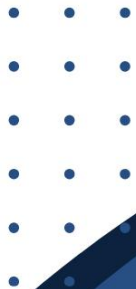


**St. Paul's United Church
5 Queen Street North
Aylmer, Ontario N5H 2W4**



ANNUAL REPORT

**Reporting on the Congregational Life
and Finances of 2025**



2025



519-773-7152

office@spuca.ca



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minister@spuca.ca

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Special thanks to:

♥ *Kim Taylor for the cover page design and other graphics*

♥ *Heather Johnson and Kim Taylor for the production of the 2025 Annual Report*

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ST. PAUL'S UNITED CHURCH - CONGREGATIONAL ANNUAL MEETING AGENDA

February 22, 2026

Call to Order and Prayer - Pastor Brian Wilkie

Meeting to be held in the Sanctuary. Attendance taken by a sign in sheet.

Opening Remarks from the Chair of Council

- 1) Appoint a Scribe for this meeting.
- 2) Allow Adherents to vote on Motions at this meeting.

Presentation of Financial Reports 2025 and Budget 2026

Peter Ungar

Trust account

Heather Johnson

Committee and Group Reports

Nominations and Elections for 2026 – 2027

Proposed names for Council.

Officers for 2026

Acknowledgements and Thanks

Peter Ungar

Closing Prayer

Pastor Brian Wilkie

Adjournment



MINISTER'S REPORT

minister@spuca.ca



This 180th Anniversary Year at St Paul's reflected the same faithfulness and gracefulness of God which this congregation has experienced from its first gathering under the inspiration of Aaron Price in 1845. Over many

decades St. Paul's has become a home first to local Methodists, then the Presbyterians joined (just before union in 1923), and subsequently we've received believers from Orwell, & Summer's Corners when those congregations closed. In fact, St Paul's has become a refuge and a stronghold over years of decline of faith in Canada, which has deeply affected the United Church in Canada. As congregations have close around us, believers from a wide area, have blessed us by making St Paul's their new spiritual family.

It is hard to fathom the impact that the Covid pandemic has had on the church. St. Paul's was able to minimize the impact through strong leadership, despite having no settled Pastor. Pivoting swiftly to live-streaming our service, adapting to just one Sunday worship. and making countless other adjustments demonstrated a resilience that many fully staffed churches could not find.

Nevertheless, we are still rebounding from the lost continuity in worship, fellowship, pastoral care, children's ministry, and mission.

Yet we are rebounding! Under dynamic and prayerful leadership, Sunday School is growing, Vacation Bible School has been reborn! Our Youth Pastor is building faith among teens with astounding help from volunteers. Participation in Adult Christian Development, through Bible Studies, Home Groups and Mentoring is changing lives and deepening faith. We've seen prayer meetings, worship events and a new men's group emerge because of the passion and commitment of ordinary believers.

This calls for more volunteers, to share the work, and to extend our reach. As you read this annual report your heart will be tugged by opportunities to bless our church and community in every area of God's work. Please read on! And read on with your ear tuned to God's Call!



As your Pastor, it is a joy to partner with so many faithful disciples as we all worship and serve our Lord and Saviour Jesus Christ. It is a challenge to keep up with the fruitfulness of your faith as you put your faith into action. In 2026 I pray that you will do so even more as you find new ways to Glorify Him who is working in you to will and to act according to his marvelous purposes.

To God be glory, in Christ Jesus forever!

Brian

ANNUAL CONGREGATIONAL MEETING MINUTES

February 23, 2025

Pastor Brian welcomed those present for the annual meeting. An attendance sheet was passed around for the congregation to sign in.

Pastor Brian opened with prayer.

Wendy Sharpe thanked the out-going council members.

A motion to accept Deb Faulkner as scribe. Peter Ungar moved and Cindy Earhart seconded. MOTION CARRIED

A motion to allow Adherents to vote on Motions at this meeting. Ian Stubbs moved. Roberta Wilson seconded. MOTION CARRIED

Presentation of the Financial Reports of 2024 and Budget 2025 by Teresa Webster.
VBS is a go because of a donation.

A motion to accept the 2024 Financial report. Moved by Gene Coreless and seconded by Dan Axford. MOTION CARRIED.

A motion to accept the 2025 Budget report. Moved by Ian Stubbs and seconded by Gene Coreless. MOTION CARRIED.

Heather Johnson went over the Trust Funds. A motion to accept the Trust Fund report. Moved by Ian Stubbs and seconded by Rose Mary Cummings. MOTION CARRIED.

A motion to accept the 2024 Financial Examination. Moved by Cindy Earhart and seconded by Brian Cummings. MOTION CARRIED.

A motion to accept the Mission Fund as written. Moved by Peter Ungar and seconded by Ian Stubbs. MOTION CARRIED.

A motion to accept the Committee reports as written. Moved by Dan Axford and seconded by Peter Ungar. MOTION CARRIED.

Thanks to Teresa Webster for chairing Finance and to Rose Mary Cummings for Christian Education. Peter Ungar has stepped forward to chair the Council.

A motion to accept Peter Ungar as Council Chair. Moved by Cindy Earhart and seconded by Roberta Wilson. MOTION CARRIED.

Wendy Sharpe expressed thanks to the persons who fill Peg's pantry.

Mary Lynn McPherson asked the question of how many Adherents are in the church. Wendy Sharpe replied that the Adherents haven't been tracked but that could be something to look into this year. Stan Jones added that perhaps if the Adherents were encouraged, then more people would come out to church.

Deb Ungar thanks the generosity of St. Paul's for opening the doors for the community with Peg's Pantry and the Coat & Boot Program.

Pastor Brian read the Memoriam names and said a prayer.

Pastor Brian thanked Wendy Sharpe for years as the Council Chair.

Peter Ungar is asked the Council and the Congregation to pray and ask God what He wants for St. Paul's and to back it up with scripture. Peter Ungar made a pledge to the Adherents that the numbers will be tracked. Peter Ungar closed in prayer

Move to Adjourn made by Ian Stubbs.

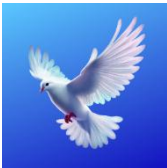
2025 MEMBERSHIP STATISTICS

| | 2024 | 2025 Actions | 2025 Totals |
|---|------|-----------------|----------------|
| Membership - December 31, 2024 | 164 | | |
| Received in 2025 by: | | | |
| Confirmation: | | 0 | |
| Affirmation: | | 0 | |
| Transfer: | | 0 | |
| Transfer re: Non-Resident Roll: | | 0 | |
| Removed by: | | | |
| Death: | | -3 | |
| Transfer: | | -1 | |
| Members removed for other reasons*: | | 0 | |
| Total Membership - December 31, 2025 | | | 160 |

2025 CHURCH STATISTICS

Infant Baptisms: 1
Adult Believer Baptisms: 0
Funerals: 2
Weddings: 3

2025 IN MEMORIAM



We give thanks to God for those named below, who journeyed with us and have gone before us. We remember them with love and gratitude. We pray that their families may know the comfort of God's presence and find peace knowing their loved ones are in His care.

Listed below are Members, Past Members and Adherents:

Bob Shipp

Harvey Anderson

Bob Gillies

Bill Bynsdorp

Piet Bouthoorn

Peter Cline

Pam McDowell

ST. PAUL'S UNITED CHURCH COUNCIL

I'm always excited to see when the church is used for what it was meant to be -- open to the community and welcoming of all people regardless of status and where they are "at" in their lives.

St. Paul's is becoming that church. I hope when You, Heavenly Father, look on us You see this too!

I want to thank God for the council member's and committee member's who focused on what God wants this church to be in the community.

I thank You for the staff who are always focused on helping our congregation step closer every week to you, Jesus.

2025 was the beginning of many **new** opportunities to serve our community and be the "Hands and Feet of Jesus":

Tour of Homes

Summer VBS

Stay Free Sessions

Narcotics Anonymous Meetings

Numerous Concerts

Men's Friday Morning Breakfasts

You Version Devotionals for Women and Men

Bible Studies for Women and Men

What am I missing?

This is not to diminish all the worthy programs like the Milk Mat Weaving Ministry and Share'n Care funeral lunches to name only 2, and other events that continue at the church, and because of this great congregation and big hearts for our saviour Jesus.

As we close this year, we are grateful to You, Father for Your love and mercy for all of us. You are truly our great and only God, worthy of our praise.

We look forward to next year to see what You have in store for all of us.

