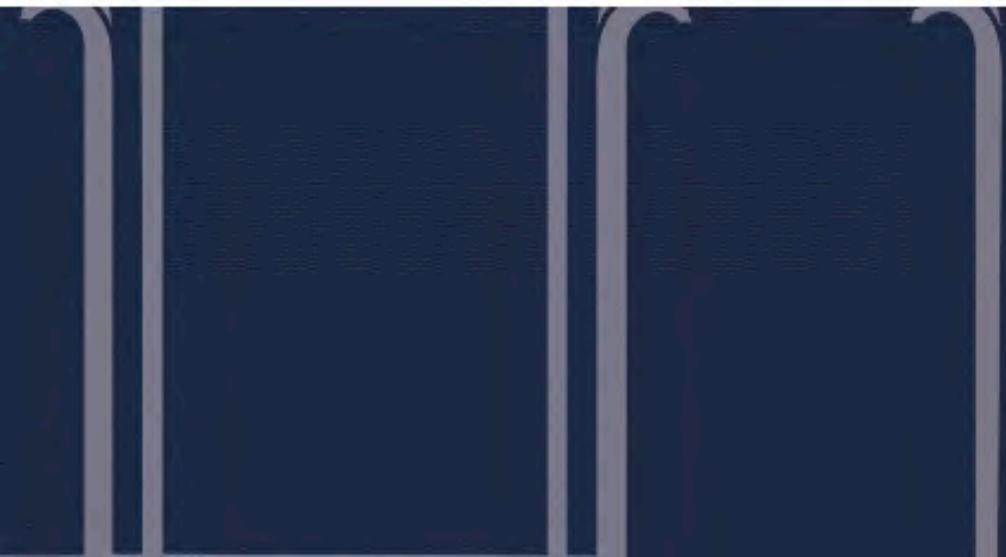


# ANNUAL REPORT 2025

*FIRST BAPTIST CHURCH HALIFAX*



# Contents *Table of*

## A YEAR IN REVIEW

First Baptist Church Halifax continues to be inspired by the Five Guiding Statements adopted by the Congregation in April 2019. The Five Guiding Statements have directed our way forward as we prepare to enter our church's third century in September 2027.

The Annual Report is an opportunity to pause each year and remember the work we have accomplished together. Take time to read and reflect on each report as we celebrate how we as a Congregation continue to:

Guiding Statement One:  
Connect to God

Guiding Statement Two:  
Connect to Community

Guiding Statement Three:  
Do Justice

Guiding Statement Four:  
Establish Financial Sustainability

Guiding Statement Five:  
Nurture Flexible Congregational Governance



## MINISTRY AND MISSION

- 6 Unsolved Questions | Rev. Rusty Edwards
- 8 Luke Title | Rev. Luke Dowding
- 10 Forming our Faith | Deacon Chair Janet Margeson
- 12 Making Music | Director of Music Lynette Wahlstrom
- 14 Sacred Silence Sacred Sounds | Neil Ritchie
- 15 Queer Spirit Church

## CONGREGATION AND COMMUNITY

- 18 Auxiliary | President Peggy Dunbar
- 19 Flowers | Flower Committee Chair Johanne McKee
- 20 Engaging Community | Community Engagement Lead Paula Antunes
- 21 Welcoming Newcomers | Refugee Committee Chair Scott Sterns
- 22 Helping Others | Community Outreach Chair Gwendolyn MacLean

## CHURCH AND PROPERTY

- 26 Property | Property Maintenance Chair Ken Margeson
- 28 Building a Sustainable Future | PRC Co-Chair Jim Stanley
- 29 Sharing Space | Community Engagement Lead Paula Antunes

## GOVERNANCE

- 32 Leadership Team
- 33 Our Community | Acting Church Clerk Dianne Kokesh
- 34 Summary of Motions
- 38 Supporting the Work of the Church | Personnel Kathy Schwartzentruber
- 39 Staff Team
- 40 Nominating

## FINANCE AND INVESTMENT

- 44 Investing for our Future | Investment Committee David Dexter
- 45 Money Matters | Chair of Finance Committee David Dexter
- 47 2025 Financial Statements
- 69 2026 Budget



# MINISTRY & MISSION

*Rusty | Luke | Deacons | Music | Jazz Vespers | QSC*

# Unsolved Questions

*Be patient toward all that is unsolved in your heart,  
and to try to love the questions themselves  
like locked rooms and like books that are written  
in a very foreign tongue.  
Do not now seek the answers,  
which cannot be given you  
because you would not be able to live them.  
And the point is, to live everything.  
Live the questions now.  
Perhaps you will then gradually,  
without noticing it,  
live along some distant day  
into the answer.  
- Rainer Maria Rilke*

From: Letters to a Young Poet

No doubt, 2025 was another busy and productive year. Like all institutions, FBCH is learning to function and thrive in a rapidly changing world. This reality demands a lot of our volunteer leadership and staff. At the same time, for me personally, the year offered me an opportunity to slow down, hold lightly to the unsolved questions, and to practice living in the present with all its beautiful gifts.

I was on Pastoral Renewal Leave from May 12 to August 19. My renewal leave was designed to combine learning, reflection, and time with family. During my time away, I completed the Shalem Institute's program, Going Deeper: Clergy Spiritual Life and Leadership. The sixteen month program is designed for mid career clergy and is centred on clergy nurturing their own contemplative practices. A highlight of the program was my time in residency in July 2025 with three clergy colleagues in the mountains of North Carolina. Though I completed the program, my clergy peer group continues to meet monthly on Zoom and plans to gather in person annually—we have become dear friends and supports to one another in our vocational callings.

My time of rest was lived-out mostly in Halifax—marked by long morning walks on the Peninsula. I'm proud to say I perfected my pizza dough recipe and mastered Neapolitan-style pizzas. My family also journeyed to Ireland, where we enjoyed a mix of history and exploration of the beautiful land—a hike with a local farmer along the Cliffs of Moher was a highlight.

I am thankful for all those who made my Renewal Leave possible. I'm grateful for our Deacons, particularly the many ways our Chair, Janet Margeson, stepped in to ensure summer church ran smoothly. As always, I'm grateful for our staff team—particularly Jean Ferguson, Lynette Wahlstrom, Arla Johnson, and David Bourque who kept things humming while I was away and Paula was on Parental Leave. I'm also grateful to the Congregation for incorporating Pastoral Renewal Leave into the rhythm of clergy life.

I also cannot say enough how grateful I am that Rev. Luke Dowding and his husband, Steven Geitzen, came to be with and care for the FBCH community. It was wonderful to work with Luke several weeks before my departure and to know that his loving care would nurture the congregation. I had high expectations for his time among us—he exceeded all those expectations. It took no time for Luke and Steven to find themselves at home in Halifax, connecting not only to the FBCH Congregation but also the larger Halifax community. I hope that our relationship with Luke will continue for many years to come.

The life of the congregation did not slow down with my leave. In 2025, we continued the work of generational transformation of our property and long-term financial sustainability and resilience. We welcomed Armbrae Middle School students into their new home, achieved Heritage designation for our building (an important part of the land sale process), and saw the construction of a new kitchen that will serve us well for decades to come.

In February, Deacon leadership joined me in conversations with families who have children in our Godly Play program. We talked about strengths and areas for growth and out of that developed a new rotational model that started in September. On Sundays, our children engage in a variety of formation opportunities including Godly Play, Music Education, Feast with Deacons on communion Sundays, and a monthly engagement with the justice work of the Congregation. We're thankful to Erick Lee for his continued Godly Play Leadership, Alex Landry who leads Music, and Diana Hazelton who is our new Program Assistant.

In response to a growing community of University students, we began a monthly lunch with students in March. On the third Sunday of the month we gather for lunch and fellowship. On these Sundays, we also invite students to participate in worship leadership. I'm thankful to Marivel Samipillai, Geetha Marivel, Janet Margeson, Kathy Schwartzentruber, and Jenny Edwards for assisting with the lunches.

Our Youth Group has also continued to meet monthly, with a focus of putting faith into practice. The Youth Group meets on the fourth Sunday of the month. On those Sundays they also help with worship leadership. A focus of the group is putting faith into action. Once again, in 2025 our youth completed a Construction build in support of the Dal Food Bank. They chose a design that spelled out "I Am, We Are" and in the process learned more about the South African roots of the mantra we share at the end of worship.

Returning from renewal leave, I was ready to re-engage the weekly rhythm of preaching. This remains the most sacred task I undertake as your Minister. While I mostly follow the pattern of the Narrative Lectionary, I often vary in my own direction for the Advent-Christmas season. This year, I enjoyed reflecting on the Christmas story through the lens of home (an idea that was sparked on a walk through Point Pleasant Park during my renewal leave).

As another year is upon us, I'm certain the questions before us are not fewer, but I'm reminded that we have everything we need to face those questions with courage and joy. I'm also more comfortable knowing that it is okay not to rush to answer every question all at once. Sometimes, living with the questions is enough to help us move forward.

Journeying Together,



# Caring *for* Community

Written by Rev. Luke Dowding, Interim Minister

At the time of writing, I not that long ago learned that Spurgeon's College in South London, UK, has closed with immediate effect. Spurgeon's was where I studied for my undergraduate degree and carries significant reputational weight in Britain and Europe – indeed, before it closed, it was the largest college of its kind in Europe. It's where my formal formation for ministry began nearly eighteen years ago, and it was indeed formative in my discernment for Christian ministry, albeit not the way that was intended. As someone who often sees poetry in the happenings of the universe, it feels poignant to me that at a time when the ministry in which I serve God has been rejuvenated and enabled to flourish in new ways here with you, there are those in a college with whom I have history have now lost their jobs, their placements on programmes on studies, and indeed their financial investments too.

I could not have foreseen, as a closeted gay student at Spurgeon's, that almost two decades later I would be blessed with such an opportunity of fellowship and ministry. For the last five months have been a period of great joy for me, to serve God and the community of First Baptist Church Halifax in this corner of the world. In my last sermon on the 24th August I shared that Steven and I had recently begun watching the BBC sitcom *Rev*, which documents the highs and lows of parish ministry in London. I said:

*"I, of course, have had my own "Rev" adventures over the last few months – experiencing the life of church-based ministry with all of you. I'm glad to say, that there have truly been no lows whilst I've sought to serve you in Rusty's absence. The sort of thing that plays out during an episode of Rev hasn't really happened here at all, thankfully! Although, one common thread is the abundance of interesting conversations and interactions with new people – that's been a lot of fun."*

It's all true. It has been a blessing to know you

all, to laugh and learn with you, and to eat plenty of good food in the company of excellent conversation. Thank you.

From Queer Spirit Church to congregational meetings on the building project and land sales, from Sunday morning services to weekly team meetings, from pastoral chats over coffees and food to blossoming friendships and companionship, from the parade at Pride to praying for those in need and at risk; ministry here at First Baptist Halifax has been fulfilling and rich. We have journeyed through nourishing meals of physical and spiritual food in our Meals of the Bible sermon series, we have enjoyed trivia bingo for Canada Day, we have been blessed by music from our choir and Lynette and our friends in the Filipino community too. We have welcomed new faces, reconnected with those a little more familiar, and we have created space for one another.

We have sought to worship God in word, in thought, and in deed.

It has been a privilege to serve as Interim Minister for these five months with you – I have been inspired and deeply moved by your warmth of welcome, your commitment to practice what you preach, and the excitement about your future as a community.

And so again, I finish this short reflection of my time here with you with words from that final sermon:

*This is my prayer for you, as a community here at First Baptist, that what you have done inspires you to go further. That who you are continues to speak of an abiding mutual love that sings of the source of all love. And that as Rusty returns from renewal leave, you discern together where the heart of the Divine is calling you to go – as a people who do good, who do justice.*

*A people who, with one voice and one heart, declare the Gospel of Jesus Christ, the Good News, for all. Amen.*



"It has been a blessing to know you all, to laugh and learn with you"



# Forming *Our* Faith

Written by Janet Margeson, Chair of Diaconate

This past year was one of rejuvenation and gratitude. Again, we have strived to maintain focus on our guiding statements throughout the year. The Diaconate continued to listen to and tried to fulfill the needs of the congregation during worship, construction within the building and during mission programs.

We were pleased to accept Rusty's renewal and study leave and were grateful for the support from the congregation to accept this request. We also acknowledge Luke Dowding's pastoral leadership during Rusty's renewal and study leave and the support the congregation provided for him. The continuation of congregational and community support during the summer months is not to be underestimated as we welcomed many visitors and regular attendees for summer worship and children's programming.

On behalf of the congregation, the diaconate extends much gratitude to Rusty for his guidance, leadership, and commitment to serving us as pastor as well as continuing to challenge himself with his own studies during his renewal and study leave.

We continue to welcome new attendees every Sunday morning. In addition, FBCH welcomed 6 new members by baptism or profession of faith. The deacons continue to be inspired each Sunday when talking to people about what brought them to FBCH: welcoming atmosphere, programming, opportunities to do justice, focus on love and relevance in the preaching.

The deacons provide leadership in the church centered around communion as well as community building within the church and surrounding community. The deacons offer the feast to the children attending Godly Play on the first Sunday of most months of the year and it is a wonderful interaction time.

Heartfelt thanks are extended to all the deacons that are continuing to serve on the board and we thank Kathy Schwartzenruber, Rhoda Lemphers, Gisela O'Brien and Dahrl Whitney for completing their commitment to serving as Deacons. Some of these commitments have been more than 10 years of faithful service. Dawn Friedrich was inducted into the diaconate March 23rd and we welcome her commitment to faith and community. Again, we look forward to many new learning opportunities through Dawn's leadership.



