



TRINITY UNITED CHURCH

GRAVENHURST, ONTARIO

ANNUAL REPORT 2025 - 2026

Minister: Carol-Ann Chapman

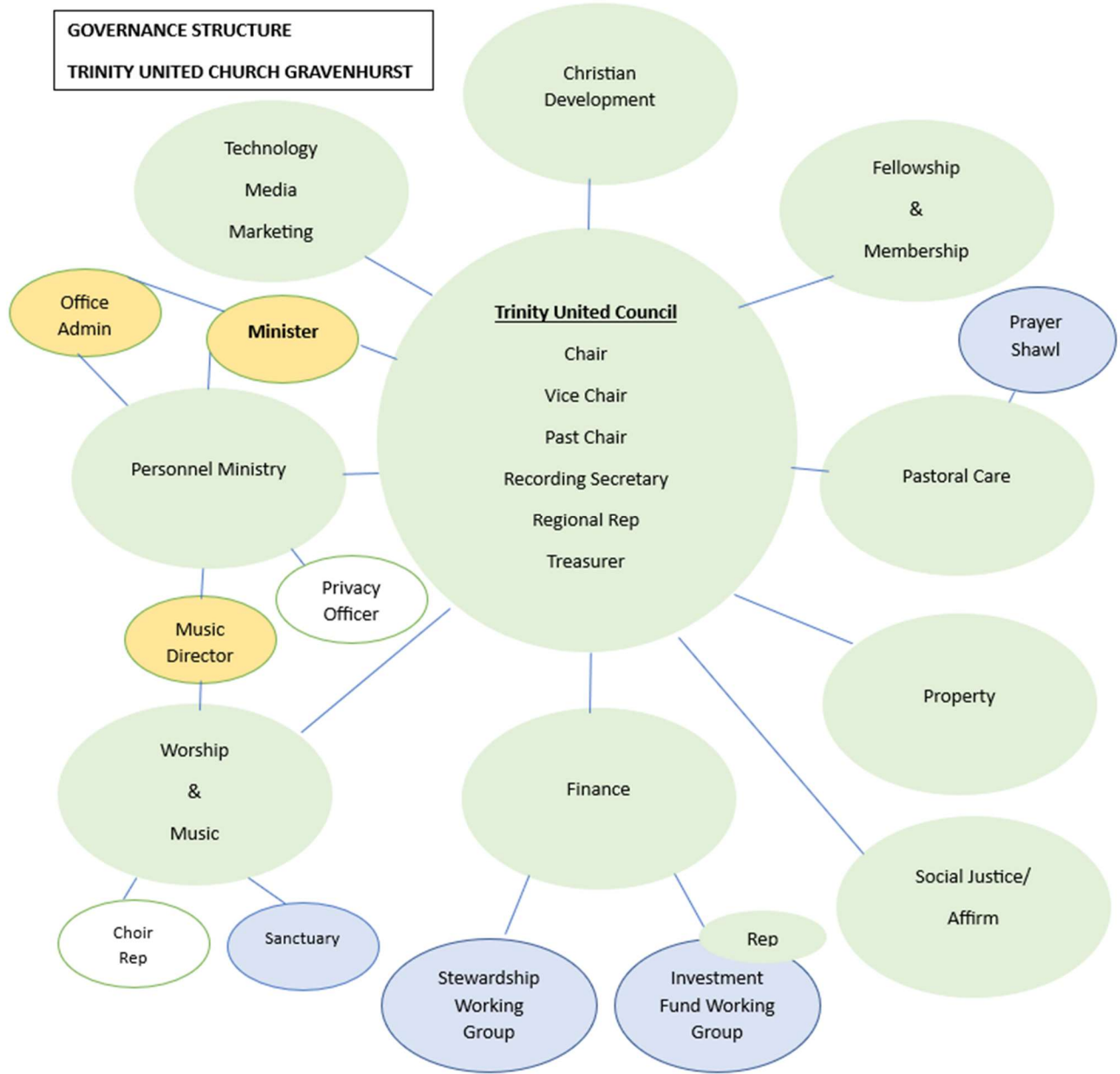
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Edited by: Sharon Kittson

TABLE OF CONTENTS

| | Page |
|--|------|
| Governance Structure | 2 |
| Our Mission Statement & Values | 3 |
| Minister's Message | 4 |
| Membership Roll & Statistics 2025 | 5 |
| In Memoriam | 6 |
| Weddings | 7 |
| Trinity 2025-26 Trustees Members | 8 |
| Report From Council Chair | 9 |
| Property Ministry | 10 |
| Tech and Media Ministry | 11 |
| Worship & Music Ministry | 12 |
| Fellowship & Membership | 13 |
| Pastoral Care Ministry | 14 |
| Sanctuary Working Group | 15 |
| Affirm/Social Justice Ministry | 16 |
| Christian Development Ministry | 17 |
| Personnel Ministry | 18 |
| Stewardship Ministry | 19 |
| Bazaar Working Group | 20 |
| Finance Ministry | 21 |
| Investment Fund | 26 |
| Creating a Legacy of Faith | 27 |
| Our Grateful Thanks | 28 |
| Meeting Schedule for Council 2024-2025 | 30 |

GOVERNANCE STRUCTURE



| | |
|---|--|
|  | Ministries with Council Representation |
|  | Paid Staff |
|  | Working Groups |
|  | Volunteer Staff |

OUR MISSION STATEMENT

To be a compassionate, inclusive, and joyful faith community.

OUR VALUES

We acknowledge that we stand connected and in relationship with God, ourselves, our families, our community and all of creation. As such, we seek to love widely by promoting justice, growing spiritually and responding to the needs of others.

