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# TRINITY UNITED CHURCH

GRAVENHURST, ONTARIO

## ANNUAL REPORT 2024-2025

Minister: Carol-Ann Chapman

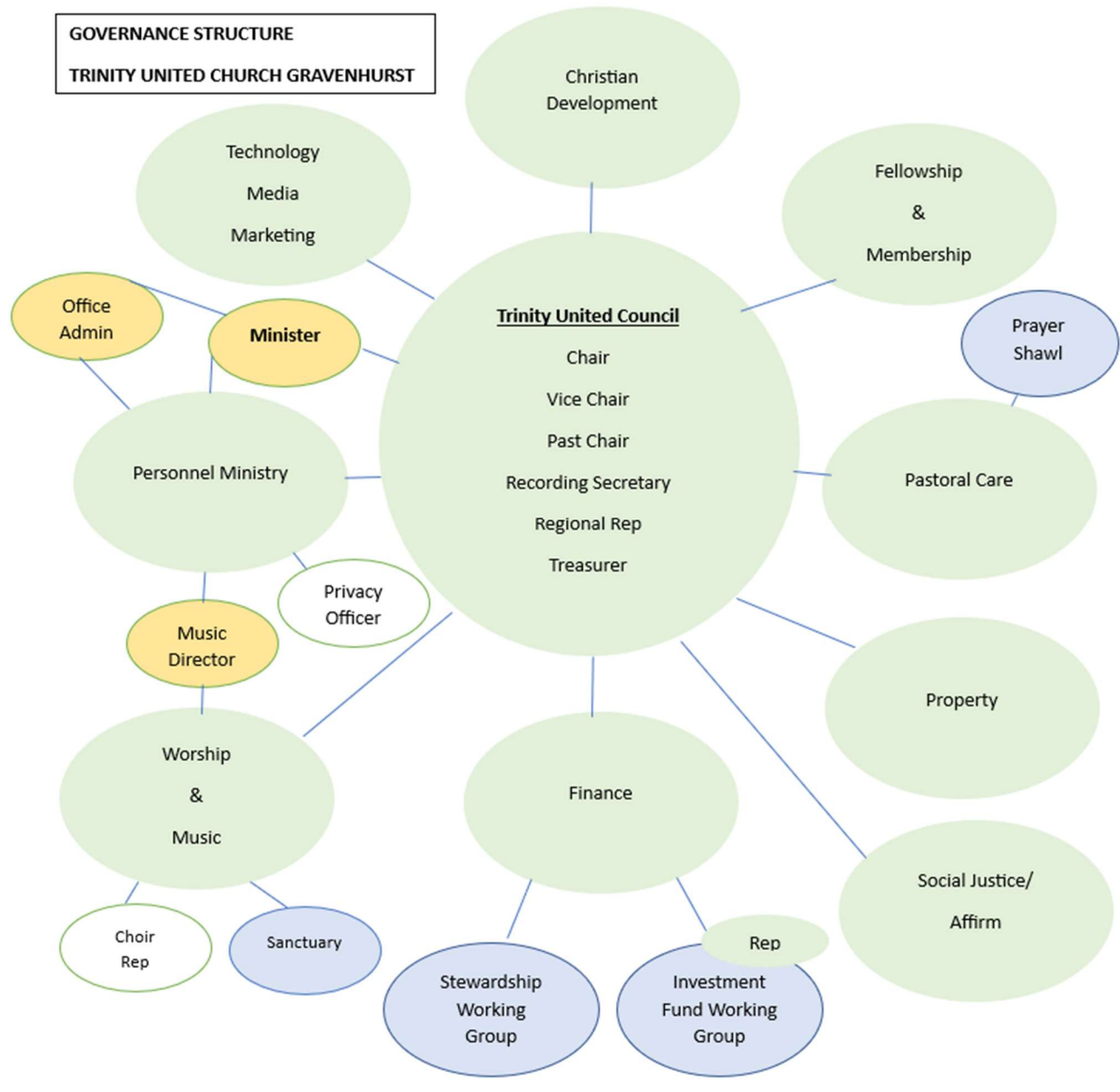
Compiled by: Courtney Losey, Admin Assistant




Edited by: Sharon Kittson

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# 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

Functioning as a church that is Inclusive, Compassionate and Joyful Faith Community takes the work of many people. I am grateful to all of the hands that have worked together to accomplish this over the past year.