We offer many thanks to Lynette Wahlstrom and her unwavering commitment to providing excellent music, directing and teaching as well as her commitment to enhancing her own knowledge through continuing education opportunities.

We would like to acknowledge the long standing leadership of Johanne McKee as Chair of the Flower Committee. The Diaconate offers many thanks to Johanne as she resigns from this role.

Pastoral Care is an important ministry in our church carried on by our ministry team, David Bourque and many other committees and groups within FBCH. Special thanks are extended to the Prayer Group under the leadership of David Bourque.

The Diaconate was pleased to support the ongoing effort of Neil Ritchie as he organized the Jazz Vespers Service once a month. This program, now renamed Sacred Silence/ Sacred Sounds is an alternate worship experience that includes quiet, inspirational jazz performances, scripture readings and prayers takes place on the 3rd Wednesday of the month.

The Deacon appointed the Ad Hoc Committee under the leadership of Hugh Kirkegaard, set out to examine the FBCH Baptist Connections. Other members included Rusty Edwards, Janet Margeson, Noah Archibald, Addison Edwards and Donna Darrell. The committee did extensive research on various organizations, reflecting on the values, educational opportunities, and mission of each of these. Recommendations for connections will be presented in the spring of 2026.

The deacons look forward to working with the leadership team; developing foundations for the future direction of FBCH and its mission with you.

# M<sup>aking</sup> Music

Written by Lynette Wahlstrom

The 2025 programming year at First Baptist Church Halifax was marked by enriched musical offerings, strategic planning, and significant operational developments supporting the long-term health of the church's music ministry.

## January–April

The Senior Choir maintained a strong and consistent musical presence throughout the winter and early spring seasons. Repertoire included a varied selection of anthems, culminating on Easter Sunday with a joyful presentation of Handel's Hallelujah Chorus, accompanied by the Blue Engine String Quartet. This collaboration was a musical highlight of the year and was deeply appreciated by the congregation.

In March, the Property Committee and Music Consulting Group worked jointly with Robert Hiller of A.T. Casavant to install protective plastic sheeting over the organ loft screen and vents. This intervention was essential: the 2024 Ambrae renovations produced an unexpected and extremely heavy influx of dust into the Sanctuary and organ loft. As Mr. Hiller reported, nearly twenty years' worth of dust had accumulated in six months, posing serious risk to the instrument. With the new protective measures in place, the organ will remain safeguarded through the next phase of redevelopment, projected to span the next four years. It should also be noted that in September, a new circuit box and replaced wiring alleviated the power issues that the organ was having in start-up power failures over the last year. Property Committee and Leadership team are continuing to look into the issue of replacing the 100 yr-old blower motor, in consultation with Robert Hiller.

## Program Development and Choir Structure

In June, Lynette's trio with Hillary Brown, cellist, and Jennifer Farrell, soprano, presented excerpts from Bach Cantata BWV 202, to the delight of the congregation. During this month, the Music Consulting Group supported a structural shift within the choral program: the Senior Choir transitioned to an auditioned ensemble composed of music-readers, enabling a focused rehearsal process and expanded repertoire capacity. To ensure accessibility and continued congregational engagement, the Social Choir was established as a complementary offering. Meeting on the first Sunday of each month at 9:00 a.m. (with Zoom access available), the Social Choir now includes a dedicated group of seven participants who enjoy a relaxed monthly opportunity to sing.

Children's Music with elementary music specialist, Alex Landry, through the request of parents and the support of Clergy and Diaconate, has enriched Godly Play sessions twice monthly with music learning and singing.

## Summer Work and Music Library Consolidation

Significant progress was made in the Music Library during the summer. Under Lynette's direction and with the help of three dedicated volunteers, the collection—previously held in three separate rooms—is being fully catalogued, digitally scanned, reorganized, and consolidated into two spaces. Dawn Friedrich collaborated with the Property Committee to design new shelving for oversized scores and constructed five new risers for the Senior Choir, to be used for Carols by Candlelight and future concerts. Summer music director relief for three Sundays was provided at the organ by Kevin Selig and David Fletcher.

## Autumn–Christmas Season

Following a restorative summer break, the Senior Choir resumed weekly rehearsals with renewed momentum. Music for All Saints Sunday and Remembrance Sunday included excerpts from

Fauré's Requiem, in services that also featured special trumpet music by Sarah Hope, in celebration of Garnet Colwell's 100th birthday.

Throughout Advent, the choir prepared a rich season of traditional choral repertoire. A highlight was Carols by Candlelight, presented in collaboration with Shawn Whynot, guest organist, and the Halifax Ukrainian Children's Choir under the direction of Oleksii Fishchuk. Christmas Eve Family Services featured pianist-vocalist Leander Mendoza, and music director relief for the December 28 Carol Sing service was provided by David Fletcher.

## Personnel and Leadership

This year involved significant transition among section leads, with a 75 percent turnover during the summer. Deep appreciation is extended to the following musicians for their professionalism and contributions: soprano leads Naomi Sney and Emily Forest; alto leads Julia Blundon and Madison Salcedo; tenor lead Leander Mendoza; and baritone leads Josh Pratt and Joseph Goodwin.

The Music Consulting Group, working with the Finance Committee and Leadership Team, standardized monthly remuneration for all section leads at \$400 for ten months per year, aligning compensation with comparable choir programs in Halifax.



## Acknowledgments and Looking Ahead

I extend sincere gratitude to our Clergy and staff team; to the Diaconate and Chair; to music library volunteers Dawn Friedrich, Karen Muxlow, and Kathy Schwartzenuber; to the Property Committee under leadership of Ken Margeson, and Music Consulting Group Laurie Cruess, Kathy Schwartzenuber, and Kevin Selig for their sustained partnership. Their work has been essential to strengthening our musical capacity during a year of both challenge and growth.

The Senior Choir looks forward to welcoming new music-readers who can commit to the upcoming 199th and 200th Anniversary seasons, as we continue to build a vibrant and resilient music ministry.



# Silence *acred* Sounds

Written by Neil Ritchie

Sacred Silence Sacred Sounds (formerly Jazz Vespers) is an adjunct mid-week worship experience held on the third Wednesday of the month from 7:00 - 8:00 PM, from October to May. The gatherings are structured with a balance of instrumental and vocal performances, readings, and prayers. The overall aim has been to create a peaceful, contemplative spiritual experience for those attending. In this, the third season of the series, the musical offerings have expanded beyond Quiet Jazz to include Celtic and Contemporary music, thus the name change. The series supports Guiding Statement 1C: "Develop plans for regular contemplative worship and practices" and Guiding Statement 2B: "Support efforts to connect with larger community through music".

Sacred Silence Sacred Sounds has brought together regular and new attendees from the congregation and the broader community to enjoy the spiritual and emotional power of music, to strengthen existing bonds and create new social connections within a unique form of worship.

Eight gatherings were held in 2025, five in the first months of the year and three in the last months of the year. Each gathering, of on average 30 people, featured one to three musicians playing either piano, saxophone, flute, guitar, upright bass drums and vocals. While professional musicians were paid, funding from giving's and sponsorships covered most of the costs, so there was no significant additional burden on the FBCH's budget.

The services were led by Arla Johnson and Hugh Kirkegaard with support of readers from the congregation and of our staff and with coordination by Neil Ritchie.



# Queer Spirit *Church*

This year Queer Spirit Church continued to offer a place of worship that provides our LGBTQI+ community with the all inclusive love of Jesus. We gathered each month on the first Wednesday for music, communion, prayer and a message.

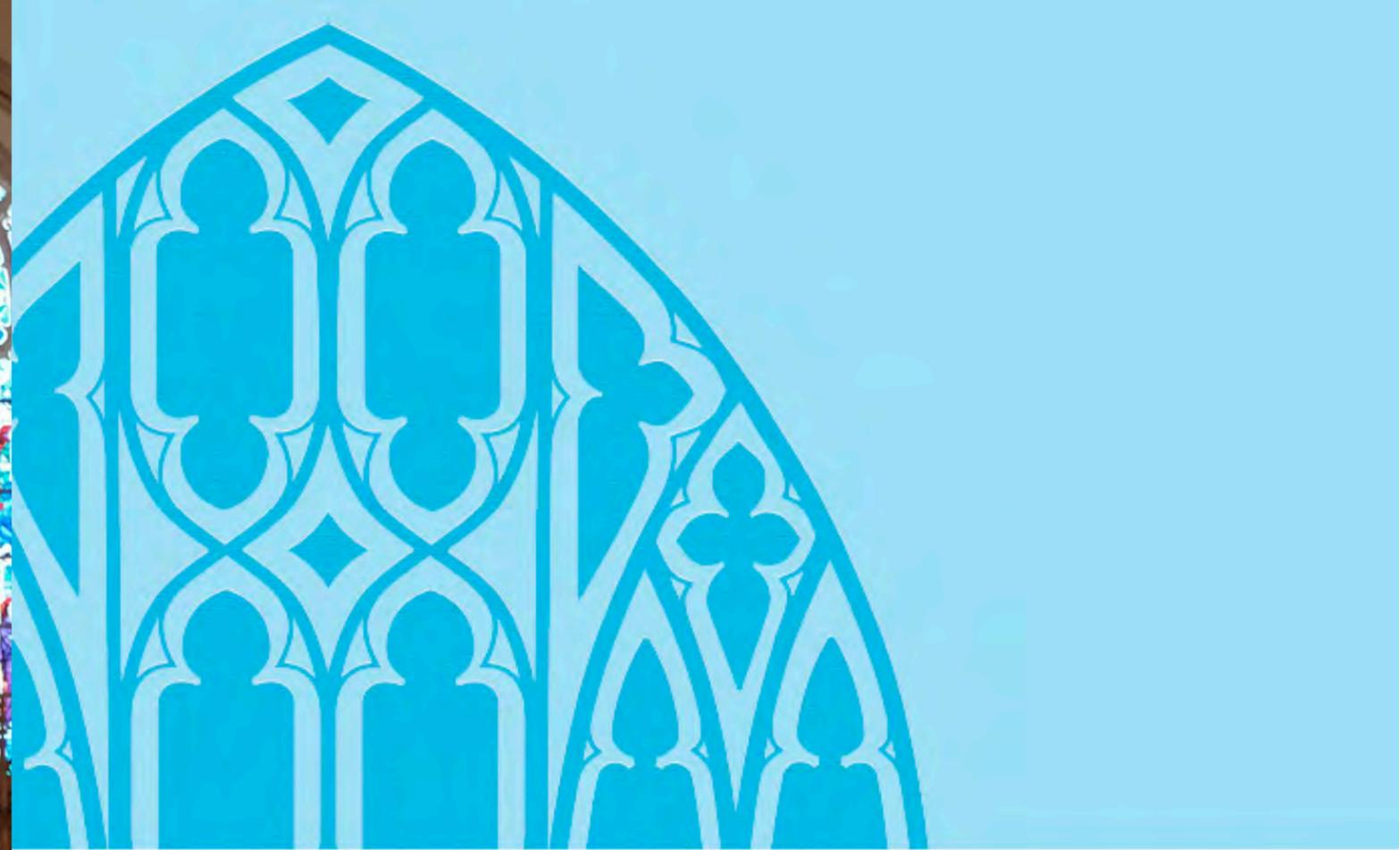
Our worship team Arla Johnson and Robert Wright, throughout the year, explored the themes of oppression, freedom, celebration, love and embrace through the LGBTQI+ experience. Alex Laundry joined the team to lead us in beautiful hymns and music.

In February, guest Rev. Elaine Walcott, visited to offer prayers. A graduate of Atlantic School of Theology (BTh and MDiv) she is the founder and pastor of Koinonia Church.

A highlight for us each year is showing off our pride as we walk together with FBCH in the pride parade. This annual tradition is a fun way to connect with our greater community and spread the welcoming word of Jesus. We look forward to marching again in 2026.

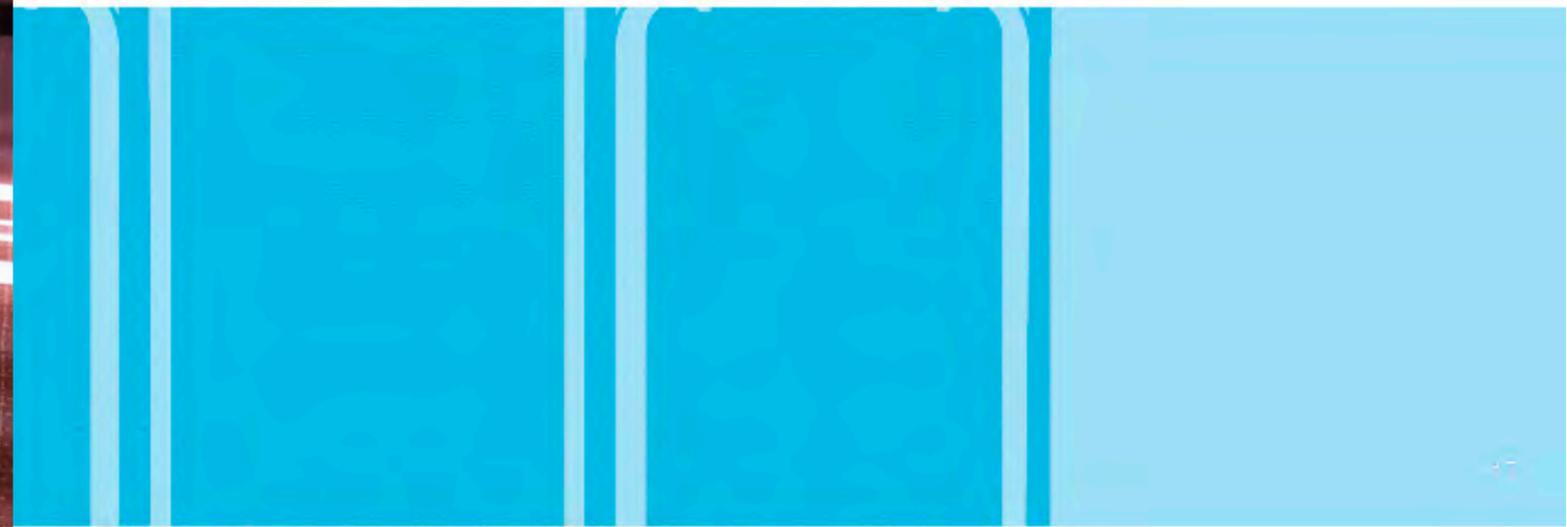
We continued to support the Rainbow Refugee Association of Nova Scotia (RRANS) with our service offerings. Around the world, LGBTQI+ people face displacement, persecution, and violence based on their identities. RRANS makes possible LGBTQI+ refugee resettlement and supports safer communities of belonging through advocacy, education, and sponsorship. For more information on RRANS visit their website at [www.rainbowrefugeens.com](http://www.rainbowrefugeens.com)

Unfortunately at the end of the year, we decided to put our monthly service on hold temporarily. We are so thankful for the supportive and welcoming community we have created. Thank you to our team that make our services possible, including our worship team Arla, Robert and Alex and lay leaders Julie, Nancy, Amanda, Tara, Kelly, Olivia, Cliff and Lisa. Stay tuned for updates on when our services will resume.



