278.99	2,870.00	2,800.25	899.89
Worship Conference	0.00	0.00	0.00	1,920.04	850.00
Worship - other	600.00	400.00	600.00	0.00	0.00
<b>TOTAL WORSHIP</b>	<b>22,380.00</b>	<b>21,484.99</b>	<b>19,317.00</b>	<b>18,952.78</b>	<b>19,546.39</b>

**EDUCATION**

Adult Studies	600.00	0.00	200.00	0.00	1,111.09
Congregational Library	0.00	0.00	0.00	0.00	0.00
Confirmation Camp	2,000.00	0.00	0.00	0.00	0.00
Sunday School Curriculum/Supplies	394.00	386.02	6,688.00	6,518.88	820.13
Pastor's Library	600.00	557.13	500.00	111.90	187.43
Confirmation Supplies	1,068.00	1,047.20	626.00	0.00	577.89
Summer Children's Program (VBS)	1,396.00	1,368.49	1,522.00	1,483.91	2,834.68
Sunday School Honorariums	6,548.00	7,380.00	7,689.00	0.00	0.00
Youth Programs	600.00	5,842.38	11,342.00	1,227.90	54.60
Youth Conventions (CLAY)	0.00	750.00	2,000.00	0.00	0.00
Young Families	500.00	507.76	300.00	143.91	159.92
Campus Ministry	5,500.00	5,667.99	6,125.00	1,744.75	158.97
<b>TOTAL EDUCATION</b>	<b>19,206.00</b>	<b>23,506.97</b>	<b>36,992.00</b>	<b>11,231.25</b>	<b>5,904.71</b>

<b>EXPENSES (budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
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**Trustees**

Insurance	12,926.00	12,926.00	14,134.00	14,134.00	13,440.00
Maintenance - Church	8,500.00	16,988.90	8,500.00	5,658.56	4,553.12
Property Tax	0.00	4,864.24	4,438.00	4,147.97	3,393.66
Maintenance - Luther House	0.00	0.00	0.00	765.15	465.54
Utilities - Church	21,832.00	21,404.36	19,193.00	18,706.62	18,522.60
Utilities - Luther House	0.00	4,069.52	0.00	5,171.86	5,079.84
Video/Sound	587.00	289.52	575.00	2,178.65	3,028.92
Alarm Monitoring	481.00	356.40	472.00	0.00	365.09
Elevator Service Contract	4,552.00	4,484.67	4,463.00	4,192.03	4,244.81
Cleaning Supplies	189.00	0.00	185.00	129.92	170.41
Furniture Replacement	0.00	0.00	0.00	567.26	0.00
Snow Removal	0.00	0.00	0.00	0.00	0.00
Lawn Mowing Service	0.00	750.00	1,280.00	1,250.00	1,000.00
Emergency Preparedness	0.00	0.00	0.00	2,241.54	0.00
<b>TOTAL TRUSTEES</b>	<b>49,067.00</b>	<b>66,133.61</b>	<b>53,240.00</b>	<b>59,143.56</b>	<b>54,263.99</b>

**CARE FOR COMMUNITIES**

Creative Missions - Visiting Coordinator	6,000.00	1,275.00	6,000.00	0.00	0.00
Hospitality Supplies	1,874.00	1,837.40	1,000.00	502.06	671.43
Shelbourne Community Kitchen	0.00	1,837.40	500.00	0.00	500.00
Refugee Sponsorship	0.00	0.00	0.00	0.00	0.00
Truth and Reconciliation	0.00	0.00	0.00	0.00	0.00
<b>TOTAL CARE FOR COMMUNITIES</b>	<b>7,874.00</b>	<b>4,949.80</b>	<b>7,500.00</b>	<b>502.06</b>	<b>1,171.43</b>

**TOTAL EXPENSES (budget items)**

<b>441,552.45</b>	<b>672,741.70</b>	<b>429,115.30</b>	<b>478,049.14</b>	<b>473,353.88</b>
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<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
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**TOTAL REVENUE (budget items)**