We gratefully celebrate Jesus' life and our lives by worshipping together with music, word and praise.

We seek to make our hearts, our community and our church a place of sanctuary and peace.

MINISTER'S MESSAGE

At the end of 2024, I agreed to lead a visioning day for early 2025 and was grateful when David Walker offered to facilitate. In January and February, David led visioning sessions that generated many thoughtful ideas. With Council's support, these were refined into recommendations that were approved and carried forward through the faithful efforts of our members.

This year saw meaningful progress in several areas. Under Linda Goard's leadership, we launched a new website. Diane Harrop led special concerts that enriched our community life. Linda Burton strengthened our relationship with GAP. Roxanne guided a special music service that many hope to see again. Our Stewardship Team encouraged prayerful generosity, helping us finish 2025 with the lowest deficit in years—thank you to all who contributed.

During Lent, I hosted a sermon discussion group following worship. In March, an ice storm forced the cancellation of one Sunday service. At Easter, we introduced a new signature bread created for Trinity by AItruistic Beer Bakery.

In June, Trinity hosted a 100th Anniversary service alongside other United Churches across Canada. Leading up to it, members shared stories honouring those who shaped our history. I also attended the Festival of Faith in Sudbury, where I was inspired by new music from the latest United Church hymn book and reflections from John L. Bell of the Iona Community.

Several members participated in our annual Affirm service and marched for the first time in the Bracebridge parade. In recognition of the National Day for Truth and Reconciliation, we welcomed Lynda Nicholson to speak on the Sixties Scoop. I continue to represent Trinity on the Muskoka District's Inclusion, Diversity, Equity, and Anti-Hate Advisory Group. I volunteered at an Anti-Hate Symposium with the group in November.

With the support of our Pastoral Care Ministry, I continue to lead services and discussions at local residences, including The Manor, The Alexander, Muskoka Shores, Granite Ridge, and Doe Lake Residence. On Monday mornings, I lead a small Prayer and Meditation group.

Alongside these ministries are the ongoing responsibilities of meetings, visitation, funerals, and being a welcoming presence in the wider community.

As I reflect on this past year, I am profoundly grateful for the many hands and hearts that have shaped our ministry. While I am not able to name everyone who has contributed, please know that your time, gifts, prayers, and quiet acts of service have not gone unnoticed. Each effort—seen and unseen—has helped strengthen our community and move us forward in faith. It is a true privilege to serve alongside such a generous and committed congregation as together we continue to grow, serve, and share God's love in our community.

Blessings,

Carol-Ann

| |
|--|
| MEMBERSHIP ROLL AND STATISTICS 2025 |
|--|

Baptisms**Membership Statistics**

| | | |
|--|----------|-----|
| Resident & non-resident Members, Dec. 31, 2025 | | 176 |
| Received by Profession of Faith | 0 | |
| Received by Certificate of Transfer | <u>4</u> | |
| Received by Baptism | 0 | |
| Removed by Death – Members | 7 | |
| Adherents | <u>0</u> | |

| | |
|----------------------|-----------|
| Residents – Active | 151 |
| Residents – Inactive | 0 |
| <u>Non-Residents</u> | <u>25</u> |
| | 176 |

Members and Adherents Statistics

| | |
|-------------------------------|-----|
| Number of Families | 132 |
| Number of Individuals | 176 |
| Number of Identifiable Givers | 83 |
| Number of Baptisms | 0 |
| Number of Marriages | 1 |
| Number of Burials | 8 |

IN MEMORIAM

Anne Louise Metcalfe

Eva Elizabeth "Betty" Franklin

Sharon Bevington

Nathaniel Lockhart

Randy Coon

Marie McDonald

Marina Fitzgerald

Stan MacDonald

Gerry Flaherty

Helen Holstock

Lorne Edgar

Ellie Lyon

*"He gives strength to the weary
and increases the power of the weak.*

*Even youths grow tired and weary,
and young ones stumble and fall;
but those who hope in the Lord
will renew their strength.*

*They will soar on wings like eagles;
they will run and not grow weary,
they will walk and not be faint.*

Isaiah 40:29-31

WEDDINGS FROM 2025

Muhammed Bakir Durson & Jonalyn Dela Cruz

*“Love is patient;
Love is kind;
Love is not envious or boastful
Or arrogant or rude.
It does not insist on its own way;
It is not irritable or resentful;
It does not rejoice in wrongdoing,
But rejoices in the truth.
It bears all things,
Believes all things,
Hopes all things,
Endures all things.”
1 Corinthians 13:4-7*



TRINITY 2025-26 TRUSTEES MEMBERS

Brad Fletcher

Ardyn Todd

Lisa Sellon

Keith Cross (2026)

Bob Weekes (2026)

Leah Strength (2026)

Nancy Jamieson (2026)

REPORT FROM CHAIR OF COUNCIL 2024

I would like to thank everyone for making this a wonderful and successful year at Trinity.

We have had wonderful services from Rev. Carol-Ann.

Thank you to Roxanne St. Pierre for music and leading our music program.

Thanks to Rose Leblanc for all of her work getting our technical/audio system in order so we can enjoy the church services in church and at home.

I really appreciate all of Courtney's help at the office.

It has been our goal to open our church to have more people from the community come through our doors whether it is for the bazaar, the music concerts, GAP or community events.

We reduced our deficit again this year to almost zero thanks to Sharon Kittson, Bob Weekes and Nancy Jamison's hard work.

I worked all summer with the Town Council to get an exemption from the sign by-law so we could make our sign in front of the church an electronic sign. We did get the exception and will start fundraising in 2026.