Peter Ungar,
Chair of Council



FAITH STATEMENT

***What follows is a brief summary of our faith. For more detailed official statements see:
The Commissioners Covenant and the 20 Articles of the Basis of Union***

We believe

We believe in the one and only God who loved us so much that he wanted a personal relationship with us.

We believe in God who is love. Out of that love he created the universe.

We believe in God the Father who loves us so much that even though we turn from him, he never turns from us.

We believe in God who has provided the way for us to renew our relationship with him.

We believe in God the Son - Jesus.

We believe in God - the Holy Spirit.

We believe in the Church that Jesus initiated.

We believe in the great Commission. God's call for the church to be in the world.

We believe in the Family as a basic unit of the church.

We believe in God who has given to us "his Word" in the Bible.

We believe that our society has turned from God and is walking in its own way.

Finally,

We believe that God is not finished with us.

***As a congregation, we continue to uphold the principles of
The National Alliance of Covenanting Congregations (NACC).***

***Although that organization no longer operates, it's emphasis on the faith once and forever
given in Scripture, continues to proclaim our mission.***



ST. PAUL'S

UNITED

CHURCH COMMITTEE REPORTS

FINANCE COMMITTEE

finance@spuca.ca

As we have not found a finance chair, I stepped in to fill this position for 2025.

Thanks to Heather and her team for preparing the monthly reports.

I am truly amazed at how you, Father, continue to be faithful to us as you provide finances as we need them.

This doesn't mean we can sit on our hands and let God do this for us. I ask all of us to look at our financial situation and give more as you are able. My personal opinion is, if we want to worship in this building, we should at least pay for the cost of keeping the doors open. We are not there, yet.

We pray for a finance person to step forward for 2026.

With thanks

Peter Ungar,
Interim Chair

MINISTRY AND PERSONNEL COMMITTEE

ministryandpersonnel@spuca.ca



Staff reviews were completed in late November. Staff and council were together for a Christmas party in mid-December.

We are discovering that it may not have been a good idea to return the custodial position to one person. 14 years ago, when Larry had a heart attack, we hired a second custodian on staff to support that position. The total time allotment

remained at 22 hours per week, divided between Larry and Paul. This past autumn, Kelly was off work for several weeks at a time on a number of different occasions. Volunteers came in to fill the necessary gaps, and we are very appreciative of that, however, it is ongoing. For the time being, we have hired Tim Fretwell as a casual fill in. It is our recommendation to hire a second custodian and divide this position.

In addition, we would like to form policies:

1. Employees must call/text if not coming in on a workday.
2. We need to have detailed description if reporting extra hours on time sheets.
3. The building must be secure when locking up (windows closed, doors locked).

Sue McCallum,
Ministry & Personnel Committee Chair

CHRISTIAN DEVELOPMENT COMMITTEE

christiandevelopment@spuca.ca

SUNDAY SCHOOL AND NURSERY

As everyone knows our Sunday school program took a hit when we returned to “regular life” after Covid. Between Nursery, Junior Sunday School, and Senior Sunday School classes, we were lucky to have one child show up. However, 2025 was a new and exciting year! Between the 3 programs running during church, we sometimes had up to 10 children! All that being said, the last couple of years zero funds have been spent out of the Sunday School budget. Going forward we will be including the following items in the annual Sunday School budget: candy for the parade; gifts for the children walking through the gates and/or graduating to the Senior Sunday School class; craft supplies; Christmas Eve bags for the children in attendance, and our compassion child.

In 2026, we will also be adding the purchase of wobbly air cushions to our budget. These cushions allow children to bounce around and move while still sitting and listening to the lesson.

In 2025, the Sunday School and Nursery volunteers met 5 times. We had planned a Family Service each month to give the volunteers a break and give the kids an opportunity to sit with the adults at church. In 2026, we are planning for fewer services like this and more time in the classrooms. Our Volunteers planned the Buds, Birds and Babies Service in June, followed by a hot dog lunch; organized the float for the parade (thank you to so many in the church that stepped up to help bring our ideas together); baked cookies to hand out at the parade; and organized our November Children’s Service followed by a hot soup lunch. We sent letters almost monthly to our compassion child; organized volunteer schedules and planned lessons. We have a great group of volunteers.

A reminder to everyone, please do not forget our “Pig Piggy Bank” in the Sanctuary, as the money in it goes to helping with all these expenses. Also, we are looking at setting up an email so that any e-transfer donations you would like to make to Sunday school can be sent to that email, and it will make it easier to repay our volunteers for out-of-pocket expenses. The email for this will be: sundayschool@spuca.ca

If you are looking to be a part of this great volunteer group, please reach out to Tara Gavey. We would be happy to have you!

Estimated Expenses for Sunday School/ Nursery 2026

| | |
|--------------------------------------|-----------|
| Craft Supplies | \$100.00 |
| Parade Candy | \$120.00 |
| BBB Lunch \$ November Lunch | \$150.00 |
| Palm leaves (Palm Sunday) | \$20.00 |
| Wobble cushions | \$175.00 |
| BBB Gifts | \$80.00 |
| Christmas Eve Bags | \$100.00 |
| Compassion Child (\$49./month) | \$1800.00 |
| Total estimated Sunday school budget | \$2545.00 |

Respectfully submitted by,

Tara Gavey

YOUTH MINISTRY
youthpastor@spuca.ca

This year has been one of our best years. I spent the 2025 summer preparing a curriculum for our 2025 - 2026 school year. Knowing in advance what each week would entail made the launch of the 2025 school year easy. It continued to be smooth sailing September through December; with only 2 schedule alterations. One to allow Hannah to lead one of our group games and another when I was away for a spiritual retreat. Other than that, 2025 went exactly according to plan.



This school year we have had 5 newcomers and 2 of them are attending every single week. The other 3 have other commitments and come irregularly; but come when they can. We have been working through a parable series. Each week we study a different parable teaching from Jesus. I created an activity to reinforce each parable lesson. (e.g. the lost sheep parable teaching was paired with a scavenger hunt for a stuffed sheep toy.) Our parable series will conclude January 14th, 2026, with our Youth Alpha Course to begin January 21st, 2026.

Respectfully submitted by,

Shane Gorman

WORSHIP AND MUSIC
worshipandmusic@spuca.ca



Our Worship and Music programs seem to be getting better as time goes by.

We are always actively looking for people to join our tech and music teams. We are thankful for all who stepped forward to participate.

We have a new member of the Worship and Music Committee. We welcome Steve Boettcher.

We are considering tools for Sunday Service guests to stay connected to our church.

We had a BBQ with all the Praise/Worship/Music Team this summer and fun was had by all.

I am grateful to You, Father, for your faithfulness.

With thanks,
Peter Ungar

Worship and Music Committee:

| | |
|----------------|------------------|
| Brain Wilkie | Ian Webster |
| Derrick Drover | Peter Ungar |
| Brian Cummings | Steven Boettcher |

PROPERTY COMMITTEE

property@spuca.ca

2025 has been an active year for St. Paul's United Church. Some of the achievements of the past year include:

- Replacement and upgrade of the outdated and non-serviceable heating controller. Total cost of this endeavor was just under fifteen thousand dollars.
- Hard wiring ethernet cable to the C.E. building, (five lines) was completed in late autumn. The cost was minimized by individuals volunteering their time and talents to complete the task. Hard wiring of the Sanctuary to be done a.s.a.p.
- Necessary repairs to a portion of the church parking lot was undertaken to address some sections affected by water damage eroding the substructure and causing the portions to sink significantly. Cost of repairs was around two thousand, five hundred dollars.
- We now have an outside storage shed to facilitate storage of seasonal equipment.
- With a grant from the government, we continue to replace windows to the C.E. building. Hopefully, if the grant is again available, we will complete the windows replacement program in the next couple of years.
- Our custodian has made a number of improvements to our facility over the past year, including repairs and painting to the C.E. washrooms and painting.

Fortunately, the repairs carried out by our roofing contractor last spring seem to have addressed the ongoing and seemingly never-ending cost of maintaining the C.E building roof. The decision has been made to postpone the very expensive project of roof replacement, at least for now.

Maintaining St. Paul's United Church is and will continue to be an expensive proposition. The steam boilers and hot water heating systems continue to require repairs, which are costly.

I would like to express my sincere appreciation and gratitude to my fellow St. Paul's congregation for their continued support.