<b>441,552.46</b>	<b>670,472.20</b>	<b>429,115.30</b>	<b>435,056.03</b>	<b>454,494.97</b>
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percentage change from 2024 budget to 2025 budget >>> 2.90%

**TOTAL EXPENSES (budget items)**

<b>441,552.45</b>	<b>672,741.70</b>	<b>429,115.30</b>	<b>478,049.14</b>	<b>473,353.88</b>
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percentage change from 2024 budget to 2025 budget >>> 2.90%

**TOTAL INCOME (budget items)**

<b>0.00</b>	<b>-2,269.50</b>	<b>0.00</b>	<b>-42,993.11</b>	<b>-18,858.91</b>
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====> NON-BUDGET ITEMS ONLY <====

<b>REVENUE (non-budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
<b>DESIGNATED INCOME</b>					
Karren Stinson Bursary Fund	0.00	4,167.00	0.00	3,802.99	769.00
Campus Ministry	0.00	155.00	0.00	195.00	1,140.48
Memorials/Gifts in Honour	103,000.00	0.00	0.00	1,810.00	530.00
Mortgage Principal Reduction	43,200.00	0.00	0.00	500.00	4,375.00
Refugee Fund	0.00	13,803.40	0.00	8,301.00	12,375.60
Social Justice	0.00	8,815.45	0.00	8,727.00	10,540.00
Women in Faith LCC (FORMERLY "ELW")	0.00	1,050.00	0.00	480.00	1,608.70
Youth Fundraising	0.00	1,827.95	0.00	108.60	250.00
<b>TOTAL DESIGNATED INCOME</b>	<b>146,200.00</b>	<b>29,818.80</b>	<b>0.00</b>	<b>23,924.59</b>	<b>30,819.78</b>
<b>PASS THROUGH FUNDS</b>					
One-Time (Luther House Downpayment + Interest)	0.00	164,954.00	0.00	101,145.00	0.00
Shelbourne Community Kitchen	0.00	4,495.00	0.00	5,360.00	3,865.00
Special Appeals/ELCIC Praise Offering	0.00	0.00	0.00	0.00	0.00
<b>TOTAL PASS THROUGH FUNDS</b>	<b>0.00</b>	<b>169,449.00</b>	<b>0.00</b>	<b>106,505.00</b>	<b>4,634.00</b>
<b>B.C. SYNOD DONATIONS</b>					
CLWR	0.00	2,255.00	0.00	2,025.000	3,895.00
Synod Benevolence	0.00	300.00	0.00	2,450.000	70.00
<b>TOTAL B.C. SYNOD DONATIONS</b>	<b>0.00</b>	<b>2,555.00</b>	<b>0.00</b>	<b>4,475.00</b>	<b>3,965.00</b>
<b>TOTAL REVENUE (non-budget items)</b>	<b>146,200.00</b>	<b>201,822.80</b>	<b>0.00</b>	<b>134,904.59</b>	<b>39,418.78</b>

<b>EXPENSES (non-budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
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**DESIGNATED ACCOUNTS**

Karren Stinson Bursary Fund	0.00	1,000.00	0.00	2,000.00	769.00
Campus Ministry	0.00	740.55	0.00	879.03	1,058.04
Memorials	10,000.00	1,000.00	0.00	0.00	0.00
Mortgage Principal Reduction	0.00	0.00	0.00	4,235.00	2,924.00
Refugee Fund	0.00	17,932.84	0.00	13,186.75	14,648.80
Social Justice	0.00	9,750.00	0.00	9,950.00	10,950.00
Women in Faith LCC (FORMERLY "ELW")	0.00	575.07	0.00	1,527.65	1,269.15
Youth Fundraising	0.00	2,326.86	0.00	0.00	0.00
<b>TOTAL DESIGNATED ACCOUNTS</b>	<b>10,000.00</b>	<b>33,325.32</b>	<b>0.00</b>	<b>31,778.43</b>	<b>31,618.99</b>