The year began with a group of people getting together to discuss ways that Trinity could work towards financial stability. A Sustainability group was formed, and they met a second time to brainstorm ideas and form some plans. A Stewardship team was formed, and they have worked hard to inform you about church needs and encourage you to consider how you can support the church financially. An increase to our rental agreement between GAP and Trinity will help to cover some of the ongoing costs of maintaining a building, and we had a summer concert series that brought in some extra money.

I'd like to thank everyone who stepped up to work towards sustainability. Those who took on tasks and those who were generous in their financial offerings, At the end of 2024 our deficit was reduced considerably from 2023. Recent visioning exercises have us imagining other possibilities. A special thank you to David Walker who took the lead on visioning and is helping us look forward to the possibilities of 2025 and beyond.

I continue to lead a small but mighty group in Prayer and Meditation on Monday mornings. Pastoral Care helps support people in our community, especially those who are shut in. This compassionate team join me at various locations in the Community, including a new monthly addition of a service at the Alexander.

On Maundy Thursday about 10 people joined me in what I would call a "Pseudo Seder." A meal that offered tastes and information on the Jewish Seder Meal. This was followed by our regular monthly Potluck meal.

Towards the end of 2024, and into 2025, extreme winter weather created challenges. Record snowfalls had us cancel a Sunday service in December, and a state of emergency required us to have office closures. Making decisions to close are difficult, but the safety of our community is priority.

I'm especially excited that at the end of the year we hired our new Music Director Roxanne St. Pierre. I'm very grateful for her leadership and look forward to working with her in 2025, and hopefully years to come.

Thank you to everyone who has supported me over this past year. As I prepare to enter into my fourth year, I am acutely aware that Trinity has become home, and you, my family. I am blessed.

Faithfully yours, Carol-Ann

<b>MEMBERSHIP ROLL AND STATISTICS 2024</b>
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**Baptisms****Membership Statistics**

Resident & non-resident Members, Dec. 31, 2024	188
Received by Profession of Faith	0
Received by Certificate of Transfer	<u>4</u>
Received by Baptism	0
Removed by Death – Members	6
Adherents	<u>0</u>
Residents – Active	222
Residents – Inactive	0
Non-Residents	<u>25</u>
	234*

**Members and Adherents Statistics**

Number of Families	136
Number of Individuals	188
Number of Identifiable Givers	85
Number of Baptisms	0
Number of Marriages	3
Number of Burials	10

## IN MEMORIAM

*William Grindlay*

*James Goodwin (member)*

*Kathleen "Pat" Baker*

*Helen Waters (member)*

*Lillian Hunter (member)*

*Gregory "Sandy" McDonald*

*Wayne Church*

*Charles "Lewis" Mortimer*

*Harold Campbell (Member)*

*Mary Ellen Fitchet*

*"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*

## REPORT FROM CHAIR OF COUNCIL 2024

I am always amazed at the goodness that surrounds me as I enter the doors at Trinity United Church. We are a community that celebrates inclusivity, charity, mercy and kindness; we are a force of authenticity and empathy.

We are always unabashedly ourselves.

Our foundation is built on the time and commitment of our members – who fervently believe in God's Mission – to support, to love and to value...I mean really value... the unique awesome of each individual. We rise above labels to see whole people: whole people reflected in God's image.

This year we have worked collectively to Vision for the future – to set in motion a sustainability and growth plan to carry us forward. We are a community engaged in radical hope for this space we call home.

2024-2025 has been good to us...

We have reduced our deficit...

We have welcomed a new music director...

and we continue to strengthen our relationship with all who walk through our doors.

A massive thank you to Carol Ann, Courtney, and Dave Tretheway (who stepped in while I was out of province) and to the tenacity and goodness of the council and our larger community.

You are all torchbearers of God's Light.

Yours in Faith,

Autumn



## Property Report 2024

Gravenhurst Against Poverty is now using more of our lower level and it's so nice to see the church being used to help the community. The people who run GAP are very easy and enjoyable to work with and a number of the people who help with GAP are members of Trinity.

The sanctuary has been busy this year with being able to move the chairs so the space is more user-friendly.