Blessings,
Dan Axford – Property Chair

USE OF BUILDING

It was an eventful year in our Christian Education Building and Sanctuary with other functions being held, outside of our own St. Paul's United Church events. Many of you may not realize where the funds originate under Use of Building, found in the financial section of the Annual Report. Our Share'n Care ladies hosted 20 funeral lunches in the CE building, plus 1 70th birthday party. Many thanks to our Share'n Care ladies for hosting! In the CE building the annual Mennonite Soup Cookoff was held in September. Also, in September, The Aylmer Heritage Festival held their Art Show in the CE.

In the Sanctuary, we had 3 weddings, 1 funeral and Arcady performed The Messiah. Hosting various events demonstrates to our community that St. Paul's United Church is a vibrant and caring facility.

Respectfully submitted.
Heather Johnson

PLAN TO PROTECT (P2P) COMMITTEE

Members of the Plan to Protect Committee continue to be:

- | | |
|--------------------|---|
| Chair | - Reverend Brian Wilkie |
| Administrators | - Kate Kent - Mission and Outreach - Sue McCallum - Ministry & Personnel |
| Trainers | - John Cronheimer - P2P Trainer - Shane Gorman - Youth Pastor |
| Screeners | - Tara Gavey - Sunday School Superintendent - Roberta Wilson |
| Board of Directors | - Wendy Sharpe - Rosemary Cummings |
| Members at Large | - Kim Taylor - Office Administrator - Marie Ball |

In the last two years the P2P Committee has met twice per year. In 2025 the meetings were held on April 1st and December 2nd.

Addressed in April was the need to screen those wishing to volunteer with children, youth and vulnerable adults. In 2024 there had been a period of time as per policies to grandfather present volunteers and long-time members of the Faith Family that agreed to take the training and have police checks without screening. Those wanting to volunteer with our vulnerable individuals after that period did require screening, even if they were long term SPUCA members. Training, police checks and screenings took place so that those that helped with the DVBS in July met the policy needs. Prior to each committee meeting an agenda is sent out with the request that each member review the policies and appendices to make sure that what is included in that document still represents SPUCA's needs to remain current and reflective of any legislative changes or insurance requirements.

Also addressed was internet access at SPUCA. Some youth needed access to contact parents/guardians on mobile phones without data. The committee determined that it should be allowed. The Fire Safety Planning sub-committee provided a report that identified actions and goals. Members were seeking quotes to bring the building infrastructure up to code to allow for a fire drill as per P2P policies. Inspections and several walks through the structure resulted in recommendations and quotes. As further work was needed the goals in the report are as follows:

1. to review quotes to upgrade the building to code.
2. to prepare a SPUCA Fire Safety Manual (2 hard copies one of which is to be posted /accessible in the building and another in the secure P2P filing cabinet. and to be stored electronically and a digital copy for the Aylmer Fire Department's iPads)
3. to make sure all fire extinguishers are at the proper height consistently throughout the building.
4. to create/post policies/signage for fire drills and evacuation for all emergencies such as weather, etc.
5. to select company quotes and submit to Council for approval.
6. to initiate/install equipment to detect heat/smoke and provide safety in the event of a fire or other emergency.
7. to have a full fire drill annually when most of the Faith family are present (i.e. on a Sunday) and an additional smaller drill with those caring for the vulnerable.

SPUCA's well reviewed and revised policies are sent for review and approval to Reith Ins. & Financial Service agents each year to meet their approval. They see the changes that are made. And each year since the Plan to Protect Policies and Appendices were created and approved by Council and shared with the Faith Family in early 2024 there have been changes. It is most definitely a living document.

Faith Professional Policy 0110340FPF001.V21, *ecclesiastical* renewal continues to provide abuse coverage until December 1, 2026, costing \$2,864.00.

In 2025, many individuals at SPUCA took the 1-hour refresher course and attested on a signed form to the fact that their criminal reference check had not changed since it had been completed the year before. A complete police check online is required every 3 years. There were several that took the full 2-hour training (videos have changed significantly) including many of SPUCA's Youth.

Plan to Protect recommended storage has been adhered to and is inclusive of paper copies in a locked cabinet (Keys to access this cabinet are currently held by Reverend Brian Wilkie, Sue McCallum, Kate Kent and there is a master with the custodian), on SPUCA's INTRANET and on a USB/stick

Laminated copies of procedures are posted on Bulletin Boards in required locations.

Addressed in December was how internet access had been determined. Council had input and the outcome was that access can be shared with members of the Faith family as needed at the discretion of Church leadership. The access is posted in the Church office and is a dynamic password that can be changed as might be needed. The policy was updated as of November 10th, 2025.

A successful DVBS was held at SPUCA on July 14-18, 2025. Brenda Hyatt-Bagu was lead with many P2P trained volunteers.

Email communication from the Plan to Protect Company suggested an independent audit and offered to provide that service for a cost. Or we could have two members from the congregation that are not engaged with P2P in any way could do so. The Committee agreed to seek out 2 individuals to consider doing this service in 2026.

Discussion identified that the Plan to Protect Annual fee will continue to come from the budget of the Ministry of Personnel. This would also include the required 3 year rectification of the P2P Program Administrator and the Trainer.

The annual audit completed in a review of the policies and procedures by all the Plan to Protect Committee members result in no further changes at this time.

2026 GOALS:

1. To continue to address fire safety at SPUCA. The subcommittee will continue to address the goals as outlined previously in this report.
2. To continue to provide the two-hour certification training by John Cronheimer, to all that are interested. If any Faith Family members or new to our congregation feel the call to volunteer to help with our children or youth programming, with pastoral care and/or visitation to vulnerable adults, please contact Kate Kent, P2P Administrator or Kim Taylor, Office Administrator.
3. To continue to provide recertification P2P training (up to 1hour) - refresher to occur on annual renewal times.
4. To maintain up-to- date criminal reference checks, every 3 years and attestation sheets, every year.
5. To review the potential for automated attendance for caring for children and youth (currently hard copy/paper records are maintained and stored properly) and the possibility of creating an index to the Plan to Protect policies that would capture annual updates deemed by the P2PCommittee.

We are so thankful to God for providing the people called to this important ministry, and the willingness of so many to receive the training to safely serve the children and our whole church family.

We invite the congregation to continue to pray for wisdom as the fire safety plan is developed and implemented, and for continued vigilance in training and attention to protecting the vulnerable in our midst.

It has been a whirlwind year, but our God has been with us!

Respectfully submitted by,
Kate Kent,
P2P Administrator, on behalf of the P2P Committee

FELLOWSHIP COMMITTEE

fellowship@spuca.ca

Another year has come and gone. As we look back on this past year, I see God's love in all that we have done.

I would like to thank everyone who donated their time and hard work, as well as baked goods, etc.

Our Communion coffee breaks have had an abundance of treats and we have had a great time of fellowship together.

We held a very successful Shrove Tuesday Pancake Dinner on March 4, 2025 with approximately 50 people attending, who enjoyed a good meal and time together. Great volunteers helped prepare, cook, and clean up.

Easter Breakfast was held on April 20, 2025 at 8:00 a.m. A wonderful breakfast was enjoyed by approximately 50 people. Thanks to the men of our congregation who helped, donated, prepared, and cleaned up.

This summer we held Messy Breakfast in the CE Hall for 10 Sundays. Many wonderful chefs fed us this year and everyone enjoyed their efforts.

Fellowship would love to have more members on the committee. If God is leading you in this direction please contact me, Brian Cummings, on Sunday mornings or you can email me at **fellowship@spuca.ca**

Again, I would like to thank everyone at St. Paul's for the time and talents they have shared during the past year.

Thank you all for another great year.

Submitted by:
Brian Cummings,
Fellowship Chair

STEWARDSHIP COMMITTEE

stewardship@spuca.ca

Again, this year Stewardship has reaped the efforts of main groups and individuals as they have used their talents to promote the word of God through their efforts within our community. The willingness of the congregation to support the various efforts of our Outreach Committee and other groups that utilize our facility as well as their weekly or monthly financial contributions that support our church. Peg's Pantry continues to assist those in need. Thanks to everyone who contributes to this ministry.

This year, a Men's group has started to meet weekly at The Family Central every Friday morning. This group usually has about ten men who gather for friendship and fellowship. On occasion we have had to find alternate meeting places due to the Central not being available and always someone comes up with a solution. Gentlemen, it is always a pleasure to be able to meet with you on these mornings. Also, these same gentlemen have shown their willingness to help with the upkeep and maintenance of the church when needed. A quick text message to members results in beautiful responses and willing workers appear.