Respectfully Submitted:

Dave Trethewey, Council Chair and Vice Chair

PROPERTY MINISTRY

The sanctuary has been busy this year with being able to move the chairs so the space is useable. We have had many concerts and events in the past year.

I have set up a group to help with setting up the Sanctuary with chairs for rentals (Dave Barley, Kevin Fitchett, Mark Kittson, Dave Walker, Kylie Humphreys and myself).

On November 22, 2025 we held our Annual Bazaar. We were able to move the chairs around, set up the tables and hold the Bazaar upstairs again this year. The whole auditorium was used for the luncheon.

I would like to thank my son-in-law Iggi van Kooten for the use of his riding lawn mower for me to keep the lawns cut over the past few years.

We hired a new custodian, Kevin Fitchett in the fall and Kevin has been doing an excellent job and is very easy to work with. Thank You, Kevin!

Coon Brothers did an excellent job with the snow removal again this year for both the parking lot and the sidewalks and kept them well sanded.

Our heating system is being maintained by Bracebridge Mechanical, and they are doing an excellent job.

I would like to thank Dave Barley for all of his help and for looking after things when I'm away.

I would also like to thank Courtney for keeping me updated with things I need to know about that are going on in the church every day.

The year 2025 has been a very busy year for the Property Ministry and I would like to thank the members for all their hard work:

Dave Barley, Don Crowe, Kevin Fitchett, Joe Couling.

Respectfully Submitted,

David Trethewey (Chair of Property)

MEDIA AND TECHNOLOGY MINISTRY

The audio-visual system is currently working OK.

We have issues with wireless systems as we are seeing interference from external sources.

Looking to remedy this.

We are still looking for more volunteers to help with running the screens, camera and sound board for Sunday Services.

As it is apparent, the short supply is impacting the quality of service to remote and internal presentation of the service.

More improvements of the sound system will be done this year, with minimal impact on the budget.

Trying to restrict expenses to absolute necessity only.

We have concerts coming up that the new sound equipment will enhance the quality of our space to host such events.

We would like to replace the camera used for Youtube feed, as the current one is diminished in quality at this point. But we will look at the budget first before making a move on this.

Respectfully submitted;

Rose Leblanc

Chair; Tech & Media Ministry

WORSHIP & MUSIC MINISTRY

Members of the Worship Ministry

Lisa Sellon

Elizabeth Chish-Graham

Linda Goard

Eileen Trethewey

Maggie Keates

Roxanne St. Pierre

Rev. Carol-Ann Chapman

Ardyn Todd, Chair

This Ministry functioned over the past year with quarterly meetings.

Topics concerned the Sunday Services in particular the ministerial and music components.

It arranged for ministerial supply, reviewed the planned service topics provided by the minister, provided input regarding ministerial supply and the music component of the services and where necessary, arranged lay services when no minister was available.

As the ministry responsible for the sanctuary committee we received reports of this committee's activities from Eileen Trethewey.

The upcoming 3 month sabbatical of Rev. Carol-Ann posed one of the main duties of the Ministry in the coming year. The church was fortunate to acquire the services of Rev. Gordon Flint for most of the 3 month period.

If members wish more details of the Ministry's work the minutes are available in Courtney Losey's office.

Respectfully submitted,

Ardyn Todd, Chair, Worship Ministry

FELLOWSHIP & MEMBERSHIP MINISTRY

Members: Robert Anderson (chair)
Ardyn Todd
Judy Sherman
Louise Spiecher
Mary-Anne Thomas
Kathleen Powell

My report is very simple. Nothing has changed. I enjoy greeting people as they arrive for church. I do this to ensure that they know they are very welcome to our service, as well as getting to know them.

Respectfully submitted,

Robert Anderson

PASTORAL CARE MINISTRY

Members: Carol-Ann Chapman, Robbie Quinn, Pat Bruin, Dale Cowan, Maggie Keates, Doreen Maunder, Ad-Hoc Members-Kathleen Powell

Purpose

To support the Ministry of Trinity by providing emotional and spiritual support for the congregation and the community, especially those facing physical, spiritual or emotional challenges.

Our Ministry meets about every 6 weeks to update the minister and each other on the needs of the congregation and to plan for the month ahead. Carol-Ann plus a Pastoral Care member now does a little service plus discussion at the Manor, Granite Ridge, the Alexander and the Doe Lake Residence once/month. Carol-Ann also does a service with Pastoral care help at Muskoka Shores most months.

The Shawl Ministry is now meeting again twice a month on Wednesday mornings in the Fireside Room. Shawls continued to be given to those facing challenges, either in the church or the community plus those celebrating special events. More than 720 shawls have been given out at this time.

We are continuing with a program where we send cards to those in the congregation who are celebrating a birthday or dealing with illness or bereavement. Kathleen Powell has taken on this important assignment at the present time.

Recently we have started to contact members who find it difficult to attend services in person so we can keep connected by telephone. Also, we would like to know how we can be more supportive to members of the congregation. Please contact members of the Ministry above or the Church if you would like a visit from the Pastoral Care Ministry or know of someone who would appreciate a visit.

I would like to thank all the committee members for their dedication and hard work during the past year especially members of the shawl ministry who continued to knit shawls and distribute them as needed. And I would like to thank Carol-Ann for her support and compassion in reaching out to those facing challenges in our congregation.

Respectfully, Chairperson Robbie Quinn.

SANCTUARY WORKING GROUP

Our group is responsible for:

- a) Opening and closing the church each Sunday
- b) Ensuring that the candles for all church services are ready
- c) Decorating the church for Easter, Thanksgiving and Christmas
- d) Preparing for communion
- e) Preparing for receptions in the auditorium

As always, it has been a busy year for the Sanctuary Working Group. We meet quarterly and always plan ahead for what is coming up – whether it is for Opening & Closing the church, communion preparation, decorating, changing the dorsal curtain or planning for receptions.