# CONGREGATION & COMMUNITY

*FBCH Auxiliary and Flowers | Community Engagement | Refugee Committee | Community Outreach*



# Auxiliary

Written by Peggy Dunbar, Auxiliary President

This year we are so grateful for our New Kitchen and all those who worked their magic to make this happen. Along with many others, our members contributed with input into the design, through our House Committee activities, and in fundraising. Over a 5-day period, late this fall, under the direction of Betty Evans and Judy Whalen, volunteers worked tirelessly to get the new kitchen up and running—unpack boxes, wash everything (tableware, cutlery, pots/pans, and serving dishes), determine and label cupboard contents, restock cabinets, and take inventory. A number of our members were part of the Fundraising Committee (the Heart of Our Home), including Judy Whalen, Janet Margeson, as Diaconate Representative, and Peggy Dunbar as Chair. We also worked along with Neil Ritchie in support of an evening Kitchen Party –‘Songs from the Heart’, held on March 21 st with musician Dan MacKinnon.

Other key fundraising, community engagement, and congregational support events included:

- Our ever-popular Plant Sale, held May 24th, led by Dawn Friedrich, with the assistance of 25+ volunteers.
- Our 4th annual sale of Christmas Cookie Boxes, co-led by Peggy Dunbar and Gwendolyn MacLean.
- Our much-anticipated Mini Sales. Our Craft Group, led by Johanne McKee, offered Mini Sales Easter, April 13th and Christmas, Nov. 30th.
- Our Reception Committee, under the direction of Judy Whalen and Marlene

Dexter, along with its two teams, organized and catered four (4) memorial receptions for members of the congregation who passed away in 2025—Naomi Nonnekis, Renie Isnor, Anne Gale and Terry Murphy.

- Our Social Committee happily provided a celebratory cake April 13th in recognition of the huge support provided by our church family in our very successful New Kitchen fundraising, and again on Nov. 10th in recognition of Garnet Coldwell’s 100th birthday.

We were also pleased to host a guest speaker open to the broader church community:

- On April 9th, Carol Ritchie spoke to us about MAiD (Medical Assistance in Dying) and the resources available through Provincial and Federal organizations.

It is important to remember that all these efforts would not be possible without the many contributions and continued encouragement of volunteer bakers, crafters, gardeners, purchasers, ‘cheerleaders’, and generous donors.

In providing support and encouragement through COSI, (Care of Shut-ins) the Auxiliary, led by Gwendolyn MacLean, was able to visit with and provide flowers for Easter and Christmas to 15 and 10 individuals, respectively. People so enjoy the visits that accompany these flowers! Our Corresponding Secretary, Johanne McKee, also sends the loveliest notes and cards throughout the year to Auxiliary members, who have fallen ill or experienced a significant life event and to others in the congregation with milestone birthdays (90 years and above).

With the addition of one new member in 2025, the Auxiliary currently has 24 members. While not all are able to attend meetings and assist as volunteers in the myriad of activities we undertake, they are active and engaged supporters of our church family. This year we surveyed our membership soliciting feedback on purpose, future focus, viability and filling of key executive positions. We found overwhelming support for our continuation, along with agreement to implement business meeting efficiencies. These include a reduced number of meetings per year, pre-meeting circulation of reports allowing for shorter meetings with more

of a focus on pertinent questions. We have also increased the time to socialize and enjoy time together. Our off-site end of spring and Christmas luncheons are anticipated and greatly enjoyed. Starting in 2026, the role of president will be a shared responsibility—the 1st half of the year, under Gwendolyn with the latter half of the year, including the AGM, under Peggy. The position of Recording Secretary will also be shared among 2-3 individuals acting primarily as minute-takers.

The Auxiliary raised \$5,417.12 in 2025, through the fundraising initiatives mentioned above. This amount reflects total revenue minus expenses, as diligently recorded by our Treasurer, Gwendolyn MacLean. Over and above this amount, we were pleased to donate \$25,000 toward the New Kitchen Fundraising Campaign.

Our sincere thanks to the church staff who assist us in setting-up for events/meetings, promoting our activities with on-line event pages and registration, providing accounting support, including our many notices in News Notes, and making specific announcements on our behalf during Sunday services. You help to make it all possible!

We look forward to 2026 with great anticipation. Our heartfelt thanks to all for the ongoing support.

## Flowers

Written by Johanne McKee, Chair Flower Committee

A special Thank You is extended to members and friends of First Baptist Church for the donation of Memorial flowers during the past year honouring the lives of family members and friends,

The committee is responsible for placing floral arrangements in the Baptistry representing religious events, and different seasons of the year, Special seasonal arrangements are also placed in the flower urns outside the church.

Members of the committee are Judy and Bud Whalen, Janet Margeson, Marion Doane and Jean Ferguson, A special thank you to my committee for the responsibilities they took on during this past year.



# Engaging Community

Written by Paula Antunes, Community Engagement Lead

One of my greatest joys on Sunday mornings are those couple of minutes in the chancel, when I'm waiting for the prelude to be over so I can welcome everyone.

I have the best view of: different generations chatting and having fun, children waiting for their turn to gather in front of the chancel, waving hands directed my way, our dear friend John Dalton giving me that quick look to make sure I'm on schedule, also people I haven't seen in a while and some who are new to me. Our church is diverse, multigenerational, and full of love.

This year, members of our newly formed Community Engagement Team took turns organizing our gatherings, such as: the welcome and farewell of Rev. Luke Dowding, graduation Sunday and BBQ, Canada Day celebration, and Just Lunch. Thank you for your friendship and help. We have also started a special University Students Lunch to welcome our next-door neighbors who have been attending our services. As part of my regular duties, I help organize our events (gatherings, lunches, funerals, and rentals); and to build and grow our online community (website, News Notes, Facebook, Instagram, and YouTube); I remain the main contact person for our tenants; I serve as an ex-officio member of the Leadership Team; and I continue to support our fundraising campaigns (in 2025: The Heart of Our Home, CANstruction and End-of-Year Goals). Here's an update on our socials: our Facebook followers increased from 882 to 917, Instagram followers grew from 188 to 205 this year, and we're reaching 340 readers with every edition of our News Notes.

On a personal note, this year I completed my Executive Certificate in Religious Fundraising, and I look forward to sharing practical ideas with our leadership in the coming year.

I want to thank our members, staff, Diaconate, and all volunteers who are committed to making our church a truly welcoming space. Thank you, FBCH family!



# Welcoming Newcomers

Written by Scott Sterns, Chair Refugee Committee

It is difficult to describe the feeling of going to the Airport to meet FBC sponsored refugees. It is hard to imagine their flight from Nairobi, to Dubai, to Europe, to Toronto, to Halifax. Maybe there is a hope that we can appreciate how tired they are. But it seems unlikely that we can understand what it is like to arrive in Canada for the first time, having lived your life in a refugee camp.

The privilege of going to the Airport was FBCH's Refugee Committee on July 25, 2025. We welcomed 54 year old Abshira, and her son, 21 year old Abdikadir. They are the Mother and Brother of Khatro. Khatro is the matriarch of a family of five, FBCH sponsored in 2019. Abshira and Abdikadir are well loved and well supported, thanks to Khatro, her family, and the sponsorship of FBCH.

Sponsorship is a significant commitment. FBCH pays their rent in a two bedroom apartment off the Bedford highway, and provides a modest living allowance, all for a year. We have raised funds in anticipation of their arrival, and with the cost of living, we are raising more funds. We have committed to Abshira and Abdikadir for a year, and we will do all we can to support them.

We are pleased to advise that they are doing well. Within a few months of arrival, Abdikadir is working regularly. His English is reasonable and he is learning fast. Abshira is loving being a Grandmom to Khatro's three boys, all of whom were previously sponsored by FBCH.

That has made 2025 quite a year for FBCH's refugee Committee. Happily, it will not stop there. We remain committed to Abshira and Abdikadir. We are also committed to their family. When FBCH sponsored Khatro and her family, we committed to sponsor Abshira's three teenage sons as well. They remain in a refugee camp today. It will take time, and effort, and fundraising. We are ready for it.

# Helping *Others*

Written by Gwendolyn Maclean, Chair, Community Outreach

The Community Outreach Committee continues to be involved in a variety of activities that express our faith through meeting needs in our community.

The committee supported the Sunday Supper Ministry at St. Andrew's United Church. Volunteers from FBCH provided casseroles for the many people who came to the suppers. Howard Donohoe and his Scout Troop, along with our church members and friends participated on January 26 th (Chicken Casserole), May 25 th (Enchilada Casserole), and September 7 th (Spaghetti Pie).

The October Harvest Online Auction raised

\$7,960 for the ongoing work of the Street Connection Mobile Soup Kitchen. Thank you so much to everyone who donated goods and services for the auction, provided financial gifts, and bid on the auction items.

The Mobile Soup Kitchen goes to four Halifax area locations each week to serve hot soup, sandwiches, apple juice, bread, yogurt, Kraft Dinner, fruit, and frozen soup to assist those experiencing food insecurity. Members of Community Outreach and our church community have supported Rob Pattison this year by working in his mobile kitchen. It has been a very rewarding experience.

Contributions were made on a regular basis to the Food Trunk, located in the Narthex, and these items were donated to Dalhousie Food Bank, SMU Food Bank, and Ward 5.

Because Nova Scotia consistently ranks among the highest in Canada for child food insecurity,

the committee made a decision to donate some extra funds to organizations with a focus on children and food insecurity. Following conversations with three deserving charities, it was agreed that the North End Parent Resource Centre, Veith House and Ward 5 Neighbourhood Centre would each receive a \$600 donation to help with their ongoing programs addressing children and food security.

The Community Outreach Committee continued to help with Joan's Table by providing meals to the Herring Cove Apartments, which is an affordable, supportive living environment dedicated to individuals who have experienced chronic homelessness and who have a long history of alcohol dependency. At various times throughout the year, and in teams of two, we provided a complete meal of our choice for the twelve people at the apartment site. We have been told tenants showed their gratitude for the meals we provided by eagerly lining up for dinner, coming back for leftovers and commenting on the deliciousness of every meal.

On October 26, our committee assisted with a children's program to help with justice education. The children were told about the activities that we help with in our community and how they and their families could get involved. The Godly Play session was well received by the children. As volunteers, they decorated and filled small gift bags with treats that were given to the Street Connection Mobile Soup Kitchen to hand out to children who visit the bus.

Many thanks to members of FBCH congregation who generously donated \$6,385 to the Christmas Gift Program and to everyone who shopped and wrapped gifts of clothing, household items, and toys for those less fortunate in our community. We helped 92 people. As well, \$1,000 was given to the Ward 5 Neighbourhood Centre and \$500 to the Parker Street Food Bank for Christmas dinners, and \$250 was donated to the Angel Tree Christmas Gift Program.

Thank you to the many volunteers from First Baptist Church Halifax who helped deliver the Christmas Dinner boxes along with gifts, from St. Mark's Church on December 20.

The Community Outreach committee continued to provide and serve a meal for the international students at Dalhousie University's Multifaith Services. We prepared five large crockpots of Moroccan Stew, Vegetarian Chili, Chicken Casserole, Pineapple Chicken, rice, rolls, assorted fruit, and cookies to 70 on March 24, 2025. The students really appreciated the dinner we prepared and served to them.

Members of First Baptist Church Halifax contributed regularly to Community Outreach with memorial gifts or direct donations to our committee. These donations go a long way to support the many projects of our committee, and those less fortunate in our community benefit from your generosity. Thank you very much!

The past year has been inspiring and energizing, and we hope that you will continue to support the projects and the work of the Community Outreach committee as we help those in our community who truly need us. We are grateful to serve. Heartfelt thanks to the committee members – your help was invaluable and most appreciated by the organizations we assist.