The other side of Stewardship is the financial side. St Paul's has been fortunate to have had wonderful donations made to remember family members who have gone home to our Lord. These memorial donations are always appreciated. So are the donations that are made to assist with major projects to maintain our building. There currently are some significant projects in the wings that will require your assistance. More information will come out in the future from the Church Council.

Ian Stubbs
Chairperson

MISSION AND OUTREACH

missionandoutreach@spuca.ca

Outreach has expanded since last year's report.

As per the past, the United Church Mission and Service Fund which supports Christian missions that operates independently of St. Paul's United Church Aylmer (SPUCA). Members of the congregation indicate on weekly envelopes or in Pre Authorized Remittance (PAR) their wish to give to this endeavour independently and funds are sent directly to the United Church of Canada by our Treasurer. They are not included here.

Other Mission Funds are directed by this committee as follows: [see page 33](#)

Changes are planned for 2026 as indicated.

The Committee for Mission and Outreach invited representatives from Compassion Canada (Sharon MacDonald), Family Central (Sean Doyle), Fresh Start (Jaime Cann), EECAP (Peter Ungar) and Youth for Christ (Shane Gorman) to present a short (5-10 minute) explanation of what their organization does for our area as well as some of SPUCA's internal groups to also share their

missions with us. In 2026, it is hoped to have more groups do so at our Sunday services. we also had requests for support for going on Missions. Cally Manning also addressed the Faith Family. She and 6 others went on a mission to Jamaica. With some of our support and as mentioned in the December 30th, 2025 Loop, they purchased and took many supplies such as a freezer, a washing machine, paint supplies and some dining furniture. In extra luggage they took other essential supplies. **God is good!**

Awareness and acknowledgement remain the primary purpose. More speakers will be invited in 2026.

PEG'S PANTRY - Although there is a separate budget line for this, many in our congregation and beyond support this financially and with food purchases and donations. Gene Coreless' Concerts and Steve Wilson's Senior Connections on the 1st Saturday of the month also supports PEG'S PANTRY (Note - 50% of the free will donations from Steve's group goes to Corner Cupboard and the other 50% goes to PEG'S PANTRY).

Currently the PANTRY supplies are purchased (frugally checking weekly flyers) by Deb Ungar and are stocked regularly by Deb Ungar, MaryLynn Firby and me.

Family Central now provides nutritious breakfast, lunch and supper 5 days a week. There are several SPUCA members that volunteer at Family Central serving others in the name of Jesus. The addition of the supper meal is new in 2025 and was partially supported by a provincial grant. However, Family Central is a well coordinated organization that helps with a much-needed hands up. This is supported by many individuals and entities in the Town of Aylmer. So good to have so many disciples.

There have been new Outreach opportunities in 2025. We were asked and participated in the Heritage Festival with Doors Open 2025. It was a way to invite not only people from Aylmer but from other communities as well into our Church. We had over 85 guests sign our guest book. A few took tours and most also went to view the artwork of 8 talented local artists with whom we partnered and provided space in the C.E. Building. Much thanks to all the Faith Family that stepped forward to volunteer. Special thanks go to the talented musicians that provided live music, (Jackie Stockford and Peter and Deb Ungar) (Rob Earnshaw) and to Ian Webster for his technical gifts we had music through the duration of the event.

Kirk Barons, who has done a remarkable job of collating historical photos, past Annual reports, newspaper articles, etc. He even had a **CGIT** badge! He organized a few tables at the back of the Sanctuary, and many had the privilege of seeing the historical artifacts, not only on that Saturday but for several weeks thereafter as we celebrated our 150th Anniversary and being on the Aylmer and Area Museum's 2025 Christmas Tour of Homes. Again, many in our Faith Family stepped forward to volunteer at that event as well.

Part of SPUCA's 150th Anniversary celebration was the purchase of banners that are posted inside and outside of our Church building. Also, T-shirts for sale were offered to all that wished to demonstrate:

LOVE GOD! LOVE PEOPLE! MAKE DISCIPLES!

Some have started wearing them at funeral lunches and it would be a privilege to do so at the Community Dinners and at the BIG GIVE and whenever we feel the call.

THE BIG GIVE in 2025 was the best attended yet. Some of the many volunteers did a headcount and it was estimated that over 350 were at the event. We were blessed with many donations and **will be appreciative of donations again in 2026.**

The EECAP Coat and Boot Program coordinated by Deb Ungar with a group of community volunteers is housed in SPUCA's basement. Many donations are dropped off here when the Church office doors are open on Tuesdays and Thursdays. Every Tuesday (9:30-12) and once a month on a Saturday (9:30-3:30) from October to January, the Program serves those that need winter wear. And sometimes individuals have special needs with time constraints. Deb meets those people. Information about the hours is posted in key areas around town, are in the AE and on FB too. The Program is blessed with several large boxes of brand-new coats from the Knights" of Columbus every year.

More has been donated each year and more goes out the door each year too!

The 2025 monthly Community Dinners were definitely appreciated. Donations are given in a free will donation and some come directly to help with this initiative (e-transfer, cheques, etc.) However, it is not always monetary. Dean Johnson of Johnson Meats donated corn beef in 2025. Also, Mary Lynn crocheted about a dozen slippers. Deb handed them out and they were gone in a flash! All is appreciated! Attendance varied and we have had up to 60 eat in or have taken home our offered meals. There are volunteers who prepare and those who serve and many do both. SPUCA is very blessed to have willing volunteers! Also blessed to be able to access Harvest Hands in St. Thomas as supplies gathered there support the meals and Peg's Pantry. And all the bibles,(even the New Testament that had the dark chocolate bars packaged in) at the back of the Sanctuary that are free were from Harvest Hands.

Even though Peg's Pantry and Outreach have funded without budgets (see page 24), we need to budget in the case that we do not have the funds as in prior years. Please see the 2026 PEG'S PANTRY & OUTREACH BUDGET listed on page 26

Respectfully submitted by the Mission and Outreach Committee,

Kate Kent, Deb Ungar, and Mary Lynn Firby

PASTORAL CARE / TELECARE COMMITTEE

pastoralcare@spuca.ca

Happy New Year to everyone.

This past year the Telecare Group and I have kept busy with phones calls, visits and sending out of cards.

I have sent out over 50 cards this past year and I am very sorry if I have missed anyone. On that note, please let me know of anyone who could use a card, or visit or phone call. Everyone is a part of this amazing family and are equally important to all of us.

Denise Bancroft is now doing a group of calls and Sharon Welch has stepped down. Thank you, Sharon, for you dedicated work for us.

Also, we have a huge thank you to Roberta Wilson for her long time dedication to St Paul's and calling people (and probably doing many things for those shut in, etc., that I am unaware of). Roberta has decided it was time for her to step down so we are actively seeking someone to take on her list of 10 families to call. If you are interested, please call me, text me or email me and I would be happy to share with you what is involved (not hard to do).

Now I would like to say a huge thank you to the entire Telecare Group as your help has made my work easier and God has blessed us with an amazing group of people who chat a few times a year with a small group of our faith family friends to keep them in touch with us and we get a blessing but chatting with you too.

May God bless each and everyone of you in 2026 and know He has you in the palm of His hands

Faithfully submitted,
Cindy Earhart - chair of Pastoral Care/ Telecare

SHARE 'N CARE LADIES shareandcare@spuca.ca

Our amazing Share'n Care Ladies have been extremely busy this past year!



We started our pie making season earlier as we had several requests. Pies were made from April to December!

We are grateful to Howe's Farm Market for donating strawberries for some of our strawberry-rhubarb pies and to VanYmeren Apple Farm for their generous donation of apples again this year. We made over 500 large and over 400 small pies in 2025.

Everyone made a beeline to our pie booth at the Yuletide Market! This was a great success for us again this year!

Huge **thanks** go out to Beth Phoenix for picking up most of our supplies, to Heather Johnson for organizing our pie making days, picking up other supplies as well as organizing all the pie orders and finally to **all the ladies** that made our pie making so productive and enjoyable! The kitchen is a bustle of energy, with great fellowship and friendship.

With our pie money, we made several donations and purchases in 2025:

Pearce Williams was looking for donations to their Tractor Path this summer, so we donated \$500.00 to help them out.

Our other donations made in December of \$500.00 each went to:

Aylmer-Malahide Museum, The Barrie Family Hospice of Elgin, East Elgin Community Assistance Program, Fresh Start, The Family Central, and YWCA – Harmony House.