With the receptions that we have had in the auditorium this year everyone has been really happy with the food and the setup. We are purchasing the food that is served and that is working out really well. The food rates have been adjusted accordingly.

We really appreciate the assistance of the following when it comes to changing the dorsal curtain, setting up for receptions and for decorating in the sanctuary:

Dave Barley, Dave Trethewey, Mark Kittson, Bob Weekes, Don Goard and Dave Walker

Working Group Members: Linda Baird, Marian Barley, Nancy Bouchard (Note Take Editor), Lynne Briden, Linda Burton, Kylie Humphreys, Sharon Kittson, Judy Sherman, Lois Shubrook, Leah Strength, Ethel Todd and Janice Wright.

Respectfully submitted by:

Eileen Trethewey (Group Leader)

AFFIRM/SOCIAL JUSTICE MINISTRY



(Members: Kylie Humphreys – Chair, Rose LeBlanc, Joanne Irvine, Rhonda Porter, Autumn Smith, Nancy Jamieson, Carol-Ann Chapman, David Walker, Steph Taylor, Diane Harrop)

It was an active year for the Social Justice and Affirm Ministry. Here are the highlights from the 2025 year.

- ✓ In March we celebrated National Affirming/PIE Day. PIE = Public.Intentional.Explicit. These are the standards the church now holds itself to when we became an affirming, welcoming, or inclusive community. Members of the congregation were joined by players from the Highway 11 Corridor Ukulele Players to perform the PIE song created by members of the United Church. Following the service, we enjoyed Pie and Rainbow Sherbet as part of coffee time.
- ✓ In July we welcomed Pride Muskoka to the church to take part in the annual Pride Day service. It was a moving service with several speakers who presented both individual experiences (Steph Taylor and Autumn Smith) as well as comments from allies to the LGBTQ+ community. Members of the congregation also took part in the Pride Parade in Bracebridge carrying the largest flag any of us has ever seen!
- ✓ In September to celebrate Truth and Reconciliation we were honoured to have Linda Nicholson (Partridge) of the Algonquins of Pikwakanagan First Nation, who is a member of the Muskoka Area Indigenous Leadership Table. She spoke to us about “The 60s Scoop” of which she was a part. The service began with a smudging in which many of the congregation participated. Linda’s presentation focused on bringing awareness of the Indigenous issues to the non-Indigenous community as we strive to respect one another’s cultures and ways of seeing the world.
- ✓ In November members of the congregation attended a service for the Trans Day of Remembrance, held this year in Bracebridge. This was a very emotional event as we remembered the large numbers of individuals across the world who lost their lives in 2025 simply for being themselves.
- ✓ In addition to these specific events, we are supporting a stronger connection with Gravenhurst Against Poverty by supporting the work that Linda Burton is doing.

The Ministry is looking forward to another exciting year ahead. Stay tuned for more information, but for now mark these dates in your calendar:

- ✓ July 19 – Pride Service
- ✓ July 26 – Pride Parade in Bracebridge
- ✓ September 27 – Truth and Reconciliation Service
- ✓ November 20 – Trans Day of Remembrance

CHRISTIAN DEVELOPMENT MINISTRY

The most important responsibilities for the Christian Development Ministry are:

- to ensure there are activities available for children
- to promote Christian development
- to keep informed regarding developments recommended within the United Church of Canada
- to encourage distribution and use of Church literature

The study group led by Nancy Jamieson as leader is ongoing. They meet each Thursday at 1pm in the Fireside Room.

Rev. Carol-Ann led a Sermon Discussion Time following Coffee Time which gave people a chance to discuss any questions they might have had about the scripture or the reflection.

Rev. Carol-Ann uses the newest Bible versions which are:

The New Revised Standard updated Edition

The Message

The Common English Bible

They can be found for free at:

www.biblegateway.com

Although we have few children attending church, we do keep them in mind and have activities ready.

Respectfully submitted by Eileen Trethewey (Chair)

Ministry Members:

Linda Baird

Leah Strength

Rev. Carol-Ann Chapman (ex-officio)

PERSONNEL MINISTRY

The Personnel Ministry continues in its role of maintaining stability of the members of the church staff. We meet when necessary, in person or by e-mail and report to the Council when appropriate.

This year Dave Follis decided to step down as liaison to Courtney, our Administrative Assistant. Thank you, Dave, for all the years that you were a faithful member of the Personnel Ministry. Kylie Humphreys has kindly taken over his position.

Roxanne has settled into her role as Music Director and her skills are much appreciated. Kim Tingey has resigned as Custodian and Kevin Fitchett has taken on her role.

The Personnel Ministry consists of Rhonda Porter, Liaison to our Minister, Carol-Ann; Kylie Humphreys, Liaison to our Administrative Assistant, Courtney; Bill Just; Liaison to our Music Director, Roxanne; Dave Trethewey, Liaison to Kevin Fitchett, Custodian; and myself as Chair of the Ministry.

We are presently in need of a Member at Large for our committee. Please get in touch with any of our Ministry if you would like to be part of our group.

Thank you to all members of the Ministry for continuing in your respective roles.

Submitted by,

Ethel Todd, Chairperson

STEWARDSHIP

Nancy Jamieson and I continue to be a two-person team whose sole task is to encourage our members and adherents to continue supporting the church financially at a level that enables the church to meet its expenses without drawing on our shrinking reserves. In 2025 we had two mail campaigns, one in May and a second in October. Both letters provided an update on the financial situation and thanked congregants for their response thus far. The spring letter suggested a 10% increase and the fall letter asked for 2.36% to cover the cost of living. Collectively, the congregation has made great strides in accomplishing this task.