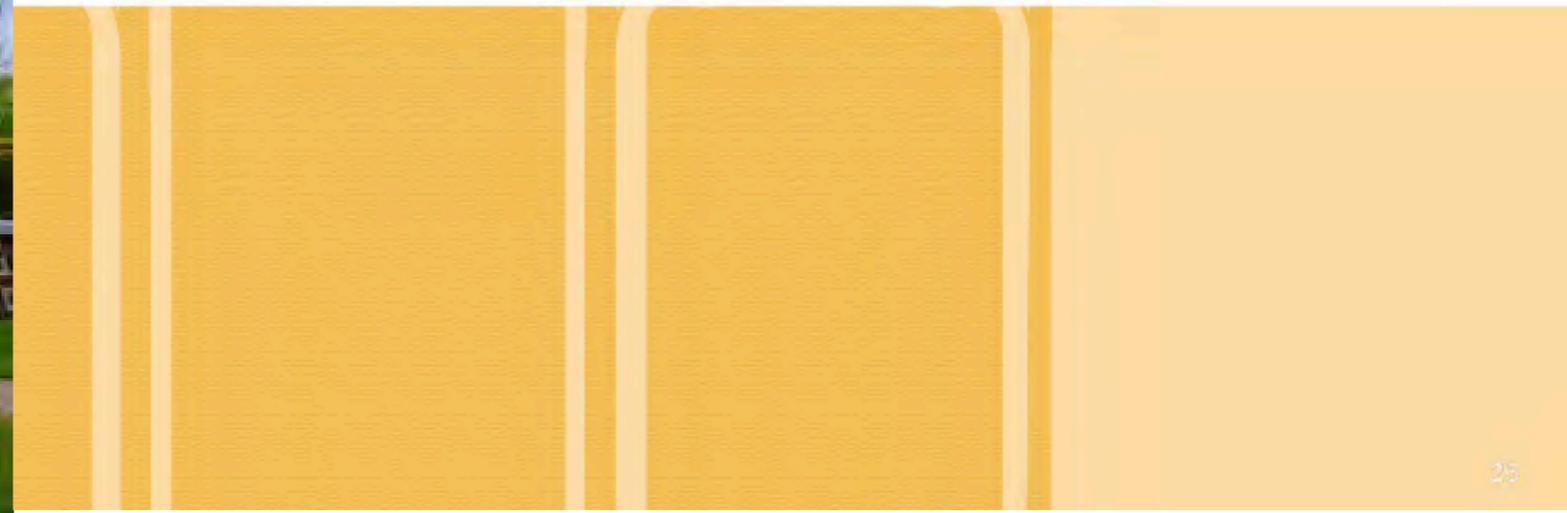
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"The best way to find yourself is to lose yourself in the service of others." – Gandhi



# CHURCH & PROPERTY

*Property Maintenance | Property Redevelopment | Church Use*



# Property

Written by Ken Margeson, Chair Property Maintenance Committee

In 2025, the Property Maintenance Committee (PMC), had another busy year. The PMC focused on five planned capital projects, a significant unplanned series of capital projects, and continued maintenance activities.

## PLANNED CAPITAL PROJECTS:

- **SANCTUARY HEATING SYSTEM REPLACEMENT:** our activities for this project focused on the development of the concept for the replacement of the sanctuary heating system, and installation of a new heat pump system to support the heating and cooling in the sanctuary. We retained MCW Maricor to develop this concept, along with Zzap Architecture and BMR Structural engineers. We anticipate in Q1 of 2026, we will have the concept finalized and a preliminary estimate of probable construction costs developed.
- **SANCTUARY SOUND SYSTEM UPDATES.** Updates to the sanctuary sound system were planned, starting with the system architecture for the sound system. We anticipate that there are several pieces of original equipment that will need to be replaced as part of this upgrade, to provide a more resilient sound system that can also provide for live streaming of the various activities within the sanctuary.
- **SOUTH TRANSEPT WINDOW REPLACEMENT.** We engaged FBM architects from Halifax, to develop a concept for the replacement of the South transept window, and the waterproofing of the wooden window frame, which we received mid year. We are using this concept going forward for the new window assembly. Late in 2025, PMC chairperson and deacon Dahrl Whitney attended to the shop of "The Wooden Window and Door Company", in Cambridge station, NS, to meet with the Owner, Troy Wood, to understand the capability of this firm to manufacture the new window for the south transept. We had an exceptionally good meeting with Troy and toured his facility.

You may recall that 25 years ago, this same shop manufactured the ten Oak entry doors for FBC, so we have a history with this firm.

- **NEW KITCHEN:** Design and construction were completed for the new kitchen on the third level. A big shout out to the members of the design committee for their efforts in supporting the design of the new kitchen. Thank you to Peggy Dunbar, Judy Whalen, Gwendolyn MacLean, Dahrl Whitney, Rev. Edwards, Paula Antunes and our design professionals who helped to make this project a great success.
- **MOBILITY CHALLENGES WITHIN THE SANCTUARY:** We have met with the deacons several times during 2025 regarding the potential for upgrades to the seating alignments to provide for persons with mobility challenges. We plan in Q1 2026 to review proposed solutions.

## UNPLANNED CAPITAL PROJECTS:

- **REFINISHING THE CHURCH PEWS.** The church pews have been cleaned in preparation for refinishing. The church pews also have a growing issue with the glued joints and their lack of strength, allowing for the pews to open along the glue joints. More on this project in 2026, as a restoration plan is developed.
- With the advancement of the Westwood land purchase, the PRC undertook the separation of the proposed layby at the front of the church on Oxford Street, and the application for the side entrance between the proposed development with Westwood, and the south elevation of the church, and advance these activities directly with HRM. Both projects are a work in progress with HRM. James McKee, Landscape architect is leading the discussion with HRM on a proposed Layby.
- In 2015, the PMC undertook an evaluation of the building, conducting a Facility Condition Assessment with Bluenose Engineering. With 2025 being the ten year anniversary of this report, PMC has undertaken to update the 2015 Facility Condition Assessment, with Capital Management Engineering Limited, a Halifax based firm, and we expect in Q1 of 2026 to review a draft of this report. This will help us to plan for projects and identify capital costs going forward.
- Upgrades to the sanctuary lighting are planned with activities in Q1 for these upgrades. The Chancel and Transept lighting will be the first areas to receive upgrades.

## UNPLANNED CAPITAL PROJECTS DRIVEN BY THE LEASE FOR ARMBRAE.

During 2025, there were no unplanned capital projects driven by the lease with Armbræ.

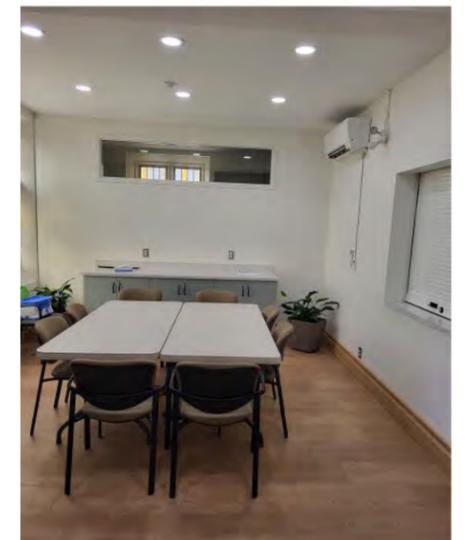
## MAINTENANCE ACTIVITIES:

- During 2025, we were successful in the continue performance of the large flat roof over the CE wing, and the continued performance of the North Sanctuary roof system. We continue to monitor these roof systems for maintenance requirements after storm events.
- Our mechanical contractor, Black and MacDonald, undertook regular maintenance on the boilers and pneumatic systems.
- General maintenance was undertaken on the elevator, emergency generator, domestic water backflow preventer system, pneumatic compressor system and heating system, allowing for continued use of these systems. Landscaping updates to the front flower beds were done in the summer.
- South stairwell legacy hot water heating was updated with electric heat at the bottom of the stairwell.
- A Motor control cabinet, was installed for the pipe organ blower, and has increased the blower reliability in starting. The blower motor itself and associated fan system will need replacement as they are a legacy system. A fee proposal was received from Cassavant, and the new motor and fan system will take 24 months to be delivered, once ordered.
- Our front exterior door to the sanctuary has developed a warp, that we have investigated the replacement of this door system with a new wooden door, designed to have windows, and a new aluminum door system. We should be able to take a decision on replacement of this door system in Q2 of 2026.
- Exterior windows in the CE wing, West elevation, within the Armbræ space, will need servicing as the window rods are sagging, and if not serviced, will fail and cause damage to the stained glass windows. Q3 2026 will be the time to service these windows, as the school will be on break.
- The Chancel lights had new lamps installed, and we were able to undertake this work with a new electrical contractor, who works in church sanctuaries.

**PARSONAGE PROJECTS:** No work was done at the parsonage.

**SPECIAL THANKS:** A special thank you to our building custodian, who retired on May 31, 2025, and the assistant sextons, current church administrators, all who have contributed to keeping the building operational over the last year and supporting the Property Maintenance Activities. The level of activity within the building this year due to the creation of the leasable area for Armbræ made us all work a bit harder, and a bit longer, to reach this milestone, and all look forward to the next phase of the Armbræ lease.

I would also like to thank all the members of the Property Maintenance Committee, past and present, that I have worked with over the last twenty four years, as well as the members of the Board of Management and the Leadership Team. It has truly been a great experience working with a great group of people at FBC.



# Building A Sustainable Future

Written by Jim Stanley, Co-Chair Property Redevelopment Committee

## INTRODUCTION

The FBCH Congregation approved the establishment of the PRC to create and implement an action plan that followed up on the Church's Guiding Statement Number 4: Accomplishing Financial Sustainability. That Statement called for an assessment of new ways to generate revenues from the Church's physical assets leading to longer-term financial sustainability for the Church, its Congregation and its work. The Committee decided early on to pursue two potential opportunities: 1) selling its Parsonage Lot and 2) leasing its underutilized Christian Education(CE) Wing space.

## PARSONAGE LOT SALE

By late 2024, after an open bidding process, the Congregation had agreed to sell the Parsonage Lot to Westwood Development. The Church needed to have its building and lands declared as a Heritage Property by the Halifax Region Municipality (HRM). That was accomplished in January 2025. During the 2025 year the PRC leadership has been working with Westwood and its consultants to draft and have the HRM approve a Heritage Development Agreement that details what the new building will be like and how it interacts in detail with the Church building and the surrounding streetscape. That draft Agreement is now nearing completion, has been submitted to the HRM for feedback and is soon to be opened for general public inputs. We expect the Agreement will be finalized in 2026 and that the Parsonage Lot sale closing will occur shortly thereafter. The actual development work on the new Westwood building may start in 2026.

## C E WING REDEVELOPMENT\ARMBRAE ACADEMY LEASE

As it became clear that the CE Wing was not going to be part of the Parsonage Lot sale, the PRC began a conversation with Armbrae Academy about meeting their growing space needs by having them lease the underutilized first and second floor space in our CE Wing. After signing a 7 year(with possible extensions) lease in 2024 and the modernization and renovation of that space, the Armbrae middle school with over 100 students moved into that new space in January 2025. That transition has operated seamlessly and very amicably for the entire 2025 year with a new annual revenue stream to the Church treasury of over \$80,000 and with significant building operating costs reductions accruing to FBCH as well.

## OTHER INITIATIVES

Beyond these initiatives, PRC members and leadership are contributing to a number of other Church renewal projects (e.g. New Kitchen and Community Meeting Room, new Sanctuary heating\cooling system and repair of South Transept Daly Window).

## THANK YOUS

We thank our PRC members and Congregation for their dedication and support. Special thanks to Ken Margeson, Peggy Dunbar, Rusty Edwards, Andrew Cranmer of CBRE and David Dexter for exemplary dedication and work on our behalf in 2025. Great work First Baptist Church Halifax!

Our God has provided as always!

# Sharing Space

Written by Paula Antunes, Community Engagement Lead

When we share our spaces, we get to know our neighbours and their projects, and we nurture these bonds in different ways: by doing everything we can to accommodate their needs and ensure their events succeed; or when they come back and we get to work together again; or by sharing their initiatives with our congregation because we truly believe in what they do. We can proudly say that our church is considered a second home to both our congregation and our community!

A highlight of this year was the rebuilding of the heart of our home: our kitchen - made possible thanks to our generous donors, and the tireless efforts and expertise of our Chair of Property Maintenance Ken Margeson, together with the New Kitchen Fundraising Committee. We look forward to offering it for rental to our community members in the coming year.

The list of one-time renters is too big to be listed here, and our ongoing partnerships with the Halifax Scouts, Guides, Sparks, yoga instructors, Camerata Singers, King's College Choir, Aeolian Singers, Symphony Nova Scotia, and many students majoring in music have remained strong, ensuring our spaces are well-used.

It takes a whole team to manage our spaces. This year, I want to express my gratitude for Dianne Kokesh, who stepped up during my leave to keep our rentals going, dealt with the endless flow of rental requests and with all the extra demands from our renters - huge thank you!

I'm looking forward to another year of filling our church with life and great events!





# GOVERNANCE

*Leadership Team | Church Clerk | Summary of Motions | Staff Team | Nominating*



# Leadership

As part of our Congregation's governance renewal, the Leadership Team (LT) was developed and launched in March 2024. The LT members also serve as the Congregational Trustees, and in harmony with the NS Legislature's 1886 Act to Incorporate the Trustees of FBCH, the Congregation established a three-year rotational system for the LT that sees three members rotate off annually with three new folk coming on.

The first year of organizing was counted as "year zero" to help the team establish terms of reference (approved at last year's AGM) and set a course for effective governance within our Baptist congregational system. We are now completing year one. We give thanks for the service of Clyde Evans, Dianne Kokesh, and Ken Margeson as they rotate off. We look forward to welcoming Neil Richie, Beverly Ware, and Craig Shelton as they begin a term of service on the LT (pending Congregational approval of the Nominating Report). The terms of service for each member are included in the Nominating Report.