We also purchased 15 round tables, 5 oblong tables, 2 carts and 4 folding tables. This has allowed us to sell off the oblong stacking tables. The round tables make funeral lunches and other functions easier to set up as well as provide a much nicer atmosphere for fellowship. New round sage tablecloths were purchased for the funeral lunches, new vinyl round fitted tablecloths were purchased for Community meals as well as other Church related functions, new vinyl oblong tablecloths were purchased for the buffet style food tables.

Heather Johnson and Beth Phoenix lead the funeral lunches, with the help of other ladies within our congregation, as well as some ladies within our community. We prepared for 20 funeral lunches this past year. Our condolences go out to the families for their loss. The lunches continue to be set up buffet style and funds raised from these lunches go to the St. Paul's General Fund under "Use of Building". We prepared a lunch for a 70th birthday party this past year as well.

Roberta Wilson continues to keep the Prayer Shawl Ministry going with volunteer knitters and crocheters. In 2025, 8 prayer shawls were distributed to our community.



Jeanette Pesall continues organizing the ladies for the Milk Bag Mat Ministry, with the help of volunteers from our church and as well as other ladies in the community. We have had wonderful donations of milk bags from far and wide!! We thank Calvary United Church in London for their many bags of milk bags collected with their recycling ministry. We also send a thank you out to all those far and wide that save their milk bags for this great cause. We currently have over 40 mats and 2 pillows waiting to be shipped out. The pillows are made from scraps stuffed into small pillowcases. We are grateful to have these mats woven to keep people safe in countries where they sleep on the ground.

We are very blessed to have many helping hands for our pies, funeral lunches and our other activities. We always have a good time working together. Making a positive difference in the lives of others makes our volunteer hours so worthwhile.

If you are interested in joining this great group of ladies, please contact me by email: sharecare@spuca.ca or call the Church Office at 519-773-7152! We would love to have you help us to "Share 'n Care".

Respectfully submitted by,
Heather Johnson

YULETIDE MARKET
yuletide@spuca.ca

The 5th Annual Yuletide Market took place in the Christian Education Building of St. Paul's United Church on Saturday, November 15th. We had 16 vendors participate in this year's market. The Youth Group sold hot chocolate and goodies and had a table of crafts/plants to raise money for their group.

As well, St. Paul's was on the Christmas Tour of Homes the Friday evening, Saturday afternoon and evening, and Sunday afternoon of that same weekend, which brought extra foot traffic.



Total profits including vendor tables, donations and door prize sales came to a total of \$1030.00 which was divided evenly between Peg's Pantry and VBS for 2026.



We are already looking forward to the 2026 market and hope to send a save the date in the early spring to get vendors thinking ahead.

Thank you to all who helped make the market a success whether through donations to the prize table, or helping to decorate, or helping to set up and take down. We appreciate every one of you.

Erica Wilkie and Susan McCallum
Yuletide Market Organizers

ANTLER RIVER WATERSHED REGIONAL COUNCIL REPORT

Our Regional Council continues to offer a variety of courses and information for our benefit. A file is kept in the church office outlining the various directions for congregations.

Look for upcoming events and seminars being offered, advertised in 'In the Loop'.

Respectfully submitted by,
Wendy Sharpe,
St. Paul's representative to ARWRC.

ST. PAUL'S UNITED CHURCH FINANCIAL REPORTS

FINANCIAL EXAMINATION OF THE 2025 FISCAL YEAR

Bill & Lynn Deane completed an examination of several monthly files during 2025. Their review was completed on January 26, 2026.

i.e.: General Fund, Trust Accounts, Benevolent, Youth Ministries, Share N Care, Living Legacy.

Kate Kent completed her portion of the examination of records on January 29, 2025.

Transactions from various aspects of the accounting system were reviewed. Specific areas examined included:

- cash management for all accounts, expenses/authorizations, monthly bank reconciliations, outstanding entries, investments
- donations to budgeted missions
- payroll related processing, including T4 and T4A reconciliation
- HST reconciliation
- reconciliation of total donation tax receipts.
- Ensure the complete Annual Registered Charity Information Return (T3010, T1235 & T1236) was completed and signed by a Trustee and confirmation notice received.

Financial examination committee: Kate Kent, Bill & Lynn Deane

BENEVOLENT FUND

| <u>BENEVOLENT FUND</u> | | | |
|---------------------------------------|-------------------|----------------|-------------------|
| <u>Financial Activity</u> | Expenses | Income | Balance |
| Bank Balance January 1, 2025 | | | \$4,369.99 |
| Income: | | | |
| Donations | | \$50.00 | |
| Expenses: | | | |
| Gift Cards purchased | \$150.00 | | |
| EECAP Donation | \$2,000.00 | | |
| Bank Balance December 31, 2025 | \$2,150.00 | \$50.00 | \$2,269.99 |

YOUTH MINISTRIES

| SUNDAY SCHOOL YOUTH MINISTRIES | | | |
|---|-----------------|---------------|-------------------|
| Financial Activity | Expenses | Income | Balance |
| Bank Balance January 1, 2025 | | | \$1,112.39 |
| <i>add Meridian GIC's balance January 1, 2025</i> | | | \$2,932.16 |
| Grand Total January 1, 2025: | | | \$4,044.55 |
| Income bank account: | | | |
| Collections - Sunday School | | \$57.30 | |
| Expenses bank account: | | | |
| | \$0.00 | | |
| Income for Meridian GIC's | | | |
| <i>Interest: Meridian GIC's</i> | | \$126.88 | |
| Bank Balance December 31, 2025 | \$0.00 | \$57.30 | \$1,169.69 |
| Meridian GIC's Brown Bequest: | | \$126.88 | \$3,059.04 |
| Total Balance December 31, 2025 | | | \$4,228.73 |

LIVING LEGACY

| LIVING LEGACY | | | |
|---------------------------------------|-----------------|---------------|--------------------|
| Financial Activity | Expenses | Income | Balance |
| Bank Balance January 1, 2025 | | | \$8,799.16 |
| Income: | | | |
| Donations | | \$1,320.00 | |
| Donations through My Tribute | | \$27.25 | |
| Expenses: | | | |
| Bank Balance December 31, 2025 | \$0.00 | \$1,347.25 | \$10,146.41 |

SHARE'N CARE LADIES GROUP

| SHARE'N CARE LADIES GROUP | | | |
|---------------------------------------|--------------------|--------------------|-------------------|
| Financial Activity | Expenses | Income | Balance |
| Bank Balance January 1, 2025 | | | \$11,983.41 |
| Income: | | | |
| Pie Sales | | \$10,418.00 | |
| Table sales | | \$120.00 | |
| Expenses: | | | |
| Pie expenses | \$3,627.52 | | |
| Pearce Williams CC - tractor path | \$500.00 | | |
| 4 folding tables | \$140.00 | | |
| kitchen accessories | \$240.96 | | |
| shelving unit | \$139.99 | | |
| 15 round tables + 2 carts | \$4,469.98 | | |
| The Family Central | \$500.00 | | |
| Aylmer Malahide Museum | \$500.00 | | |
| The Barrie Family Hospice | \$500.00 | | |
| Fresh Start | \$500.00 | | |
| YWCA - Harmony House | \$500.00 | | |
| EECAP | \$500.00 | | |
| 5 rectangular tables | \$349.85 | | |
| Sage tablecloths | \$379.01 | | |
| Fitted tablecloths | \$300.00 | | |
| rectangular tablecloths | \$124.95 | | |
| range repairs | \$360.00 | | |
| HST | \$869.47 | | |
| Bank charges | \$13.17 | | |
| Bank Balance December 31, 2025 | \$14,514.90 | \$10,538.00 | \$8,006.51 |



****The following**

separately as funds are held over

are shown

OUTREACH PEG'S PANTRY & OUTREACH

| <u>OUTREACH PEG'S PANTRY</u> | | | |
|--|-------------------|-------------------|-------------------|
| <u>Financial Activity</u> | Expenses | Income | Balance |
| Balance January 1, 2025 | | | \$2,486.40 |
| Income: | | | |
| Donations | | \$848.50 | |
| Donation from the Springfield Swans | | \$0.00 | |
| The Senior Connection Band 1/2 to St. Paul's & 1/2 to EECAP (Corner Cupboard) see donation below | | \$348.50 | |
| Yuletide Market | | \$515.00 | |
| Christmas Concert (Gene Corless trio) | | \$2,048.89 | |
| Expenses: | | | |
| EECAP (Aylmer Corner Cupboard) | \$174.25 | | |
| Groceries | \$3,501.52 | | |
| Balance December 31, 2025 | \$3,675.77 | \$3,760.89 | \$2,571.52 |

| <u>OUTREACH</u> | | | |
|----------------------------------|-------------------|-------------------|-------------------|
| <u>Financial Activity</u> | Expenses | Income | Balance |
| Balance January 1, 2025 | | | \$954.06 |
| Income: | | | |
| Grant from Member | | \$581.82 | |
| Donations | | \$1,297.25 | |
| Community Dinner | | \$429.60 | |
| The Big Give | | \$353.62 | |
| Expenses: | | | |
| Community Dinner (donated back) | \$283.90 | | |
| The Big Give | \$506.75 | | |
| Anniversary Banners | \$467.00 | | |
| Balance December 31, 2025 | \$1,257.65 | \$2,662.29 | \$2,358.70 |