The following table is a summary of the financial position for the past three years.

| <u>YEAR</u> | <u>TOTAL INCOME</u> | <u>EXPENSE</u> | <u>DEFICIT</u> |
|-------------|---------------------|----------------|----------------|
| 2023 | \$206,383 | \$252,033 | -\$44,454 |
| 2024 | \$212,822 | \$255,632 | -\$9,271 |
| 2025 | \$234,269 | \$236,595 | -\$2,325 |

These numbers include income from all sources. As you can see, the total expense in 2025 was significantly lower than it was in either of the two previous years.

Despite the success in shrinking the gap between expenses and income, givings in 2025 (\$138,317) were less than those in 2024 (\$143,900). This is so even though the amounts given by the remaining donors have increased. This is a reflection of a shrinking congregation. There are fewer of us but individually we are giving more. The balance of the income in each of these years is from rents, fundraisers and special projects.

When considering your support for Trinity in 2026 please remember that the cost of living from January 2025 to January 2026 has risen by 2.29%. We invite you to increase your support by 5%, if you are able, to help us to close the gap between total income and total expenses.

Bob Weekes and Nancy Jamieson

TRINITY UNITED CHURCH BAZAAR COMMITTEE



This year the Bazaar Committee is most grateful. We don't feel that we have ever made this much money at our Bazaar. After all that was done: pre-sales, after-sales we made a profit of \$9,396.40. This is a Christmas Miracle!

A large part of this success came from the introduction of our **debit machine**, which made a tremendous difference. We were able to accept over **\$900.00** in debit payments alone, opening the door for more people to support the Bazaar.

The Committee truly is the backbone of this event, and the dedication that makes it happen year after year is nothing short of amazing. While our volunteer base is becoming smaller, those who remain are incredible, and we are profoundly thankful. That said, we continue to need more helping hands—especially knitters and sewers, cooks for our Deli table, and bakers for our bake table.

This year also brought some wonderful additions: beautiful handmade occasion cards, professionally crafted wreaths generously donated, and of course, the appearance of Mr & Mrs. Claus.

We did try something different this year, i.e. Hotdogs for the kids, it was a big flop. We sold 5 hot-dogs... bummer.

On behalf of the Bazaar Committee, we extend our heartfelt thanks to each and every one of you who support this Bazaar through your time, talents, and financial contributions. Your kindness never goes unnoticed. A special thank-you goes to **Courtney Losey** for her creative assistance with our Bazaar poster.

Until next year—keep knitting and sewing, plan your baking and cooking, hunt for those hidden treasures that deserve a second life, and start collecting books, games, toys, and puzzles

Submitted by your Bazaar Committee: *Pat Bruin, Judy Sherman, Leah Strength, Linda Goard, Diane Harrop, Nancy Jamieson, Elizabeth a.k.a the wrapping Queen Robinson, Penny Varney, Nancy Bouchard, Dale Cowan, Robbie Quinn and Eileen Trethewey, Louise Speicher, Diane Bradley, Joanne Irvine, Linda Baird, Tom Irvine as well as those that helped out each of our Chairs and me...Sharon.*

A special thank you goes out to the gentlemen who moved furniture, in and out, picked up items, spent the day watching our elevator and directing folks along the way and the big clean-up when everybody went home.

FINANCE MINISTRY

Welcome to 2025's optimistic year-end report.

INCOME

Reviewing our deposits for the year shows that, because of the dedicated work of **Robert Weekes and Nancy Jamieson** through the Stewardship Campaign—focusing on annual donations—and the continued generosity of our congregation, our projected income for 2025 still fell short by approximately **\$20,000** when compared to our 2024 income levels. Had it not been for these two people, I can imagine the end result being worse.

Although individual donations amounts have increased, our overall pool of congregants has decreased, leaving us with a shortfall.

However, we have seen significant increases in rental income. We also extend our thanks to **Diane Harrop**, who has taken on the role of organizing entertainment events, bringing choirs, bands, and musical performances of many genres to our church for the enjoyment of the wider community.

In February, the Finance Committee opened a separate account to receive funds from the **Muskoka Concert Association**. As the Association has now disbanded, our church was selected as a recipient of some of their remaining funds. We thank Diane Harrop and the Association for their generosity. These funds are designated strictly for performances held at the church. Any revenue generated from these concerts will go directly into our general account. Should you wish to make a donation to this account, feel free, as it will help us sustain excellent talent.

Our rental income increased by approximately **\$9,000**, contributing positively to our overall financial position, and is expected to increase again in 2026.

EXPENSES

Expenses have increased considerably. In addition, the **United Church Assessment Fee** will increase by approximately **\$900 in 2026**, rising from **4.5% of net revenue to 5%**. This percentage will continue to increase annually until 2028, although the final factor has not yet been determined.

As always, our largest expenses are **salaries, benefits, and fees for service**, which include our custodian, pulpit supply, and music supply. In the coming year, we will also incur an additional expense of approximately **\$4,500** to cover the cost of **Rev. Carol-Ann's sabbatical**.

Our ministry groups have remained within their allocated budgets. Maintenance and repair costs were lower this past year, as we did not encounter any unexpected issues. However, utility costs have increased, as have snow removal costs, which are included in the **Repairs and Maintenance category totalling \$11,231.22**.

I would like to add that **Tom Irvine** has been successful in obtaining grants for many of our projects required i.e., tech and security, so that these projects do not come out of our account. Applying for grants is a time-consuming thankless job should you not become a recipient, and we extend our deepest thanks to **Tom Irvine** for all of his work in this area.