This year, the LT gathered for an annual half-day retreat and 9 regular meetings. The LT called six Congregational meetings during which the following decisions were made:

- January 12th: The Chair of the Diaconate presented a proposal for Rusty's Pastoral Renewal Leave. Approved by the Congregation.
- January 19th (Annual Budget Meeting): Budget Approved by the Congregation.
- March 2nd (Annual General Meeting):

Review and adoption of the 2025 financial statements, approval of the Nominating Report and Diaconate reports, approval of LT's Terms of Reference and a motion and approval to accept the 2024 Annual Report.

- April 27th: The Chair of the Finance Committee presented a proposal for the new kitchen. Approved by the Congregation.
- June 1st: Property Redevelopment Committee called an informational meeting with the developers (Westwood) of the parsonage land to review the Draft Heritage Development Agreement Application.
- June 8th: The Property Redevelopment Committee presented updates on the development process for the sale of our parsonage lands. Draft Heritage Development Agreement Application Approved by the Congregation.

These sessions have been recorded by Dianne Kokesh (Church Clerk) and Jean Ferguson (Congregational Coordinator), and are publicly available.

This year, the LT has successfully put into action several initiatives:

- Implemented action items that are reviewed at the start of each meeting to keep us focused and accountable
- Members attended the January 2025 Heritage Hearing by the HRM City Council at which our building was added to the list of HRM Heritage Properties.
- Supported the construction of the new kitchen
- Worked with deacons to ensure the flow of information between the Diaconate and LT.
- Began a review of our financial management practices, including our investment portfolio, helping the Congregation steward our resources wisely for years to come
- Continued to update Congregational policies, working to keep practices current and reflective of our Five Guiding Statements
- Continued planning the next major property maintenance projects: new Sanctuary HVAC system and the Daley Window

frame replacement and waterproofing.

- With the retirement of Chip Murray, contracted with professional cleaners and put in place a process for review related to cleaning and custodial duties. The LT is grateful to Chip Murray for his many years of service to the Congregation.
- Formed an Environment Working Group to update the May 2021 Draft Statement on the Church and the Environment and create a new Church and Environment

The Leadership Team continues to be grateful for the many ways the people of FBCH give generously of their expertise, time, and financial resources. Your dedication keeps our community vital and carries us forward to live out the love of Jesus. Thank you, FBCH congregation!



# Our Community

New Members	6
New Children Joining our Community	4
Members Removed	5

Members and Adherents of our faith family who joined the saints:

- Anne Gale
- Marion Kennedy
- Terry Murphy
- Renie Isnor
- Esme Margaret Lemphers
- Naomi Nonnekes
- David Mensink

Membership is **309** Resident Members

# Summary of Motions

The Minutes of Congregational Meetings are reviewed and approved by the Leadership Team. A summary of decisions is included in the annual report. Full minutes are available through the church office

## JANUARY 12 2025

### MOTION:

I, Janet Margeson, Chair of the Diaconate so move on the recommendation of the Diaconate, the congregation of First Baptist Church Halifax accept Rev. Rusty Edward's proposal for Pastoral Renewal Leave to take place from May 12 - August 18, 2025.

*Moved - Janet Margeson; Seconded - Neil Ritchie  
The Motion Carried unanimously*

## JANUARY 19 2025

### MOTION:

I move that the 2025 General Fund Operating Budget for First Baptist Church, Halifax be adopted as presented.

*Moved - David Dexter; Seconded - Alan Cruess  
Motion Carried Unanimously*

### MOTION:

I move that KPMG, LLP be appointed as the external accountants for First Baptist Church Halifax to perform a Review Engagement for the year ending December 31, 2024 and that the Chair of the Finance Committee is authorized to negotiate and sign the Letter of Engagement.

*Moved - David Dexter; Seconded - Jim Stanley  
Motion Carried Unanimously.*

### MOTION:

I, Janet Margeson, Chair of the Diaconate so move on the recommendation of the Diaconate and Leadership Team, that FBCH call Rev. Luke Dowding to serve as Interim Minister from April 1, 2025 to August 31, 2025 (inclusive of Rusty's leave May 12-August 18).

*Moved - Janet Margeson; Seconded - Hugh Kirkegarrd  
Motion Carried Unanimously*



## JANUARY 19 2025

*Continued*

### MOTION:

I move that, the 2025 distribution of Mission Funds be established as follows:

BAPTIST CONNECTIONS FUND  
Halifax Hospital Chaplaincy 40%  
Canadian Baptist Ministries 30%  
Acadia Divinity College-Taylor Center 30%  
Total Donations Baptist Connections 100%  
SOCIAL JUSTICE FUND  
Refugee & Newcomers 25%  
Phoenix House 25%  
Diamond Bailey House 25%  
Spencer House 25%  
Total Donations Social Justice 100%

*Moved by Janet Margeson; Seconded by Laurie Cruess  
Motion Carried*

### MOTION:

Whereas, the congregation of First Baptist Church, Halifax desires that a new church kitchen be completed within calendar year 2025, and Whereas, the church can allocate \$50,000 and the Auxilliary will contribute \$25,000 toward this Project, That, the Property Redevelopment Committee (PRC) undertake the construction of a new Church Kitchen with the following guidelines and conditions:

### Guidelines

1. That design and professional documents (drawings) shall be completed and received by February 28, 2025.
2. That completion of a new kitchen shall be targeted for the fall of 2025.
3. That the desired contract is a fixed price contract for the completion of the work.

### Conditions

1. That the cost shall not exceed \$200,000 plus HST.
2. That the congregation raise the balance of the funds required by March 31, 2025 and the Leadership Team strike a committee to do so immediately.
3. That if either the pricing exceeds the estimated cost herein, or the funds are not raised in advance of the work, a contract may not be entered into for the work.
4. That the PRC must report back to the congregation in advance of a contract for the work.

*Moved by Peggy Dunbar; Seconded by Linda Macintosh*

**Proposed Amendment to the fourth condition:**  
So it will read "That the PRC must report back to the congregation to report progress and next steps."

*Continued next page*

## JANUARY 19 2025

Continued

*Moved - David Clarke; Seconded - Judy Whalen  
It was voted to amend the current wording*

The motion, as amended, was carried unanimously

## MARCH 2 2025

**MOTION:**

That the agenda be accepted as circulated.

*Moved - Dahrl Whitney; Seconded - Peter Boudreau  
Motion Carried*

**MOTION:**

That the financial statements for First Baptist Church Halifax for December 31 2024 as prepared by KPMG be adopted as presented in the annual report for 2024.

*Moved - David Dexter; Seconded - Bryan Darrell  
Motion Carried*

**MOTION:**

That the names placed in nomination for committees and boards of FBC Halifax for 2025 are accepted to serve until our Annual General Meeting in 2026.

*Moved - Bill Cruess; Seconded - Kathy Schwartzentruber  
Motion Carried*

**MOTION:**

That the Terms of Reference for the Leadership Team of FBC Halifax be approved.

*Moved - Sandy Yip Ashton; Seconded - Dahrl Whitney  
Motion carried*

**MOTION:**

To accept Dawn Friedrich as a Deacon of First Baptist Church Halifax.

*Moved - Alberta Morgan; Seconded - Peter Boudreau  
Motion carried*

**MOTION:**

That the recommended list of Deacons for 2025 be adopted.

*Moved - Jim Stanley; Seconded - Hugh Kirkegaard  
Motion carried*



## MARCH 2 2025 Continued

**MOTION:**

That the 2024 Annual Report of First Baptist Church (with minor modifications we have talked about today) be accepted.

*Moved - Laurie Cruess; seconded - Lorianne Robertson  
Motion carried.*

## APRIL 27 2025

**MOTION:**

I move that the congregation of First Baptist Church Halifax proceed with the construction of the new church kitchen as quoted by BD Stevens at \$252,597.

*Moved by David Dexter; Seconded by Dahrl Whitney  
Motion Carried*

This meeting also included an information only update from Property Redevelopment Committee

## JUNE 1

*This was an information only meeting.*

A presentation was given by Danny Chedrawe of Westwood Developments and Peter Kolodziej of KBM Architects with regards to the architectural plans for the redevelopment of the parsonage lands. Also in attendance was Michael Haddad of Westwood Developments and Andrew Cranmer of CBRE.

## JUNE 8

**MOTION:**

That the congregation of First Baptist Church, Halifax authorize Westwood Developments Limited (the "Purchaser") to submit the draft application for a Heritage Development Agreement regarding our property to Halifax Regional Municipality (the "Municipality") for preliminary review and feedback; and, once feedback from the Municipality and the congregation has been incorporated into the application for a Heritage Development Agreement and is ready for final submission to the Municipality, that prior to final submission, the application for a Heritage Development Agreement will be shared with the congregation of First Baptist Church, Halifax for final approval as set out in Section 7.4 of the Agreement for Purchase and Sale.

*Moved by David Dexter; Seconded by Joe O'Brien  
Motion Carried*

# Supporting *the Work of the* Church

Written by Kathy Schwartzentruber, Personnel Rep Leadership Team

## Overview of Staffing in 2025:

The past year was marked by a dynamic and fluid staffing situation, with several key personnel changes and temporary adjustments that ensured continuity and progress within the team.

## Leadership and Pastoral Coverage

From May to August Rusty took his much-deserved Pastoral Renewal Leave and vacation time. To maintain consistent leadership and preaching, Luke Dowding travelled from England to assume Rusty's preaching duties. Alongside Luke, Janet Margeson played a crucial role in keeping the organisation on course, ensuring that all necessary responsibilities were met and that operations continued smoothly.

## Maternity Leave and Community Engagement

Paula Antunes, serving as Community Engagement Lead, went on maternity leave and welcomed her baby, Noah, on March 18. In her absence, Dianne Kokesh, Luke Dowding and Jean Ferguson stepped in to take on some of Paula's duties, ensuring ongoing engagement with the community. In September, Paula resumed her role on a part-time basis.

## Music and Choir Leadership

Lynette Wahlstrom continues to excel in providing suitable music and fostering growth opportunities both for herself and for the section leads and choir members. Her commitment has greatly contributed to the ongoing musical development and enrichment of the group.

## Staff Changes

Chip Murray, who had been employed since 2018, resigned from his position in March. In April following Chip's departure, Shamim Sahebjamei assumed his cleaning responsibilities. Working on a parttime basis he kept our building neat and tidy and, in August, returned to his studies at Saint Mary's University (SMU).

**Support from Temporary and Part-Time Staff**  
Throughout the year, the team benefited from the help of many individuals on an "as needed" basis. During the summer, Sophie Ashton and Josie Marquez provided valuable creche and child care services. Diana Hazelton started, with great success, in her role work as the weekly Godly Play Assistant in September.

## Building Support and Operations

The assistant sextons—Matthew Shelton, Shamim Sahebjamei, Nhaveen Anand Kumar, Manuela Roemer and Claire Dandurand—have been instrumental, not only making coffee but also being present outside of Sunday hours to support users of the building. Their reliability and flexibility have been greatly appreciated.

## Technical Support

Thanks are due as well to the audio technicians who support the livestreaming of services: Matheus Antunes, Jan Roemer, and Addison Edwards. Their expertise has ensured that services remain accessible to a wider audience.

## Congregational Coordination

A special thanks goes to Jean Ferguson, the Congregational Coordinator for her leadership in livestreaming and for ensuring the smooth operation of the office, providing essential support to the entire team.

At the request of the Leadership Team, a review of the Personnel Policy of FBCH has begun with the help of Scott Sterns, Dianne Kokesh and Kathy Schwartzentruber. This work is expected to be completed in 2026.

# Our Team



Rev. Dr. Rusty Edwards  
Senior Minister



Rev. Arla Johnson  
Minister of  
Inclusive Community



Lic. David Bourque  
Lay Minister: Visitation



Lic. John Dalton  
Lay Minister



Lynette Wahlstrom  
Director of Music



Paula Antunes  
Community  
Engagement Lead



Jean Ferguson  
Congregational  
Coordinator

Account Services: Mary Banks

Assistant Sextons: Manuela | Matthew | Shamim | Claire | Nhaveen

Assistant Techs: Matheus | Diana | Jan | Addison

# Nominating

The following names are placed in nomination for committees and boards of FBCH for 2026 to serve until the Annual meeting in 2027.

*\*The Diaconate membership is voted on separately at the annual meeting\**

**CHURCH CLERK:** Vacant

**TREASURER:** Vacant  
(Interim: Finance Sub-committee reviewing expenditures monthly with Accounting Services)

**OCCUPATIONAL HEALTH AND SAFETY REPRESENTATIVES:**  
Vacant (Employer) - to be confirmed  
Lynette Wahlstrom (Employee)

## BOARD OF DEACONS:

**CHAIR:** Janet Margeson  
**VICE CHAIR:** Sheila Stanley  
Peter Boudreau      Sheri Allen Lee  
Dawn Friedrich      Jordan Roberts  
Judy Whalen      Marivel Samipillai  
Laurie Cruess  
**EX-OFFICIO:** Senior Minister - Rusty Edwards

## LEADERSHIP TEAM: (# of years left in term)

**Chair:** David Clarke (1)  
**Vice Chair:** Ben Lemphers (2)  
**Personnel Rep.:** Kathy Schwartzentruber (1)  
**Member at Large:** Peggy Dunbar (1)  
**Finance Rep.:** David Dexter (2)  
**Member at Large:** Julie Shore (2)  
**Property Maintenance Rep:** Craig Shelton (3)  
**Member at Large:** Beverly Ware (3)  
**Member at Large:** Neil Ritchie (3)  
**Ex-officio:**  
Community Engagement Lead - Paula Antunes  
Senior Minister - Rusty Edwards

## REFUGEE AND NEWCOMERS COMMITTEE:

**Chair:** Scott Sterns  
Noah Archibald      Rhoda Lemphers  
Kim Harper Given      Bill MacInnis  
Margaret Sterns

## COMMUNITY OUTREACH:

**Chair:** Gwendolyn MacLean  
**Secretary:** Dianne Kokesh  
Marlene Dexter      Lorraine Robertson  
Donna Darrell      Karen Hudson  
Peggy Dunbar      Robin MacInnis  
Sheilagh McQuinn

## INVESTMENT COMMITTEE:

**Chair:** Vacant  
David Dexter (Interim Chair)  
Steven Dexter      Bill Cruess  
Wesley Campbell      Leonard Maclean  
Garnet Colwell      Dianne Kokesh  
Bill MacInnis

## FINANCE COMMITTEE:

**Chair:** David Dexter  
Bill Cruess      Christopher Maclean  
Doug Eisner      Michael Currie  
Ray Eisener (Property Maintenance Rep.)