VACATION BIBLE SCHOOL

| <u>VACATION BIBLE SCHOOL</u> | | | |
|--------------------------------------|-----------------|-------------------|-----------------|
| <u>Financial Activity</u> | Expenses | Income | Balance |
| Bank Balance VBS January 1, 2025 | | | \$62.00 |
| Income: | | | |
| VBS received | | \$1,301.70 | |
| Expenses: | | | |
| VBS expenses | \$499.25 | | |
| Balance VBS December 31, 2025 | \$499.25 | \$1,301.70 | \$864.45 |

AACF GRANT & ROOF PROJECT

| AACF GRANT FUNDS & ROOF PROJECT | | | |
|---|-----------------|---------------|-------------------|
| Financial Activity | Expenses | Income | Balance |
| Bank Balance January 1, 2025 | | | \$0.00 |
| Income: | | | |
| AYLMER AREA COMMUNITY FOUNDATION GRANT FUNDING FOR P2P fire safety project | | \$5,000.00 | |
| Expenses: | | | |
| expenses | \$0.00 | | |
| Bank Balance December 31, 2025 | \$0.00 | \$5,000.00 | \$5,000.00 |
| Bank Balance Roof project January 1, 2025 | | | \$100.00 |
| Income: | | | |
| received | | \$0.00 | |
| Expenses: | | | |
| expenses | \$0.00 | | |
| Balance Roof project December 31, 2025 | \$0.00 | \$0.00 | \$100.00 |

GENERAL FUND: INCOME & EXPENSES
BUDGET TO ACTUAL 2025 AND DRAFT BUDGET FOR 2026

| INCOME | Budget | Actual | Variance | Budget |
|---|-------------------|-------------------|--------------------|-------------------|
| TRUST ACCOUNTS: | 2025 | 2025 | 2025 | 2026 |
| Income from Edward Jones & Meridian Credit Union | 17,682.14 | 19,673.12 | 1,990.98 | 18,000.00 |
| TOTAL TRUST | 17,682.14 | 19,673.12 | 1,990.98 | 18,000.00 |
| MISCELLANEOUS: | 2025 | 2025 | 2025 | 2026 |
| HST rebate | 7,000.00 | 3,826.66 | (3,173.34) | 7,000.00 |
| Use of the Building (netted) \$14270.00 - 6065.02 | 7,000.00 | 8,204.98 | 1,204.98 | 8,000.00 |
| Sundry (Independent tapes) /Kindred int 25.00; minus sundry exp.) | 100.00 | 101.74 | 1.74 | 100.00 |
| Charitable grant donation from Member | 0.00 | 9,112.00 | 9,112.00 | 0.00 |
| TOTAL MISCELLANEOUS | 14,100.00 | 21,245.38 | (1,968.36) | 15,100.00 |
| OFFERING: | 2025 | 2025 | 2025 | 2026 |
| Initial Offering | 35.00 | 75.00 | 40.00 | 80.00 |
| Local offering General Fund | 286,746.06 | 196,891.27 | (89,854.79) | 295,519.14 |
| Loose Offering | 500.00 | 642.10 | 142.10 | 650.00 |
| TOTAL OFFERING | 287,281.06 | 197,608.37 | (89,672.69) | 296,249.14 |
| SUB TOTAL INCOME | 319,063.20 | 238,526.87 | (89,650.07) | 329,349.14 |

| EXPENSES | Budget | Actual | Variance | Budget |
|--|-----------------|-----------------|-----------------|-----------------|
| CHRISTIAN EDUCATION | 2025 | 2025 | 2025 | 2026 |
| Compassion Child 655.00 & resourses 404.66 & Youth 234.50-356.37 =121.87 | 2,250.00 | 1,181.53 | 1,068.47 | 1,200.00 |
| TOTAL C.E. | 2,250.00 | 1,181.53 | 1,068.47 | 1,200.00 |
| | | | | |
| OUTREACH PROGRAMS | 2025 | 2025 | 2025 | 2026 |
| Peg's Pantry | | | | 5,000.00 |
| Outreach Programs: The Big Give \$700.00 / Community Dinners \$1500.00 | 1,250.00 | | 1,250.00 | 2,200.00 |
| TOTAL OUTREACH | 1,250.00 | 0.00 | 1,250.00 | 7,200.00 |

| EXPENSES | Budget | Actual | Variance | Budget |
|---|-------------------|-------------------|------------------|-------------------|
| FELLOWSHIP | 2025 | 2025 | 2025 | 2026 |
| Fellowship \$1582.56 - 452.79 | 800.00 | (1,129.77) | 1,929.77 | 800.00 |
| TOTAL FELLOWSHIP | 800.00 | (1,129.77) | 1,929.77 | 800.00 |
| FINANCE | 2025 | 2025 | 2025 | 2026 |
| Bank, eTransfer fees & PayPal Charges | 250.00 | 342.97 | (92.97) | 350.00 |
| Computer Maintenance | 2,000.00 | 1,212.55 | 787.45 | 1,500.00 |
| HST (calculate) | 10,000.00 | 8,563.84 | 1,436.16 | 8,600.00 |
| Insurance | 26,000.00 | 21,449.88 | 4,550.12 | 22,500.00 |
| Office Supplies | 3,050.00 | 2,993.22 | 56.78 | 3,000.00 |
| ROCK RMS - membership/financial program - 2 years paid | 550.00 | 1,089.92 | (539.92) | 100.00 |
| PAR charges | 700.00 | 922.81 | (222.81) | 950.00 |
| Telephone + Internet | 2,610.00 | 1,760.55 | 849.45 | 2,000.00 |
| TOTAL FINANCE | 45,160.00 | 38,335.74 | 6,824.26 | 39,000.00 |
| MINISTRY & PERSONNEL | 2025 | 2025 | 2025 | 2026 |
| ADP Payroll Fee | 700.00 | 713.74 | (13.74) | 720.00 |
| +CPP Assessment | 8,100.00 | 7,635.84 | 464.16 | 8,000.00 |
| EI Assessment | 3,300.00 | 3,094.64 | 205.36 | 3,300.00 |
| Lay Rep Conf Fee/Con Ed | 1,000.00 | 0.00 | 1,000.00 | 1,000.00 |
| Minister ConEd & Books | 1,689.00 | 1,671.84 | 17.16 | 1,733.00 |
| Minister Travel | 4,300.00 | 0.00 | 4,300.00 | 4,300.00 |
| Minister Telephone/Internet | 600.00 | 600.08 | (0.08) | 600.08 |
| *Salaries & Allowances | 185,123.94 | 176,331.13 | 8,792.81 | 188,775.06 |
| *Vacation Assessment | 3,048.26 | 2,648.68 | 399.58 | 3,800.00 |
| WSIB (rebates received) | 820.00 | 297.72 | 522.28 | 400.00 |
| M&P miscellaneous | 250.00 | 132.27 | 117.73 | 250.00 |
| Plan to Protect | 650.00 | 539.10 | 110.90 | 650.00 |
| TOTAL M&P | 209,581.20 | 193,665.04 | 15,916.16 | 213,528.14 |
| *based on staff working full allotted hours. Not all hours were needed/worked in 2025 Vacation pay increased on some from 4% to 6% | | | | |
| PASTORAL | 2025 | 2025 | 2025 | 2026 |
| Pastoral Care | 100.00 | 34.46 | 65.54 | 100.00 |
| Denominational Assessment Antler River Watershed Region | 10,122.00 | 10,122.00 | 0.00 | 11,671.00 |
| TOTAL PASTORAL | 10,222.00 | 10,156.46 | 65.54 | 11,771.00 |