Our bookkeeping and accounting services cost **\$6,096.00** this year. This expense is necessary, as I am not an accountant. If there is someone within the congregation who could assist with preparing our tax return in the future, it could potentially save the church approximately **\$3,500 annually**.

We have also experienced a significant increase in our **Lakeland bill**, which has risen from **\$119 per month to \$422 per month**. We are currently investigating this matter and are seeking clarification regarding the increase.

There is also a subject I would like to discuss; the Town of Gravenhurst through an exemption, is allowing us to have an Electronic Sign. This sign will be updated through the office instead of through a snow drift and physical labour. This sign will cost approximately **\$25,000.00 of which we have in hand in GIC's \$7,500.00 towards this from donations as well as another \$5,000.00 pledged**. We will not be paying for this sign out of our General Account and have not included this in our projected budget for 2026. We will be fundraising for this item. Separate donations that are made to this project will receive a tax receipt.

GOOD NEWS

Despite a declining congregation, the encouraging news is that **overall giving has increased**. Through careful monitoring of expenses and improving efficiencies where possible, we were able to end the year with a **deficit of \$2,325.29**.

This is a significant improvement from the **projected deficit of \$26,957.00**.

We are also pleased to report a positive start to **2026**, with a **January surplus of \$3,348.39** and a **February surplus of \$1,546.78**.

With continued cooperation, thoughtful planning, and new ideas for fundraising and community engagement, we are hopeful for a strong and successful year ahead.

Thank you.

Submitted by: Sharon Kittson, Chair Keith Cross – Advisor Ministry Members: Judy Sherman and Louise Speicher.

| | ACTUAL 2024 | BUDGET 2025 | ACTUAL 2025 | BUDGET 2026 |
|--|---------------------|---------------------|------------------------|------------------------|
| Envelope Offerings-Other | \$935.30 | \$900.00 | \$12,714.00 | \$11,000.00 |
| -Receipted | \$256.50 | \$260.00 | | |
| -Weekly/Monthly PAR | \$133,074.08 | \$133,000.00 | \$116,070.38 | \$117,000.00 |
| -Non-Receipted | \$250.00 | \$250.00 | \$175.00 | \$250.00 |
| -Initial | \$25.00 | \$70.00 | \$105.00 | \$100.00 |
| -Mission & Service | \$4,990.00 | \$4,500.00 | \$4,760.00 | \$4,500.00 |
| -Plate | \$2,758.00 | \$2,600.00 | \$3,075.00 | \$3,000.00 |
| -M&S Appeals | \$128.65 | \$130.00 | \$845.00 | \$500.00 |
| -Christmas | \$0.00 | \$0.00 | \$573.00 | \$600.00 |
| -Weddings & Misc. Donations | \$0.00 | \$0.00 | \$0.00 | |
| Security System (Grant) | \$7,500.00 | \$7,500.00 | \$7,500.00 | \$0.00 |
| Benevolent Fund | \$2,100.00 | \$2,000.00 | \$0.00 | \$2,000.00 |
| Bazaar | \$9,238.25 | \$9,000.00 | \$9,396.40 | \$9,500.00 |
| Misc. Concerts/Pipes re: Organ | \$2,987.95 | \$1,500.00 | \$10,396.52 | \$10,000.00 |
| Yard Sale | \$1,146.07 | \$1,200.00 | \$1,937.20 | \$1,500.00 |
| Potluck | \$885.00 | \$900.00 | \$707.00 | \$650.00 |
| Donations from Funds | | | \$7,720.00 | \$0.00 |
| Donations re: Endowment | \$0.00 | \$0.00 | \$0.00 | |
| OTHER INCOME | \$764.85 | \$0.00 | | |
| -Funerals | \$6,155.00 | \$6,000.00 | \$2,440.00 | \$2,500.00 |
| -Weddings | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| -Tech/Media/Marketing | \$2,048.20 | \$0.00 | | \$0.00 |
| -Social Justice | | | \$200.00 | \$300.00 |
| -Pastoral Care | | | \$150.00 | \$150.00 |
| -Rents | \$37,597.83 | \$38,200.00 | \$45,870.89 | \$47,000.00 |
| -Broadview | | | \$507.03 | \$500.00 |
| -Misc. Donations | \$1,140.00 | \$1,000.00 | \$30.00 | \$1,000.00 |
| -Return on Term Deposits | \$4,133.61 | \$3,200.00 | \$9,096.98 | \$9,000.00 |
| -ADMIN OFFIC.EQUIP- COMPUTER | \$5,247.75 | \$0.00 | \$0.00 | \$0.00 |
| -Other Inc. Legal Fees/Redempt. GIC | \$23,000.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTAL INCOME 2024 | \$246,362.04 | | | |
| TOTAL INCOME BUDGET 2025 | | \$212,210.00 | | |
| TOTAL INCOME 2025 | | | | |
| TOTAL INCOME BUDGET 2026 | | | \$234,269.40 | \$221,050.00 |
| | | | | |
| | ACTUAL 2024 | BUDGET 2025 | ACTUAL 2025 | BUDGET 2026 |
| EXPENSES | | | | |
| Bazaar | \$366.48 | \$500.00 | \$791.16 | \$800.00 |