## PROPERTY MAINTENANCE COMMITTEE:

**Chair:** Craig Shelton  
Ray Eisener      Matheus Antunes  
Mary Anne Eisener (Auxiliary Rep)  
David Freeman      Jenny Edwards  
Paula Chiasson  
**Ex-officio:**  
Community Engagement Lead - Paula Antunes  
Senior Minister - Rusty Edwards

## PROPERTY REDEVELOPMENT COMMITTEE:

**Co-Chair:** Jim Stanley  
**Co-Chair:** David Dexter  
**Chair of Leadership Team:** David Clarke  
**Chair of Diaconate:** Janet Margeson  
**Senior Minister:** Rusty Edwards  
Ken Margeson      Neil Ritchie  
Dianne Kokesh      Kathy Schwartzentruber  
**Note:** Once the parsonage land deal is complete, the ad hoc PMC will dissolve.

## FLOWER COMMITTEE:

**Co-Chairs:** Evie Cain and Cornella Steele  
Johanne McKee      Dahrl Whitney (brass)  
Marion Doane      Laurie Cruess (candles)

## MUSIC CONSULTING GROUP:

**Chair:** Laurie Cruess  
**Director of Music:** Lynette Wahlstrom  
Kathy Schwartzentruber  
Kevin Selig

## INFORMATION ONLY NAMES

### COMMUNITY ENGAGEMENT TEAM:

Janet Margeson (Deacon Rep)  
Shelly Currie (Annual BBQ)  
Brian Ashton (Annual BBQ)  
Andrea Mathis (Just Lunch)  
Eric Mathis (Just Lunch)  
Heather Jessup (Just Lunch)  
James Cheatley (Just Lunch)  
Kevil Selig (Co-Coordinator)  
**Ex-officio:**  
Community Engagement Lead - Paula Antunes  
Senior Minister - Rusty Edwards

### AUXILIARY EXECUTIVE COMMITTEE:

**PRESIDENTS (SHARED)**  
Peggy Dunbar - July to Jan (AGM)  
Gwendolyn MacLean - Jan to June  
**VICE PRESIDENT:** Unfilled  
**PAST PRESIDENT:** Gwendolyn MacLean  
**RECORDING SECRETARY (SHARED) :**  
Betty Evans, Robin MacInnis & Peggy Dunbar  
**TREASURER:** Gwendolyn MacLean  
**CORRESPONDENCE SECRETARY:** Johanne McKee  
**SOCIAL CHAIRS(S):** Judy Whalen & Marlene Dexter

**Committee Chairs**  
**CRAFT AND MINI SALES:** Johanne McKee  
**SOCIAL:** Judy Whalen & Marlene Dexter  
**COSI:** Gwendolyn MacLean  
**HOUSE:** Betty Evans  
**RECEPTIONS:** Judy Whalen & Marlene Dexter  
**Team 1 Leader (Marlene Dexter)**  
**Team 2 Leader (Judy Whalen)**  
**NOMINATING:** Gwendolyn MacLean, Donna Darrell & Linda MacIntosh

**REPRESENTATIVES ON CHURCH COMMITTEES:**  
**Leadership Team:** Peggy Dunbar  
**Property Maintenance:** Mary Anne Eisener  
**Diaconate:** Judy Whalen



Thank You

Thank you to our dedicated volunteers without whom we would not be able to offer the programs and celebrations we do. To our community partners that serve our wider community and help us reach outside of our walls. And most importantly thank you to all of you in our congregation who continue to make our church community a welcoming place to worship and celebrate.





# FINANCE & INVESTMENT

Finance Committee | Investment Committee | 2026 Budget | 2025 Financial Statements



# Investing *For Our* Future

Written by David Dexter

On behalf of all members and friends we extend our deepest thanks to Clyde Evans, who served on the Investment Committee for many years, retiring as Chair at our last Annual Meeting, and assisting in a smooth transition during 2025. His wise counsel has been a critical force in guiding the financial affairs of our congregation for more than a decade. This year we also welcomed Bill Cruess to the committee. In 2026, Dianne Kokesh has been nominated to join the investment team.

2025 was an exceptional year in the investment markets. On December 31, 2025 our

investment portfolio consisted of \$5,740,814 in shareholdings and \$800,226 in cash or equivalents. The portfolio earned \$254,079 in dividends and interest income. 53% of this amount was contributed to the General Fund and the balance was used for maintenance and repair spending. At year end the portfolio had a market value of \$6,541,040. This includes net market gains of \$958,688.

The Investment Committee works in a trust environment. That is, we are trustees or custodians of church investments. We work closely with our professional advisors at BMO Nesbitt Burns seeking steady returns from conservative investments. We monitor the requirements to have operating cash available from the various investment funds so that the church meets the obligations of each fund to various missions as prescribed by either the donor or the congregation.

Thank you to the committee for their time and counsel throughout the year.

# Money Matters

Written by David Dexter, Finance Committee Chair

At First Baptist Church, Halifax (FBCH) we continue to be blessed by the generosity and commitment of our donors.

**Donations.** In 2025 we took up the challenge of not only trying to meet our General Fund Operating Budget of \$360,000 but also raising an additional \$174,000 toward the construction costs of a new Church Kitchen\*. Inclusive of one special gift of \$60,000 to the General Fund, we achieved our overall donation goals. This was a remarkable effort by our members and friends to meet the financial goals for 2025. Thank-you to everyone who participated in supporting our important work and ministries. Please see the final externally prepared and reviewed 2025 Financial Statements and the additional related schedules and budgets at the end of the Annual Report.

**Operating Expenses.** This year our normal operating expenditures were slightly less than budgeted reflecting careful management by all those who are responsible for church budget spending. Excluding Maintenance Endowments funded spending, and depreciation, our expenses were \$521,303 vs a budget of \$553,898\*.

**Kitchen Project.** In 2025 our major capital project was the construction of a new Church Kitchen and Community Room adjacent to the Parlour. A successful fund-raising campaign in February and March led by Peggy Dunbar contributed \$174,000. Together with \$25,000 from the Auxiliary and a planned amount of \$50,000 from church reserves a total of \$249,000 was

set aside for this project. Final costs came in at \$277,000 with the church also making up the resulting shortfall from reserves.

\*Amounts above may be rounded and are subject to audit and adjustment at the time of this writing.

**Looking Ahead.** Our financial journey is informed by our mission. While our revenue picture is changing with 40% of 2026 income forecast to be derived from rental and investment income, our continued personal support of donations remains critically important to sustaining our present programs and ministries.

Thank-you to Paula, Jean, the Finance Committee, the Investment Committee, and to Mary Banks for your steadfast efforts as we work together in support of the mission of First Baptist Church, Halifax.

Accountants for Year End December 31, 2025. At our congregational Budget Meeting in January 2026, the congregation approved the engagement of KPMG LLP as external accountants for First Baptist Church Halifax to perform an Engagement Review for the year ending December 31, 2025.





Financial Statements of

## **FIRST BAPTIST CHURCH, HALIFAX**

Year ended December 31, 2025

# FIRST BAPTIST CHURCH, HALIFAX

## Table of Contents

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	Page
• Independent Practitioner's Review Engagement Report	
• Financial Statements of First Baptist Church, Halifax	
• Balance Sheet	1
• Statement of Operations	2
• Statement of Changes in Net Assets	3
• Statement of Cash Flows	4
• Notes to Financial Statements	5 - 10



### KPMG LLP

Purdy's Wharf Tower One  
1959 Upper Water Street, Suite 1000  
Halifax, NS B3J 3N2  
Canada  
Telephone 902 492 6000  
Fax 902 492 1307

### INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of First Baptist Church, Halifax

We have reviewed the accompanying financial statements of First Baptist Church, Halifax, which comprise the balance sheet as at December 31, 2025, the statement of operations, statement of changes in net assets and statement of cash flows for the year then ended, and notes, comprising 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 First Baptist Church, Halifax as at December 31, 2025, and its results of operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

*Other Matter*

The supplementary information included in Schedules to the financial statements do not form part of the financial statements. We have not reviewed or audited this supplementary information and, accordingly, we do not express any review conclusion or any other assurance on this supplementary information.

Chartered Professional Accountants

Halifax, Canada

February 27, 2026

**FIRST BAPTIST CHURCH, HALIFAX**

Balance Sheet

December 31, 2025, with comparative information for 2024

	2025	2024
<b>Assets</b>		
Current assets:		
Cash and cash equivalents	\$ 947,178	\$ 783,818
Accounts receivable	-	550
Prepaid expenses	26,057	23,978
Harmonized sales tax receivable	52,391	39,736
	<u>1,025,626</u>	<u>848,082</u>
Long-term investments (note 2)	5,743,082	4,875,299
Capital assets (note 3)	945,471	741,196
	<u>\$ 7,714,179</u>	<u>\$ 6,464,577</u>

**Liabilities and Net Assets**

Current liabilities:		
Accounts payable and accrued liabilities	\$ 226,158	\$ 207,536
Deferred contributions (note 4)	752,291	619,774
Deferred revenue	6,384	-
	<u>984,833</u>	<u>827,310</u>
Deferred capital contributions (note 5)	580,292	427,670
	<u>1,565,125</u>	<u>1,254,980</u>
Net assets:		
Endowments	4,176,972	3,466,106
Internally restricted	839,425	787,455
Unrestricted	767,478	642,510
Investment in capital assets (note 6)	365,179	313,526
	<u>6,149,054</u>	<u>5,209,597</u>
	<u>\$ 7,714,179</u>	<u>\$ 6,464,577</u>

See accompanying notes to financial statements.

On behalf of the Trustees:

\_\_\_\_\_  
Trustee

\_\_\_\_\_  
Trustee

## FIRST BAPTIST CHURCH, HALIFAX

### Statement of Operations

Year ended December 31, 2025, with comparative information for 2024

	2025	2024
<b>Revenue:</b>		
Donations (Schedule)	\$ 316,518	\$ 378,555
Investment revenue - endowment	167,328	77,836
Rentals	134,530	45,130
Investment revenue - "2009 Special Gift Fund"	32,989	40,312
Investment income	39,674	48,589
Amortization of deferred capital contributions	46,502	23,961
Recognition of externally restricted contributions	46,739	56,093
<b>Total revenue</b>	<b>784,280</b>	<b>670,476</b>
<b>Expenditures:</b>		
Salaries and related (Schedule)	292,155	310,399
General (Schedule)	99,135	146,115
Property maintenance (Schedule)	250,423	129,411
Disbursements funded from externally restricted contributions	46,739	56,093
Administration (Schedule)	24,434	26,110
Amortization	72,624	25,272
Missions - Denominational support (Schedule)	5,500	5,500
	791,010	698,900
Deficiency of revenue over expenditures before the undernoted items	(6,730)	(28,424)
<b>Other income:</b>		
Investment gain - unrealized	125,402	120,372
Planned gifts	57,949	198,979
	183,351	319,351
Excess of revenue over expenditures before internally restricted revenues:	176,621	290,927
<b>Internally restricted revenues:</b>		
Contributions	500	4,560
Gain on investments	51,470	5,242
<b>Excess of revenue over expenditures</b>	<b>\$ 228,591</b>	<b>\$ 300,729</b>

See accompanying notes to financial statements.

## FIRST BAPTIST CHURCH, HALIFAX

### Statement of Changes in Net Assets

Year ended December 31, 2025, with comparative information for 2024

	Endowment fund	Internally restricted	Unrestricted	Investment in capital assets	2025 Total	2024 Total
Balance, beginning of year	\$ 3,466,106	\$ 787,455	\$ 642,510	\$ 313,526	\$ 5,209,597	\$ 4,591,718
Excess (deficiency) of revenue over expenditures	-	-	254,713	(26,122)	228,591	300,729
Building improvements, net of deferred contributions	-	-	(77,775)	77,775	-	-
Investment gain	710,866	-	-	-	710,866	317,150
Transfers	-	51,970	(51,970)	-	-	-
<b>Balance, end of year</b>	<b>\$ 4,176,972</b>	<b>\$ 839,425</b>	<b>\$ 767,478</b>	<b>\$ 365,179</b>	<b>\$ 6,149,054</b>	<b>\$ 5,209,597</b>

See accompanying notes to financial statements.