| EXPENSES | Budget | Actual | Variance | Budget |
|---|---------------------|---------------------|---------------------|---------------------|
| PROPERTY | 2025 | 2025 | 2025 | 2026 |
| Custodial Supplies | 1,500.00 | 1,004.25 | 495.75 | 1,500.00 |
| Lift Expenses Otis 1020.60 & TSSA inspection/licence 525.00 | 2,000.00 | 1,545.60 | 454.40 | 2,000.00 |
| EPCOR | 8,000.00 | 7,442.52 | 557.48 | 8,000.00 |
| *Project Expenses (Boiler Temp Control and Concrete work in parking lot) | 18,000.00 | 16,690.00 | 1,310.00 | 18,000.00 |
| Property & Maintenance | 15,000.00 | 11,477.20 | 3,522.80 | 15,000.00 |
| ERTH | 4,200.00 | 4,040.84 | 159.16 | 4,200.00 |
| Security System | 600.00 | 589.40 | 10.60 | 600.00 |
| TOTAL PROPERTY | 49,300.00 | 42,789.81 | 6,510.19 | 49,300.00 |
| STEWARDSHIP | 2025 | 2025 | 2025 | 2026 |
| Stewardship | 100.00 | 0.00 | 100.00 | 100.00 |
| TOTAL STEWARDSHIP | 100.00 | 0.00 | 100.00 | 100.00 |
| WORSHIP & MUSIC | 2025 | 2025 | 2025 | 2026 |
| Advertising | 300.00 | 39.00 | 261.00 | 100.00 |
| Worship Equipment | 1,200.00 | 0.00 | 1,200.00 | 700.00 |
| Maintenance/ Repair | 700.00 | 904.05 | (204.05) | 200.00 |
| Music (CCLI) | 800.00 | 706.00 | 94.00 | 750.00 |
| Pulpit Supply/Musicians | 2,900.00 | 1,938.00 | 962.00 | 2,800.00 |
| Worship Supplies | 1,800.00 | 1,912.56 | (112.56) | 1,900.00 |
| TOTAL W&M | 7,700.00 | 5,499.61 | 2,200.39 | 6,450.00 |
| TOTAL EXPENSES | \$326,363.20 | \$290,498.42 | \$35,864.78 | \$329,349.14 |
| NET INCOME (LOSS) | -\$7,300.00 | -\$51,971.55 | -\$89,650.07 | \$0.00 |
| *Recovered from Trust invest. As per Trustees approval in 2025 Durell update/parking lot/insurance | | 42,000.00 | | |
| *NET INCOME (LOSS) with Trust investments included | | -\$9,971.55 | | |

SUMMARY OF INCOME & EXPENSES YEAR TO YEAR

| December 31, 2025 | | | | | | | | | | |
|---------------------------|----------------|--------|----------------|-------|----------------|-------|----------------|-------|---------------|-------|
| | ACTUAL | % INC | ACTUAL | % INC | ACTUAL | % INC | ACTUAL | % INC | BUDGET | % INC |
| | 2022 | | 2023 | | 2024 | | 2025 | | 2026 | |
| INCOME | | | | | | | | | | |
| TRUST | 14318 | | 16420 | | 18873 | | 19673 | | 18000 | |
| MISC. | 5836 | | 17337 | | 16959 | | 21245 | | 15100 | |
| OFFERING | 130620 | (4.24) | 176750 | 35.32 | 195824 | 10.79 | 197608 | 0.91 | 296249 | 49.92 |
| SUB TOTAL INCOME: | 150774 | | 210507 | | 231656 | | 238527 | | 329349 | |
| Gov't Grants | 16804 | | | | | | | | | |
| TOTAL INCOME: | 167578 | | 210507 | | 231656 | | 238527 | | 329349 | |
| EXPENSES | | | | | | | | | | |
| CHRISTIAN ED. | 51 | | 3028 | | 1255 | | 1182 | | 1200 | |
| OUTREACH | (138) | | (416) | | 0 | | 0 | | 7200 | |
| FELLOWSHIP | 581 | | (204) | | (27) | | (1130) | | 800 | |
| FINANCE | 34471 | | 37546 | | 43180 | | 38336 | | 39000 | |
| MINISTRY & PERSONNEL | 116710 | | 180235 | | 188179 | | 193665 | | 213528 | |
| PASTORAL CARE | 8185 | | 7473 | | 6707 | | 10156 | | 11771 | |
| PROPERTY | 30721 | | 22067 | | 52107 | | 42790 | | 49300 | |
| STEWARDSHIP | 0 | | 46 | | 0 | | 0 | | 100 | |
| WORSHIP & MUSIC | 12642 | | 5862 | | 5570 | | 5500 | | 6450 | |
| TOTAL EXPENSES: | 203223 | | 255635 | | 296972 | | 290498 | | 329349 | |
| ACTUAL NET INCOME: | (35645) | | (45128) | | (65316) | | (51972) | | 0 | |

CHANGE IN FINANCIAL POSITION YEAR TO YEAR

| December 31, 2025 | | | | | | | | | |
|------------------------------------|----------------|--|----------------|--|----------------|--|----------------|--|---------------|
| ITEM | ACTUAL | | ACTUAL | | ACTUAL | | ACTUAL | | BUDGET |
| | 2022 | | 2023 | | 2024 | | 2025 | | 2026 |
| OPENING POSITION | 37719 | | 2074 | | 6946 | | 18024 | | 8052 |
| INCOME | 167578 | | 210507 | | 231656 | | 238527 | | 329349 |
| EXPENSES | 203223 | | 255635 | | 296972 | | 290498 | | 329349 |
| NET INCOME | (35645) | | (45128) | | (65316) | | (51972) | | 0 |
| transfer in from Trust investments | | | 50000 | | 76394 | | 42000 | | |
| CLOSING POSITION | 2074 | | 6946 | | 18024 | | 8052 | | 8052 |

TRUST ACCOUNT TRACKING

| 2025 | | |
|---|--|---------------------|
| Pastoral Pillar | | |
| Dec 31, 2024 Estimated MV | | \$150,955.11 |
| Change in value 2025 | | \$43,289.30 |
| Pastoral Pillar 2025 EMV | | \$194,244.41 |
| Property Pillar | | |
| Dec 31, 2024 Estimated MV | | \$152,287.46 |
| Transferred in 2025 to General Funds for insurance | | -20,000.00 |
| Change in value 2025 | | \$38,992.01 |
| Property Pillar 2025 EMV | | \$171,279.47 |
| Outreach Pillar | | |
| Dec 31, 2024 Estimated MV | | \$130,340.54 |
| Transferred in 2025 to General Funds for Durell & Parking lot repairs | | -22,000.00 |
| Change in value 2025 | | \$11,368.33 |
| Outreach Pillar 2025 EMV | | \$119,708.87 |
| FUNDS FROM ESTATE BEQUEST OF GRACE HOSHAL | | \$10,449.53 |
| Change in value 2025 | | \$0.00 |
| TOTAL FUNDS REMAINING FROM ESTATE 2025 | | \$10,449.53 |

| Activity Tracking Trust Accounts | General Account | Living Legacy Account |
|---|------------------------|-------------------------------|
| Malahide United Church funds in Trust Account | \$41,000.00 | |
| Living Legacy funds to Trust Account | | \$5,000.00 |
| General Funds fund to Trust Account | \$19,361.93 | |
| 2017 Withdrawn from Trust (lift from Sanctuary to CE) | -\$22,518.78 | |
| 2018 General Funds funds to Trust Account | \$60,638.07 | \$10,000.00 |
| 2018 Withdrawn from Trust (finish off lift) | -\$4,006.29 | |
| 2019 Withdrawn from Trust for Renovations to front platform of Sanctuary | -\$80,000.00 | |
| 2020 No activity | \$0.00 | \$0.00 |
| 2021 No activity | \$0.00 | \$0.00 |
| 2022 Bequest from Estate (investments at Meridian Credit Union) | \$70,000.00 | |
| 2023 transfer from MCU Estate - pay insurance | -\$30,000.00 | |
| 2024 Bequest from Estate (investments at Meridian Credit Union) | \$14,585.90 | |
| 2024 transfer from Pillar for masonry work | -\$29,519.00 | depleted the designated funds |
| 2024 transfer from Estate Pillar - MCU expenses & insurance | -\$46,874.79 | |
| 2025 transfer from Pillar Meridian CU Durell/cement work | -\$22,000.00 | |
| 2025 transfer from Pillar - Insurance | -\$20,000.00 | |
| Total Funds remaining in Trust Accounts from General and Living Legacy | -\$49,332.96 | \$15,000.00 |