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| MSR Envelopes | \$12,397.98 | \$4,500.00 | \$4,110.00 | \$4,100.00 |
| MSR Projects | \$50.00 | \$0.00 | \$2,175.00 | \$2,000.00 |
| U.C.C. ASSESSMENT | \$23,011.00 | \$7,380.00 | \$7,371.00 | \$8,300.00 |
| MS Remitted – other | | | \$370.00 | \$0.00 |
| | | | | |
| SALARIES & BENEFITS | | | | |
| -Minister | \$74,805.91 | \$77,500.00 | \$77,049.96 | \$79,054.00 |
| -Minister Study | \$384.58 | \$1,689.00 | \$591.37 | \$600.00 |
| -Minister Tel/Internet | \$800.04 | \$800.00 | \$800.04 | \$800.00 |
| -Music Director | \$884.00 | \$10,608.00 | \$10,608.00 | \$14,364.00 |
| -Sheet Music Budget | | \$900.00 | \$29.50 | \$100.00 |
| -Secretary/Treasurer | \$20,784.84 | \$21,260.00 | \$21,262.44 | \$21,816.00 |
| -CPP Expenses | \$5,695.34 | \$3,580.00 | \$5,761.26 | \$5,800.00 |
| -EI Expense | \$1,621.48 | \$1,000.00 | \$2,435.14 | \$2,500.00 |
| -Group Insurance | \$6,332.36 | \$5,800.00 | \$13,015.56 | \$13,050.00 |
| -Pension Fund | \$11,074.97 | \$12,225.00 | \$5,595.62 | \$5,600.00 |
| | | | | |
| FEES FOR SERVICE/HONORARIUM | | | | |
| -Caretaker | \$4,859.82 | \$5,500.00 | \$5,275.08 | \$16,125.00 |
| -Honorarium-Ann. Review | \$300.00 | \$300.00 | \$0.00 | \$0.00 |
| -Musician Sub. | \$1,150.00 | \$600.00 | \$1,258.00 | \$500.00 |
| -Pulpit Sub. | \$2,750.34 | \$2,500.00 | \$1,592.90 | \$4,000.00 |
| -Admin Sub. | \$762.00 | \$760.00 | \$980.00 | \$980.00 |
| -Other | | | | |
| | | | | |
| MINISTRIES | | | | |
| -Worship (Sanctuary/Christ. Ed) Piano/Organ Tuning | \$2,527.36 | \$2,200.00 | \$1,348.40 | \$3,000.00 |
| -Fellowship | \$287.11 | \$200.00 | \$200.97 | \$200.00 |
| -Social Justice/Affirm | \$150.00 | \$200.00 | \$289.16 | \$300.00 |
| -Pastoral Care | \$0.00 | \$200.00 | \$0.00 | \$200.00 |
| Tech/Media Mkt. | \$3,259.78 | \$3,000.00 | \$1,966.69 | \$2,000.00 |
| | | | | |
| PROPERTY | | | | |
| -Misc. | \$41.58 | \$0.00 | \$0.00 | |
| -Heat | \$11,566.99 | \$11,500.00 | \$12,632.24 | \$13,000.00 |
| -Hydro | \$4,650.96 | \$4,700.00 | \$4,262.42 | \$4,500.00 |
| -Insurance | \$5,970.18 | \$6,000.00 | \$8,354.17 | \$8,400.00 |
| -Repairs & Maintenance | \$37,737.46 | \$38,000.00 | \$23,727.02 | \$25,000.00 |
| -Supplies | \$1,430.70 | \$800.00 | \$1,412.71 | \$1,500.00 |
| -Water & Sewage | \$1,912.35 | \$2,000.00 | \$1,740.00 | \$1,800.00 |
| | | | | |
| | ACTUAL 2024 | BUDGET 2025 | ACTUAL 2025 | BUDGET 2026 |
| | | | | |
| ADMINISTRATION | | | | |
| -Minister Travel/Conferences | \$169.00 | \$500.00 | \$937.81 | \$950.00 |
| -Bank Service Charges | \$95.97 | \$100.00 | \$178.39 | \$180.00 |
| -Payroll & PAR Fees | \$653.98 | \$700.00 | \$667.36 | \$670.00 |
| -Broadview | \$330.00 | \$360.00 | \$420.00 | \$420.00 |
| -Adm. Off. Equip/Computer | \$5,247.75 | \$0.00 | \$113.29 | \$150.00 |

| | | | | |
|-----------------------------------|---------------------|---------------------|---------------------|---------------------|
| -Acct. Linda & Morley (taxes) | \$5,562.28 | \$5,000.00 | \$6,096.00 | \$6,000.00 |
| -Adm. Supplies & Expenses | \$1,782.14 | \$1,800.00 | \$2,640.20 | \$2,700.00 |
| -Adm. Phone, Internet and Web.) | \$1,676.91 | \$1,700.00 | \$7,176.17 | \$5,100.00 |
| | | | | |
| | | | | |
| FUNERALS | | | | |
| -Honorariums | \$300.00 | \$450.00 | \$150.00 | \$200.00 |
| -Audio Visual | \$150.00 | \$150.00 | \$75.00 | \$150.00 |
| -Ushers | \$0.00 | \$0.00 | \$50.00 | \$100.00 |
| -Sound | \$150.00 | \$150.00 | \$50.00 | \$150.00 |
| -Screens | \$50.00 | \$75.00 | \$50.00 | \$75.00 |
| -Soloist | \$500.00 | \$200.00 | \$260.17 | \$200.00 |
| -Reception | \$1,398.96 | \$1,500.00 | \$724.39 | \$700.00 |
| -Music | | \$200.00 | | |
| -Custodial Services | 0 | \$80.00 | \$0.00 | \$160.00 |
| | | | | |
| | | | | |
| TOTAL EXPENSES 2023 | | | | |
| TOTAL EXPENSES BUDGET 2024 | | | | |
| TOTAL EXPENSES 2024 | \$255,632.60 | | | |
| TOTAL EXPENSES BUDGET 2025 | | \$239,167.00 | | |
| TOTAL EXPENSES 2025 | | | \$236,594.59 | |
| | | | | |
| PROJECTED EXPENSES | | | | |
| 2026 | | | | \$258,294.00 |
| NET PROFIT ACTUAL 2024 | -\$9,270.56 | | | |
| PROJECTED NET 2025 | | -\$26,957.00 | | |
| ACTUAL NET PROFIT 2025 | | | -\$2,325.19 | |
| | | | | |
| PROJECTED NET 2026 | | | | -\$37,244.00 |