## FIRST BAPTIST CHURCH, HALIFAX

### Statement of Cash Flows

Year ended December 31, 2025, with comparative information for 2024

	2025	2024
Cash provided by (used in):		
Operations:		
Excess of revenue over expenditures	\$ 228,591	\$ 300,729
Items not involving cash:		
Net amortization	26,122	1,311
Investment gains	(176,872)	(125,614)
Share donations	(100,253)	-
Accounts receivable	550	3,725
Prepaid expenses	(2,079)	(5,126)
Harmonized sales tax receivable	(12,655)	(32,197)
Accounts payable and accrued liabilities	18,622	151,226
Deferred contributions	166,561	113,523
Deferred rent	6,384	-
	<u>154,971</u>	<u>407,577</u>
Investing:		
Purchase of capital assets	(276,899)	(591,952)
Proceeds from the sale of investments	285,288	134,384
	<u>8,389</u>	<u>(457,568)</u>
Increase (decrease) in cash and cash equivalents	163,360	(49,991)
Cash and cash equivalents, beginning of year	783,818	833,809
Cash and cash equivalents, end of year	<u>\$ 947,178</u>	<u>\$ 783,818</u>

See accompanying notes to financial statements.

## FIRST BAPTIST CHURCH, HALIFAX

### Notes to Financial Statements

Year ended December 31, 2025

First Baptist Church, Halifax (the "Church") is a welcoming and affirming congregation within the Canadian Association for Baptist Freedoms. The Church gathers for weekly and seasonal services of worship; guides its members in their spiritual formation; is active in social justice through its outreach to the needy; sponsors and welcomes refugees; and supports local not for profit activities. The Church is a Canadian registered charity and is exempt from income taxes under the provisions of the Canadian Income Tax Act.

The Church has internally restricted funds that represents amounts available for specific purposes that support future church initiatives. These funds instructions are determined by the Church and may change in purpose and amount from time to time based on its priorities.

#### 1. Significant accounting policies:

These financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The Church's significant accounting policies are as follows:

##### (a) Cash and cash equivalents:

The Church's policy is to present bank balances and term deposits with a maturity period of three months or less from the date of acquisition under cash and cash equivalents.

##### (b) Tangible capital assets:

Tangible capital assets are stated at cost, less accumulated amortization. Amortization is provided using the straight-line method and following annual rates:

Asset	Rate
Elevator	5%
Piano	10%
Building improvements	5%-15%

All tangible capital assets are fully amortized at the date of the statement of financial position, with the exception of the building, equipment and building improvements. Building improvements that related to the lease of space is amortized on a straight line basis over the shorter of the useful life of the asset or expected lease term.

## FIRST BAPTIST CHURCH, HALIFAX

Notes to Financial Statements (continued)

Year ended December 31, 2025

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### 1. Significant accounting policies (continued):

#### (c) Revenue recognition:

The Church follows the deferral method of accounting for contributions. Under this method, restricted contributions related to expenditures of future periods are deferred and recognized as revenue in the period in which the related expenditures are incurred. Endowment contributions are reported as direct increases in net assets in the year. Unrestricted contributions are recognized as revenue when they are received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Investment income in the Endowment Fund for distribution to its specific purpose, includes dividend and interest income, but capital gains (losses) are retained in the endowment capital. Realized investment gains and losses on sale of investments and unrealized gains and losses on investments are measured at fair value. Unrestricted dividends and interest are recognized as revenue when they are earned. Revenues in the endowment funds are externally restricted.

#### (d) Financial instruments:

Financial assets and financial liabilities are initially recognized at fair value when the Church becomes a party to the contractual provisions of the financial instrument. The Church subsequently measured all financial assets and financial liabilities at amortized cost, with the exception of investments which are measured at fair value. The fair values of investments are based on quoted prices in active markets.

With respect to financial assets measured at cost or amortized cost, the Church recognizes in the statement of operations an impairment loss, if any, where there are indicators of impairment and it determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows. When the extent of the impairment of a previously written down asset decreases and the decrease can be related to an event occurring after the impairment was recognized, the previously recognized impairment loss is reversed to the excess of revenue over expenditures in the period the reversal occurs.

#### (e) Contributed services:

Volunteers contribute services in the work of the Church. Due to the difficulty of determining the fair value of these services, contributed services are not recognized in the financial statements.

## FIRST BAPTIST CHURCH, HALIFAX

Notes to Financial Statements (continued)

Year ended December 31, 2025

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### 1. Significant accounting policies (continued):

#### (f) Group Registered Retirement Savings Plan:

The Church has enrolled four (2024 - three) employees in a group Registered Retirement Savings Plan ("RRSP") which is administered by the Royal Bank. Contributions to the plan are required from both the employee and the Church. The Church's contribution to the plan reflects the full cost of the employer contributions. This amount is based on a multiple of the employee's required contributions. These contributions represent the total pension obligations of the Church. Contributions are expensed in the period in which the services are rendered. During the year, the Church and the employees both contributed \$11,320 (2024 - \$12,310) to the plan.

#### (g) Use of estimates:

The preparation of the Church's financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The most significant estimate includes the economic lives of tangible capital assets. Actual results could differ materially from those estimates.

### 2. Investments:

Investments consist of portfolio investments that are held by the brokerage division of a chartered Canadian bank with a cost of \$3,040,541 (2024 - \$3,127,820) and fair value of \$5,743,082 (2024 - \$4,875,299).

The Church received a non-cash contribution of equity investments as share contributions. These were measured at their fair value of \$133,160 (2024 - \$21,207) when received from the donors.

## FIRST BAPTIST CHURCH, HALIFAX

Notes to Financial Statements (continued)

Year ended December 31, 2025

### 3. Tangible capital assets:

			2025	2024
	Cost	Accumulated amortization	Net book value	Net book value
Elevator	\$ 344,327	\$ 223,808	\$ 120,519	\$ 137,735
Piano	55,900	47,515	8,385	13,975
Building improvements	868,851	52,284	816,567	589,486
	<u>\$ 1,269,078</u>	<u>\$ 323,607</u>	<u>\$ 945,471</u>	<u>\$ 741,196</u>

### 4. Deferred contributions:

	Externally restricted	Net asset revenue on assets held for maintenance	2025 Total	2024 Total
Opening balance	\$ 619,774	\$ -	\$ 619,774	\$ 723,572
Contributions	233,589	-	233,589	66,670
Investment income	131,570	-	131,570	133,613
Unrealized gain (loss) on investments	14,638	117,482	132,120	59,794
Disbursements	(46,738)	(117,482)	(164,220)	(86,033)
Transfers	(1,418)	-	(1,418)	(727)
Invested in capital assets	(199,124)	-	(199,124)	(277,115)
Closing balance	<u>\$ 752,291</u>	<u>\$ -</u>	<u>\$ 752,291</u>	<u>\$ 619,774</u>

### 5. Deferred capital contributions:

Deferred capital contributions relate to tangible capital assets and represent the funding received from donors for the capital improvements. The deferred capital contributions are being amortized into revenue at a rate consistent with the amortization rate for the related tangible capital asset.

## FIRST BAPTIST CHURCH, HALIFAX

Notes to Financial Statements (continued)

Year ended December 31, 2025

### 6. Investment in capital assets:

a) Investment in capital assets is calculated as follows:

	2025	2024
Capital assets	\$ 945,471	\$ 741,196
Deferred capital contributions	(580,292)	(427,670)
	<u>\$ 365,179</u>	<u>\$ 313,526</u>

b) The change in net assets invested in capital assets is calculated as follows:

	2025	2024
Amortization of capital assets	\$ (72,624)	\$ (25,272)
Amortization of deferred capital contribution	46,502	23,961
Excess of expenses over revenue	(26,122)	(1,311)
Opening capital assets	313,526	-
Purchase of capital assets	276,899	591,952
Deferred capital contributions invested in capital assets	(199,124)	(277,115)
Investment in capital assets	<u>\$ 365,179</u>	<u>\$ 313,526</u>

### 7. Credit facility:

The Church has an unsecured operating line of credit available in the amount of \$75,000. The facility bears interest at a rate of prime plus 2.25%. There were no drawings on this facility at December 31, 2025 (2024 - \$nil).

## FIRST BAPTIST CHURCH, HALIFAX

Notes to Financial Statements (continued)

Year ended December 31, 2025

### 8. Financial risks:

#### (a) Financial risk factors:

The Church has exposure to credit risk, liquidity risk and market risk. The Trustees of the Church have overall responsibility for the oversight of these risks and review the Church's policies on an ongoing basis to ensure that these risks are appropriately managed. The source of risk exposure and how each is managed is outlined below:

#### (b) Credit risk:

Credit risk is the risk of loss associated with a counterparty's inability to fulfill its payment obligation. The Church's principal financial assets consist of cash, accounts receivable and investments, and these are subject to credit risk. The carrying amounts of financial assets on the statement of financial position represent the Church's maximum credit exposure as of the date of the statement of financial position.

The credit risk on cash is limited because the counterparties are chartered banks with high credit-ratings assigned by national credit-rating agencies. The credit risk on accounts receivable is also limited because substantially all of the balance is receivable from the Canada Revenue Agency as a result of the Church's HST claim.

#### (c) Liquidity risk:

Liquidity risk is the risk that the Church will not be able to meet its cash requirements or to fund obligations as they become due. Trade accounts payable and accrued liabilities are generally paid within 30 days. As at December 31, 2025, the Church had cash in bank accounts totaling \$146,952 (2024 - \$44,417) and cash and cash equivalents held by an investment broker totaling \$800,226 (2024 - \$739,401) which the Church believes is sufficient to meet operational requirements and current obligations.

#### (d) Market risk:

Market risk is the risk that the fair value or revenues and expenditures of the Church's financial instruments will fluctuate because of changes in market prices. Market risk is comprised of currency risk, interest rate risk, and other price risk. The Church is exposed to market risk through its investments held at fair value.

#### (e) Interest rate risk:

The Church has exposure to interest rate risk as it invests in fixed income securities. This exposes the Church to changes in fair value as a result of a fluctuation in market interest rates.

## FIRST BAPTIST CHURCH, HALIFAX

Schedule of Donation Revenue

Year ended December 31, 2025, with comparative information for 2024

	2025 Budget	2025 Total	2024 Total
Envelope collections	\$ 288,500	\$ 265,761	\$ 363,264
Share donations	-	42,304	-
Open collections	2,000	574	676
Special offerings	5,000	7,879	8,764
Misc. income	-	-	5,851
Stretch target donations	75,000	-	-
	<b>\$ 370,500</b>	<b>\$ 316,518</b>	<b>\$ 378,555</b>

## FIRST BAPTIST CHURCH, HALIFAX

### Schedule of Expenditures - Administration

Year ended December 31, 2025, with comparative information for 2024

	2025 Budget	2025 Total	2024 Total
Computer related	\$ 7,000	\$ 4,817	\$ 6,231
Telephone	5,200	5,885	5,469
Photocopier	5,000	5,032	4,213
Office equipment lease	3,000	2,764	2,774
Office supplies	3,500	3,551	4,158
Parsonage telephone	1,680	1,680	1,680
Faith Development Minister telephone	1,100	500	1,100
Postage	500	205	485
	<u>\$ 26,980</u>	<u>\$ 24,434</u>	<u>\$ 26,110</u>

## FIRST BAPTIST CHURCH, HALIFAX

### Schedule of Expenditures - General

Year ended December 31, 2025, with comparative information for 2024

	2025 Budget	2025 Total	2024 Total
Property redevelopment committee	\$ -	\$ 2,751	\$ 54,787
Music - special projects	-	1,200	852
Accounting fees	16,250	17,342	17,901
Insurance - building	22,805	23,187	19,563
Professional fees	12,500	21,930	12,272
Music supplies	5,700	4,193	4,589
Christian education	4,500	2,239	4,456
Bank charges and interest	2,900	2,788	2,658
Payroll service charges	3,000	2,686	2,507
Continuing education - Senior Minister	1,750	1,750	1,750
Fund obligations	1,060	1,060	1,060
Diaconate	-	616	909
Processing fees	-	640	1,674
Senior minister expense	1,000	1,156	709
Continuing education - Music Director	250	250	250
Sacred sounds - sacred silence	4,000	-	-
Communications	4,200	2,533	3,774
Senior minister mileage	1,000	1,043	-
Continuing education - staff	650	650	650
Music Director	100	-	-
Miscellaneous	-	(394)	(650)
Congregational meetings	-	3,898	464
Congregational hospitality	4,000	-	-
Queer church	300	-	300
Jazz Vespers	-	3,570	4,000
Worship support	1,000	453	694
Adult formation	5,000	1,772	9,446
Continuing education - community engage	1,500	1,500	1,500
Deacon's expense	1,200	-	-
Music - special projects	1,200	-	-
Canada helps fees	1,200	-	-
Square fees	600	-	-
Clergy relief	-	322	-
	<u>\$ 97,665</u>	<u>\$ 99,135</u>	<u>\$ 146,115</u>

## FIRST BAPTIST CHURCH, HALIFAX

Schedule of Expenditures - Missions - Denominational Support

Year ended December 31, 2025, with comparative information for 2024

	2025 Budget	2025 Total	2024 Total
Canadian Association of Baptist Freedoms	\$ 4,000	\$ 4,000	\$ 4,000
Global Baptist Connections	1,500	1,500	1,500
	<u>\$ 5,500</u>	<u>\$ 5,500</u>	<u>\$ 5,500</u>