TRUST ACCOUNT INVESTMENTS

| TYPE OF SECURITY | ESTIMATED MV Dec 31, 2024 | RATE | MATURITY | ESTIMATED MV Dec 31, 2025 | |
|---|------------------------------|----------------------------|---|------------------------------|---------------------------|
| <u>Pastoral Pillar</u> | | | | | |
| Corporate Bonds: | 7,132.58 | 4.35% | Nov. 4, 2026 | 7,046.34 | |
| •Bank of Nova Scotia | 15,285.00 | 5.10% | Apr. 1, 2029 | 15,188.30 | |
| Common Stocks | 38,286.24 | BNS | | 50,210.08 | |
| | 90,126.40 | RBC | | 121,674.80 | |
| •Money Market | 0.00 | | | 0.00 | |
| cash on deposit | 124.89 | | | 124.89 | |
| Sub-total - Pastoral Pillar | <u>\$150,955.11</u> | | | <u>\$194,244.41</u> | |
| <u>Property Pillar</u> | | | | | |
| Corporate Bonds: | 11,096.30 | 6.10% | Mar. 16, 2035 | 11,127.20 | |
| | 16,169.85 | 6.45% | Dec. 3, 2027 | 15,933.60 | |
| | 9,133.18 | 3.50% | Feb. 12, 2035 | 9,061.63 | \$US funds |
| | 11,770.80 | 3.00% | Nov. 23, 2026 | 12,046.80 | |
| Common Stocks | 24,979.45 | BMO | | 31,906.75 | |
| | 21,227.25 | BNS | | 27,838.25 | |
| | 30,552.48 | CIBC | | 41,808.48 | |
| (Bequest from the Hunt Estate) | 26,577.00 | Imperial Oil | cash for insurance | 0.00 | remainder in Money Market |
| Money Market: | 267.40 | Manulife | | 20,948.00 | |
| cash on deposit | 513.75 | | | 608.76 | |
| Sub-total - Property Pillar | <u>\$152,287.46</u> | | | <u>\$171,279.47</u> | |
| <u>Outreach Pillar</u> | | | | | |
| Corporate Bonds: | 26,492.44 | 4.35% | Nov. 4, 2026 | 26,172.12 | |
| | 15,170.55 | 4.65% | Dec. 1, 2025 | 0.00 | |
| | 23,541.60 | 3.00% | Nov. 23, 2026 | 24,093.60 | |
| Common Stocks | 31,461.78 | CIBC | | 43,052.78 | |
| Money Market: | 168.27 | BNS | | 172.37 | |
| savings account | 217.94 | | | 15,218.00 | |
| | | | sub total E.J. | | 108,708.87 |
| GIC Meridian Credit Union | 11,287.96 | 2.80% | both cashed out to pay for Durell boiler control & parking lot cement | 0.00 | |
| GIC Meridian Credit Union | 11,000.00 | 5.00% | | 0.00 | |
| GIC Meridian Credit Union | 11,000.00 | 5.00% | Jan. 12, 2026 | 11,000.00 | |
| Sub-total - Outreach Pillar | <u>\$130,340.54</u> | | | <u>\$119,708.87</u> | |
| SUB TOTAL TRUST INVESTMENTS (includes Designated Funds*) | | | | \$485,232.75 | |
| FUNDS REMAINING (ESTATE OF GRACE HOSHAL) (princ. + int 2024): | | | | 10,449.53 | |
| TOTAL TRUST INVESTMENTS (includes Designated Funds*) | | | | <u>\$495,682.28</u> | |
| The Investment Strategy for St. Paul's Trust investments (all three Pillars) is to own interest bearing, investment grade bonds with staggered maturity dates to generate income + preserve capital. As per Edward Jones recommendation some Common Stocks have been purchased. Trustees review investments with the financial advisor at Edward Jones. | | | | | |
| *Designated: These amounts are included above, however designated for certain pillars as indicated below | | | | | |
| | Pastoral Pillar: | 67,000.00 | Funds from "sale" of the Manse | | |
| 2024 used for masonry work; | Property Pillar: | 0.00 | the designated amount should have been removed in 2024 | | |
| | Outreach Pillar: | 41,000.00 | | | |
| | Outreach Pillar: | <u>32,208.05</u> | | | |
| | Total | <u>\$140,208.05</u> | | | |

MISSION FUND

| RECEIPTS AND EXPENDITURES - ACTUAL VS. BUDGET 2025 AND DRAFT BUDGET 2026 | | | | |
|--|--------------------|--------------------|-----------------|--------------------|
| RECEIPTS | 2025 BUDGET | 2025 ACTUAL | Variance | 2026 BUDGET |
| Donations: | | | | |
| United Church M & S | 750.00 | 780.00 | 30.00 | 780.00 |
| Missions | <u>8,000.00</u> | <u>7,776.00</u> | <u>(224.00)</u> | <u>7,500.00</u> |
| Total Mission Receipts | 8,750.00 | 8,556.00 | (194.00) | 8,280.00 |
| EXPENDITURES | | | | |
| United Church M & S | 750.00 | 780.00 | 30.00 | 780.00 |
| International Missions: | | | | |
| World Vision | 300.00 | 300.00 | 0.00 | 300.00 |
| Christian Gleaners | 300.00 | 300.00 | 0.00 | 300.00 |
| Cdn Red Cross | 800.00 | 576.00 | (224.00) | 500.00 |
| Compassion Canada | 400.00 | 400.00 | 0.00 | 500.00 |
| Canadian Food Grains | <u>300.00</u> | <u>300.00</u> | <u>0.00</u> | <u>300.00</u> |
| Total International | 2,100.00 | 1,876.00 | (224.00) | 1,900.00 |
| Local Mission: | | | | |
| Pearce Williams | 800.00 | 800.00 | 0.00 | 700.00 |
| SWO Youth for Christ Elgin | 500.00 | 500.00 | 0.00 | 500.00 |
| EECAP (Corner Cupboard) | 2,000.00 | 2,000.00 | 0.00 | 2,000.00 |
| Fresh Start | 500.00 | 500.00 | 0.00 | 500.00 |
| YWCA Harmony House | 500.00 | 500.00 | 0.00 | 400.00 |
| Family Central | 1,000.00 | 1,000.00 | 0.00 | 1,000.00 |
| Harvest Bowl * | <u>600.00</u> | <u>600.00</u> | <u>0.00</u> | <u>500.00</u> |
| Total Local | 5,900.00 | 5,900.00 | 0.00 | 5,600.00 |
| Total Expenditures | 8,750.00 | 8,556.00 | (194.00) | 8,280.00 |
| *Harvest Bowl will be issued to Mennonite Community Services through their Charity number | | | | |
| CHRISTMAS EVE LOOSE OFFERING TO EECAP (Corner Cupboard): | | \$100.00 | | |

2025 COUNCIL NOMINATING COMMITTEE REPORT

Council Chairs

| | |
|-----------------------|---|
| Chair | Peter Ungar |
| Vice Chair | |
| Scribe | Deb Faulkner (non-voting member) |
| Treasurer | Heather Johnson (non-voting member) |
| ARWR Rep | Wendy Sharpe |
| Worship & Music | Peter Ungar – 2 nd year of 4 th term |
| Ministry & Personnel | Susan McCallum – 2 nd year of 4 th term |
| Stewardship | Ian Stubbs – 1 st year of 3 rd term |
| Finance | vacant |
| Chirstian Development | vacant |
| Property | Dan Axford – 2 nd year of 2 nd term |
| Pastoral Care | Cindy Earhart – 2 nd year of 2 nd term |
| Fellowship | Brian Cummings – 1 st year of 2 nd term |
| Mission and Outreach | Kate Kent – 2 nd year of 1 st term |

***Ministry and Personnel**

Susan McCallum, Katharine Enns

***Stewardship**

Ian Stubbs, Helen Chapman

***Trustees**

Dan Axford, Paul Rabbets, Deb Ungar

Brian Wilkie (Pastor) and Heather Johnson (Treasurer) are automatically trustees.

***Nominating Committee**

Wendy Sharpe, Kate Kent

Financial Examiners for 20245

Kate Kent, Bill and Lynn Deane

Pearce Williams Ambassador

Jeremy Webster

*These positions must be approved by the congregation at the annual meeting.

We still have a few chairs to fill: Christian Development and Finance. If you are interested in any of these positions or would like to help on any of the above committees, I know your help and input would be very welcomed and appreciated. Thank you.

Yours In Christ,

Susan McCallum
Nominating Committee