INVESTMENT FUND

At year end 2024 Trinity Gravenhurst's Short-Term GIC holdings included the following two categories of items, as follows:

Two special project GICs (\$7,500 and \$5,000) totaling \$12,500.

These were both redeemed as follows during 2025.

The \$7,500 GIC was used to purchase the recommended sound system upgrades for the sanctuary, with the remainder deposited to our general account.

The \$5,000 GIC (designated toward the Electronic Sign) was redeemed and the proceeds reinvested by the inclusion of the proceeds with the available funds from the renewal process of the former "Endowment Fund" GICs during their redemption/renewal process in 2025.

Eight original "Endowment Fund" GICs (5 x \$10,546 and 3 x \$21,093)

During 2025, these eight GICs were all redeemed and the renewal process evaluated. A small portion of the total redemption proceeds was used to cover some of the increased maintenance and support costs of the church in 2025. At renewal time, the \$5,000 redeemed from the GIC discussed above was added to the remaining redemption funds from these eight GICs with the result that one of the four \$10,757 GICs discussed below includes \$5,000 being "allocated" toward the estimated \$25,000 cost of the Electronic Sign planned for 2026.

At year end 2025 our Short-Term GIC holdings again include two categories of items, as follows:

Two special project GICs (\$2,500 and \$3,055) totaling \$5,555.

These GICs are intended to be applied toward the \$25,000 cost of the Electronic Sign.

Seven re-invested "Endowment Fund" GICs (4 x \$ 10,757 and 3 x \$ 21,512)

One of these GICs includes the \$ 5,000 "on reserve" for the Electronic Sign as discussed above.

In summary – at year end 2025, our GIC assets include a total of 9 Short Term GICs – 7 (\$107,575) carried over from the original Endowment Fund (including \$5,000 for the sign project) and 2 (\$ 5,555) allocated to the Electronic Sign project.

Respectfully Submitted.

Keith Cross

CREATING A LEGACY OF FAITH

The Kingdom of God...is like a mustard seed, which, when sown upon the ground is the smallest of seeds on earth; yet when it is sown it grows up and becomes the greatest of all shrubs and puts forth large branches, so that the birds of the air can make nests in the shade.

Mark 4: 31-32



In 2025-26, Trinity received gifts to our Investment Fund in memory of both members and friends of the congregation. We are delighted and honoured to receive such gifts because they enable the faith of these men and women to live on in the ministry and programs of this congregation.

We remember with gratitude the gifts from:

Murray & Kathleen Powell
Robbie Quinn
Robert & Jean Anderson
Joanne Hills
Elaine Ellis
Florence Sealy

A Big Thank You to...

- Rev. Carol-Ann for her leadership, working with everyone and with Pastoral Care.
- Courtney Losey, our Office Administrator, for keeping us all organized.
- Our music director Roxanne St. Pierre for her work with the choir and for the wonderful music.
- Diane Harrop for organizing and looking after the summer concert series and other concerts throughout the year.
- Gordon Flint, our associate minister for providing services when necessary.
- Linda Goard for getting our website up and going.
- All the people who volunteered at the Bazaar and Yard Sale.
- The Sanctuary Working Group for opening and closing the church each Sunday, decorating the church for special occasions and setting up for communion.
- Linda Burton for being our GAP liaison.
- Pat Bruin and her volunteers for their dedication to the Prayer Shawl Ministry.
- Robbie Quinn and the Pastoral Care team for taking care of Trinity's Pastoral needs.
- Sharon Kittson for her work as secretary to the Trinity Council.
- Kevin Fitchett, for his work keeping our church clean.
- Robert Anderson for organizing the ministries for coffee time after Sunday services and for arranging the monthly Potlucks.
- Tom Irvine for the many hours he spends writing grants to see if we can get extra money from various sources.
- Nancy Jamieson for her leadership role with the Study Group.
- Everyone who participated in the Pride Parade and Pride service.
- Rose LeBlanc for her work making sure the audio and visual equipment is working in the Sanctuary and for running the sound system on Sunday mornings and to Dave Barley for filling in for Rose when she is away.

- Don Goard for running the YouTube broadcast camera on Sunday mornings so we have an online service.
- Rachel Clark for being there on Sunday morning to make sure everything is working and for filling in with the sound and camera operations when needed.
- Courtney Losey for running the screens on Sunday mornings and Sarah Hiscox and Dave Trethewey when Courtney is away.
- The property Ministry for making sure the church is safe, that everything is working in the church and for looking after the church building maintenance.

To all those who have not been mentionedThank you!

COUNCIL MEETING SCHEDULE 2026-2027

AGM - May 3th, 2026 - after service

June 9th, 2026 - 7:00 p.m.

October 6th, 2026 - 7:00 p.m.

November 17th, 2026 -7:00 p.m.

January 12th, 2027 – 7:00 p.m.

April 13th, 2027 – 7:00 p.m.

AGM May 2nd, 2027 - after service

If any emergencies have to be dealt with between Council meetings an emergency meeting will be called.