## FIRST BAPTIST CHURCH, HALIFAX

Schedule of Expenditures - Property Maintenance

Year ended December 31, 2025, with comparative information for 2024

	2025 Budget	2025 Total	2024 Total
<b>Church:</b>			
Fuel	\$ 40,000	\$ 28,225	\$ 31,205
Power	14,500	17,682	14,312
Snow removal	8,500	8,053	8,063
Supplies	8,000	16,820	9,918
Waste removal	4,500	5,012	5,695
Grounds maintenance	3,800	3,925	3,399
Water	1,500	1,888	1,389
Elevator	1,300	4,956	1,243
Fire protection tax	1,000	1,281	1,099
Electrical	-	50,981	6,042
Choir room	-	-	1,506
Demise	-	18,980	-
Ambrae	-	37,466	-
Office	-	1,396	-
New creche	-	-	379
Amortization building improvements	71,500	-	-
<b>Parsonage:</b>			
Civic taxes	11,500	14,472	12,528
Fuel	5,300	5,283	5,942
Power	2,000	831	1,508
Water	1,800	2,565	2,927
Repairs	2,000	-	296
Recovery	(8,160)	(8,160)	(8,160)
	<u>169,040</u>	<u>211,656</u>	<u>99,291</u>
<b>Repairs funded by endowment funds:</b>			
Church	-	38,767	30,120
	<u>\$ 169,040</u>	<u>\$ 250,423</u>	<u>\$ 129,411</u>

# FIRST BAPTIST CHURCH, HALIFAX

Schedule of Expenditures - Salaries and Related

Year ended December 31, 2025, with comparative information for 2024

	2025 Budget	2025 Total	2024 Total
Senior Minister	\$ 93,769	\$ 93,769	\$ 90,896
Senior Minister housing allowance	24,000	24,000	24,000
Lead godly play storyteller	2,750	1,622	3,510
Music director	36,321	36,321	35,436
Choir section lead	14,000	-	-
Music director relief	625	-	-
Congregational Co-ordinator	26,145	26,146	25,508
Custodian	20,151	4,944	19,660
Group benefits plan	15,970	10,429	10,921
RRSP contributions	12,878	11,320	12,310
Soloists	-	14,900	14,000
Employee benefits CPP	12,322	11,847	9,865
Clergy study leave	5,500	-	5,416
Employee benefits EI	4,684	4,757	4,699
Guest musicians	2,500	2,400	2,400
Sexton relief	5,500	9,973	7,094
Workers compensation	1,401	2,476	1,296
Music director assistance	-	375	500
Pulpit supply	10,000	4,861	1,000
Assistant tech	4,000	2,909	2,042
Creche worker	3,300	1,955	2,620
Equity Diversion and Inclusion Coordination	-	27,151	37,226
Community engagement lead	30,397	-	-
Clergy relief	32,000	-	-
Clergy relief recovery	(32,000)	-	-
	<b>\$ 326,213</b>	<b>\$ 292,155</b>	<b>\$ 310,399</b>

## First Baptist Church Halifax Deferred Contributions 31-Dec-25

This schedule does not form a part of the Church's financial statements.  
It is presented to provide a continuity of the various separate funds.

Continuity of Funds	Gain /		Unrealized
	31-Dec-24	Loss	
Special Gift Fund	787,466	0	51,470
Memorial Fund	4,560	500	0
	<b>792,026</b>	<b>500</b>	<b>51,470</b>
<b>Endowment Funds</b>			
Maintenance Endowment	1,823,214	0	452,435
Colwell Memorial Fund	639,326	0	108,493
Marion Crowell Endowment	246,515	0	8,062
Sheldon Fountain Memorial Fund	516,902	0	73,100
General Endowment	164,541	0	39,063
Gibson Endowment	75,610	0	29,792
	<b>3,466,108</b>	<b>0</b>	<b>710,947</b>
			<b>4,176,974</b>

Income arising from each of the above funds is directly allocated to the purpose stated in the fund's terms and is not shown here.

**First Baptist Church Halifax  
Deferred Contributions**

This schedule does not form a part of the Church's financial statements.  
It is presented to provide a continuity of the various separate funds.

	Total				Market		
	31-Dec-24	Contributions	Income	Disbursement	Transfers	Gain / Loss	Dec 31 2025
Benevolent Fund	6,484	372	0	-2,330	0	0	4,526
First Baptist Auxiliary	44,261	6,785	0	-1,368	-25,000	0	24,678
Denton Fund	14,137	0	542	0	0	2,256	16,935
Community Outreach	7,352	9,440	0	-8,245	0	0	8,547
E E Daley Memorial Trust	285,287	0	13,546	0	0	85,640	384,474
Doris Hilchey Fund	220,084	0	0	0	0	44,224	264,308
Valentine Supper	514	0	0	0	0	0	514
Christmas Gift Fund	3,436	6,435	0	-9,684	0	0	187
Flower Fund	1,000	1,795	0	-1,996	0	0	799
Social Justice	3,838	3,976	0	0	-1,618	0	6,196
Baptist Connection	11,256	9,544	0	-10,672	0	0	10,128
Sharing Way	180	0	0	0	0	0	180
Thrive	1,468	0	0	-317	0	0	1,151
Refugee Fund	12,457	27,598	0	-12,128	0	0	27,927
QSC Fund	0	130	0	0	0	0	130
Food Bank	0	412	0	0	0	0	412
Youth Project	0	1,200	0	0	0	0	1,200
Kitchen Fund	8,021	165,903	0	-199,124	25,200	0	0
Income held for maintenance	0	0	117,482	-117,482	0	0	0
	<b>619,774</b>	<b>233,589</b>	<b>131,570</b>	<b>-363,345</b>	<b>-1,418</b>	<b>132,120</b>	<b>752,291</b>

First Baptist Church, Halifax

2026 General Fund Operating Budget

	2026 Total Budget Summary		
	Budget 2026	Budget 2025	Variance
<b>Revenue</b>			
Donations	\$ 370,500	\$ 360,500	\$ 10,000
Investment	115,000	123,080	(8,080)
Rental	134,787	117,162	17,625
			-
<b>Total Revenue</b>	<b>\$ 620,287</b>	<b>\$ 600,742</b>	<b>\$ 19,545</b>
<b>Expenditures</b>			
Payroll & Benefits	\$ 332,486	\$ 313,213	\$ 19,273
Denominational	5,500	5,500	-
Building	177,219	154,600	22,619
Parsonage	14,430	14,440	(10)
Administration	29,180	26,980	2,200
General	104,710	97,665	7,045
			-
<b>Total Expenditures</b>	<b>\$ 663,525</b>	<b>\$ 612,398</b>	<b>\$ 51,127</b>
			-
<b>Revenue-Expenses (Before PRC)</b>	<b>\$ (43,238)</b>	<b>\$ (11,656)</b>	<b>\$ (31,582)</b>
			-
<b>Property Redevelopment</b>	<b>10,000</b>	<b>15,000</b>	<b>(5,000)</b>
			-
<b>Expenditures over Revenue</b>	<b>\$ (53,238)</b>	<b>\$ (26,656)</b>	<b>\$ (26,582)</b>

First Baptist Church, Halifax 2026 General Fund Operating Budget

Schedule of 2026 Budget Revenue

	Budget 2026	Budget 2025	Variance
<b>Donations</b>			
Envelope - Current	\$ 360,000	\$ 350,000	\$ 10,000
Open Collection	3,500	3,500	-
Special Offerings	7,000	7,000	-
<b>Total Donations</b>	<b>\$ 370,500</b>	<b>\$ 360,500</b>	<b>\$ 10,000</b>
<b>Investment Income</b>			
Endowment Income			
Colwell	\$ 15,500	\$ 15,357	\$ 143
Fountain	8,500	8,324	176
General	7,000	6,780	220
Gibson	1,500	1,506	(6)
M Crowell	17,000	16,125	875
	<b>\$ 49,500</b>	<b>\$ 48,092</b>	<b>\$ 1,408</b>
Internally Restricted			
2009 Special Gift	\$ 32,000	\$ 36,104	\$ (4,104)
Other			
Hilchey	\$ 8,500	\$ 9,194	\$ (694)
Unrestricted	25,000	29,690	(4,690)
	<b>\$ 33,500</b>	<b>\$ 38,884</b>	<b>(5,384)</b>
			-
<b>Total Investment Income</b>	<b>\$ 115,000</b>	<b>\$ 123,080</b>	<b>\$ (8,080)</b>
<b>Rental Income</b>			
Church Rentals	\$ 20,000	\$ 7,000	\$ 13,000
Armbræ - Rent	82,387	77,762	4,625
Parsonage Rent	32,400	32,400	-
<b>Total Rental Income</b>	<b>\$ 134,787</b>	<b>\$ 117,162</b>	<b>\$ 17,625</b>
			-
<b>Total Revenue</b>	<b>\$ 620,287</b>	<b>\$ 600,742</b>	<b>\$ 19,545</b>

**First Baptist Church, Halifax 2026 General Fund Operating Budget  
Schedule of 2026 Building, Parsonage, Administration Expenses**

	Budget 2026	Budget 2025	Variance
<b>Building</b>			
Water	\$ 1,719	\$ 1,500	\$ 219
Fuel	30,000	40,000	(10,000)
Power	17,500	14,500	3,000
Elevator	5,300	1,300	4,000
Maintenance Supplies	8,400	8,000	400
Contract Cleaning	24,000		24,000
Waste Removal	5,000	4,500	500
Fire Protection Tax	1,300	1,000	300
Grounds Maintenance	4,000	3,800	200
Snow Removal	8,500	8,500	-
Depreciation-Capital Improve	71,500	71,500	-
<b>Total Building</b>	<b>\$ 177,219</b>	<b>\$ 154,600</b>	<b>\$ 22,619</b>
<b>Parsonage</b>			
Water	\$ 1,700	\$ 1,800	\$ (100)
Fuel	5,450	5,300	150
Power	1,200	2,000	(800)
Parsonage Utility Recovery	(10,920)	(8,160)	(2,760)
Repairs	2,000	2,000	-
Civic Taxes	15,000	11,500	3,500
<b>Total Parsonage</b>	<b>\$ 14,430</b>	<b>\$ 14,440</b>	<b>\$ (10)</b>
<b>Administration</b>			
Telephone & Internet	\$ 5,400	\$ 5,200	\$ 200
Sr. Minister Phone Allowance	1,680	1,680	-
Comm Engmt Phone Allowan	1,100	1,100	-
Postage	500	500	-
Supplies	4,000	3,500	500
Computer	8,000	7,000	1,000
Office Equipment Lease	3,000	3,000	-
Photocopier	5,500	5,000	500
<b>Total Administration</b>	<b>\$ 29,180</b>	<b>\$ 26,980</b>	<b>\$ 2,200</b>

**First Baptist Church, Halifax 2026 General Fund Operating Budget  
Schedule of 2026 Payroll & Related; Denominational Expenses**

	Budget 2026	Budget 2025	Variance
<b>Payroll &amp; Related</b>			
Salary Senior Minister	96,112	\$ 93,769	\$ 2,343
Housing Allowance	24,000	24,000	-
Community Engagement Lead	44,576	30,397	14,179
Lead Godly Play Storyteller	3,244	2,750	494
Pulpit Supply	2,000	29,000	(27,000)
Study Leave Accrual Recovery	-	(32,000)	32,000
Music Director	37,229	36,321	908
Music Director Relief	625	625	-
Choir Section Leads	16,000	14,000	2,000
Guest Musicians	2,500	2,500	-
Congregational Coordinator	26,799	26,145	654
Repair & Mntc Support	10,400		10,400
Custodian	-	20,151	(20,151)
Sexton - Relief	8,000	5,500	2,500
Assistant Tech	4,000	4,000	-
Creche Worker	3,244	3,300	(56)
Clergy Study Leave	5,650	5,500	150
Group RRSP	12,523	12,878	(355)
Disability Health Life Plan	15,969	15,970	(1)
EI Expense	5,162	4,684	478
CPP Expense	12,611	12,322	289
Workers Compensation	1,842	1,401	441
<b>Total Payroll &amp; Related</b>	<b>332,486</b>	<b>\$ 313,213</b>	<b>\$ 19,273</b>
<b>Denominational</b>			
Global Baptist Connections	\$ 1,500	1,500	-
Hfx Regional United Baptist Assoc.			-
Cdn Assoc for Baptist Freedoms	4,000	4,000	-
<b>Total Denominational</b>	<b>\$ 5,500</b>	<b>\$ 5,500</b>	<b>\$ -</b>

**First Baptist Church, Halifax 2026 General Fund Operating Budget  
Schedule of 2026 General Expenses**

	Budget 2,026	Budget 2025	Variance
<b>General</b>			
Insurance	\$ 25,000	\$ 22,805	\$ 2,195
Senior Minister's Expense	1,000	1,000	-
Music Director's Expense	100	100	-
Deacon's Expense	1,200	1,200	-
Adult Formation	5,000	5,000	-
Worship Support	1,000	1,000	-
Congregational Hospitality	4,000	4,000	-
Queer Church	300	300	-
Christian Education	4,500	4,500	-
Communications	4,200	4,200	-
Music Supplies, Tuning	5,700	5,700	-
Music - Special Projects	1,200	1,200	-
Sacred Sounds-Sacred Silence	4,000	4,000	-
Mileage - Senior Minister	1,000	1,000	-
Bank Service Charges	5,000	2,900	2,100
Payroll Service Charges	5,000	3,000	2,000
Canada Helps Fees	700	1,200	(500)
Square Fees	200	600	(400)
Continuing Ed Music Director	250	250	-
Continuing Ed Senior Ministe	1,750	1,750	-
Continuing Ed Comm Engmt	1,500	1,500	-
Continuing Ed Staff	650	650	-
Fund Obligations	1,060	1,060	-
Accounting Services Fees	17,900	16,250	1,650
Review Engagement Fees	12,500	12,500	-
<b>\$ 104,710</b>	<b>\$ 97,665</b>	<b>\$ 7,045</b>	





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