**PASS THROUGH FUNDS**

Shelbourne Community Kitchen	0.00	4,495.00	0.00	5,360.00	3,865.00
Special Appeals/ELCIC Praise Offering	0.00	0.00	0.00	0.00	0.00
<b>TOTAL PASS THROUGH FUNDS</b>	<b>0.00</b>	<b>4,495.00</b>	<b>0.00</b>	<b>5,360.00</b>	<b>3,865.00</b>

**B.C. SYNOD DONATIONS**

CLWR	0.00	2,255.00	0.00	2,025.00	3,895.00
Synod Benevolence	0.00	300.00	0.00	2,450.00	70.00
<b>TOTAL B.C. SYNOD DONATIONS</b>	<b>0.00</b>	<b>2,555.00</b>	<b>0.00</b>	<b>4,475.00</b>	<b>3,965.00</b>

<b>TOTAL EXPENSES (non-budget items)</b>	<b>10,000.00</b>	<b>40,375.32</b>	<b>0.00</b>	<b>41,613.43</b>	<b>39,448.99</b>
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<b>TOTALS (non-budget items)</b>	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2024 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
TOTAL REVENUE (non-budget items)	146,200.00	201,822.80	0.00	134,904.59	39,418.78
TOTAL EXPENSES (non-budget items)	10,000.00	40,375.32	0.00	41,613.43	39,448.99
TOTAL INCOME (non-budget items)	136,200.00	161,447.48	0.00	93,291.16	-30.21

**====> SUMMARY <====**

	<b>2026 Proposed Budget</b>	<b>2025 Actual Figures</b>	<b>2025 Adopted Budget</b>	<b>2024 Actual Figures</b>	<b>2023 Actual Figures</b>
TOTAL REVENUE (budget items)	441,552.46	670,472.20	429,115.30	435,056.03	454,494.97
TOTAL REVENUE (non-budget items)	146,200.00	201,822.80	0.00	134,904.59	39,418.78
<b>TOTAL REVENUE</b>	<b>587,752.46</b>	<b>872,295.00</b>	<b>429,115.30</b>	<b>569,960.62</b>	<b>493,913.75</b>
TOTAL EXPENSES (budget items)	441,552.45	672,741.70	429,115.30	478,049.14	473,353.88
TOTAL EXPENSES (non-budget items)	10,000.00	40,375.32	0.00	41,613.43	39,448.99
<b>TOTAL EXPENSES</b>	<b>451,552.45</b>	<b>713,117.02</b>	<b>429,115.30</b>	<b>519,662.57</b>	<b>512,802.87</b>
<b>TOTAL INCOME</b>	<b>136,200.00</b>	<b>159,177.98</b>	<b>0.00</b>	<b>50,298.05</b>	<b>-18,889.12</b>

**Lutheran Church of the Cross**  
**Vision and Priorities**  
**2026 – 2030**

In November 2025, Lutheran Church of the Cross (“LCC”) dreamed about what LCC could look and feel like in 20 years (in 2045!). We broke into small groups, and each group drew or wrote what they saw when they thought of LCC in 2045, and what they thought it would *feel like*. Through this exercise, the following vision of LCC emerged:

***Living in response to God’s grace and unconditional love, we strive to be an intergenerational, diverse and thriving community, which is constantly reforming, and is a place of learning, connection, and radical love.***

Everyone then walked around to view each group’s drawings, and reflected on:

- 1) What resonated the most with them;
- 2) What was common across all drawings; and
- 3) What was unexpected across all drawings.

From these reflections, 4 themes emerged. These 4 themes were identified as LCC’s priorities in implementing our vision. They represent how we want to work toward our long-term vision, throughout the next 5 years. In working toward our 2045 vision, we are:

**Fostering Community**

We want to foster community at LCC, by being a place that is fun, welcoming, inclusive, and where people can find connection. We will do this by providing clear communication, involving as many people as possible in planning events, and by connecting in person. Over the next 5 years, we will focus on:

- 1) Providing opportunities to learn together. Some ideas include:
  - a. Creating a little library;
  - b. Hosting theology classes;
  - c. Focusing on faith formation; and
  - d. Ensuring that the sacred story and our theology of grace is at the centre of our learning.
- 2) Supporting families. Some ideas include:
  - a. Continuing to support our Sunday School teachers, youth, and young adults;
  - b. Hosting community family events; and
  - c. Exploring the creation of an after school group.

- 3) Supporting our existing LCC community and connecting to the larger community.

Some ideas include:

- a. Hosting events with or for neighbours;
- b. Hosting small neighbourhood groups;
- c. Intentionally inviting neighbours to Sunday services, mid-week services, and soup suppers; and
- d. Writing Christmas cards to community members.

### **Building a Longer Table**

We will intentionally invite, welcome and care for, those from all backgrounds, gender identities, sexual orientations, ethnicities, races, socio-economic classes, abilities, and ages, to and at our table. Over the next 5 years, we will focus on:

- 1) Making LCC more accessible. Some ideas include:
  - a. Exploring the option of updating sound and video equipment, including looking at the possibility of two-way livestreaming;
  - b. Exploring options to support the deaf and hard of hearing, including looking at the possibility of signing or live transcription services; and
  - c. Reducing physical barriers within LCC's building.
- 2) Ensuring that we offer programming for all who are part of LCC, such as:
  - a. Continuing existing programming which support seniors;
  - b. Providing intergenerational programming which connect the young and old;
  - c. Providing programming for children and young families in addition to Sunday School;
  - d. Providing programming for students, youth, and young adults, at times that are accessible (such as during evenings or weekends);
  - e. Providing programming for the 2SLGBTQIA+ community;
  - f. Providing programming for Indigenous, and racialized, individuals;
  - g. Inviting Luther Court residents to participate in LCC programming.

### **Becoming a Hub**

We want to be a leader and a hub within our local community. Over the next 5 years, we will focus on:

- 1) Strengthening our relationships to groups and organizations within our local community. Some ideas include:
  - a. Continuing our relationship with the University of Victoria, St. Luke's Anglican Church, and the Shelbourne Community Kitchen;

- b. Hosting youth events with other churches;
  - c. Reaching out and partnering with Indigenous organizations;
  - d. Becoming involved in efforts to increase low-income and community housing;
  - e. Building more relationships with non-profit and service-oriented community groups;
  - f. Continuing our work to support refugees;
  - g. Exploring the Canada Summer Jobs Program; and
  - h. Becoming a hub for music in our local area.
- 2) Meeting the needs of our local community. Some ideas include:
- a. Creating a Community Board where the needs of local individuals or organizations can be communicated and responded to;
  - b. Providing necessities to low-income individuals;
  - c. Providing physical space for University of Victoria clubs and other community groups for meetings; and
  - d. Consider undertaking a needs assessment of the larger community to see how LCC can respond to identified needs.

## **Doing New Things**

We are a creative community, which is constantly reforming and thinking of new ways to do things. Over the next 5 years we will focus on:

- 1) Trying new ways of doing church. Some ideas include:
  - a. Focusing on having intentional presence in spaces outside of the church building;
  - b. Hosting church outside;
  - c. Offering a third place for meeting/community that is open for everyone;
  - d. Hosting events such as movie nights, community coffee times, and doing random acts of kindness as a group.
- 2) Making an impact on our global community. Some ideas include:
  - a. Continuing our efforts to take action and discuss climate change;
  - b. Exploring playing a public policy advocacy role; and
  - c. Exploring providing programming or education focused on mental health support.
- 3) Strengthening our music ministry. Some ideas include:
  - a. Continuing to build on our existing relationship with the University of Victoria music program;

- b. Exploring starting an El Sistema inspired music program, which encourages positive social change through culturally responsive music education for young people;
- c. Exploring providing music programming for older adults with dementia;
- d. Exploring establishing music programming in partnership with Luther Court;  
and
- e. Exploring establishing intergenerational music programming, including a children's choir.