On November 23, 2024 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 vanKooten for the use of his riding lawn mower for me to keep the lawns cut over the past few years.

Our custodian Kim Tingey has been doing an excellent job and is very easy to work with. Thank You, Kim.

We have hired Coon Brothers to do our snow removal for both the parking lot and the sidewalks.

Our heating system has now been updated with new valves and pressure relief valves.

We replaced all the auditorium and hallway and office lights with LED fixtures.

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 2024 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, Doug Tanner, Steve Thomas, Wayne Wallace and Don Crowe.

Respectfully Submitted,

David Trethewey (Chair of Property)

## Media and Technology Ministry

The year in short

We have kept expenditures to a minimum.

The overhead mics for the choir are in and wired into the system.

They have been adjusted and may need to be further adjusted.

There is much more work to be done.

Wires need to be installed from front to back for updates to the system.

***We are looking for volunteers for audio and visual operators.***

***Training will be provided.***

Also, the second set of overhead mics will be installed soon.

The Grant for the new Audio mixer has been approved.

We will purchase and install the new mixer shortly.

The new audio system will allow the use of the space to be more readily available to a variety of users.

The new Mixer is a common mixer used by Bands and sound professionals.

Respectfully submitted;

Rose LeBlanc

## Worship & Music Ministry

Members: Ardyn Todd (Chair)

Rev. Carol-Ann Chapman

Lisa Sellon

Elizabeth Chish-Graham

Linda Goard

Maggie Keates

Eileen Trethewey (Sanctuary Liaison)

This Ministry remains responsible for Sunday worship services.

This past year the ministry did the following:

1. Provided supply ministers when Rev. Carol-Ann was absent. Provided guidelines for supply ministers to those asked by us to supply.
2. Reviewed and recommended to Council amendments to church policy on a) weddings, b) funerals, c) baptisms. Copies of these are available at the church office should you wish to see them.
3. Made suggestions regarding communion and established a roster of servers to assist Rev. Carol-Ann for the coming year.
4. Helped facilitate the hiring of a new music director, Roxanne St. Pierre who began her service on December 1, 2024.
5. Continued to support the choir of 8 members with 4-5 attending each week who bring music to the worship service each week. Roxanne is working with Carol-Anne to pick the music for future services on a regular basis and will start incorporating some non-traditional pieces depending on the message Carol-Anne has planned.
6. Discussed potential involvement in the 100<sup>th</sup> anniversary celebration of the United Church of Canada in 2025.
7. Reviewed the activities of the Sanctuary Committee as it pertains to worship.
8. Maintained a close relationship with Rev. Carol-Ann through personal contacts, the regular ministerial reports given at our scheduled meetings, and Rev. Carol-Ann's church service outlines for the months ahead.

In particular the Ministry wishes to thank Marlene Buwalda for her service as former chair, Linda Goard for filling in at Council meetings when Ardyn Todd was away, for Lisa Sellon for keeping the minutes of our meetings, for Jim Hadley for outstanding dedication and skill as interim music director, and for Roxanne St. Pierre for assuming the music director position.

Respectfully submitted,  
Ardyn Todd, chair

## Fellowship & Membership Ministry

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

This committee is responsible for assigning committees monthly for Tea & Coffee after church and signing up greeters for each month. We also took on the task of arranging potluck dinners.

I am very grateful to my committee, and to all the volunteers who assisted with coffee and tea. Our potluck dinners with no food restrictions worked out very well. Thank you to all who attended.

Personally, I attempted to reach out to the congregation each Sunday by welcoming each attendee.

It has been a pleasure to serve this congregation in this way.

Respectfully submitted,

Robert Anderson

## Pastoral Care Ministry

### 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. Andrea Edgar 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 below 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.

### Ministry Members:

Rev. Carol-Ann Chapman, Maggie Keates, Dale Cowan, Pat Bruin, Doreen Maunder

Respectfully, Chairperson Robbie Quinn.

## Sanctuary Working Group – 2024

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 dossal curtain or planning for receptions.

We have had a number of receptions in the auditorium this year and everyone has been really happy with the food and the setup. We are now 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 dossal curtain, setting up for receptions and for decorating in the sanctuary:

Dave Barley, Dave Follis, Ardyn Todd, Dave Trethewey, Mark Kittson, Bob Weekes and Don Goard

Working Group Members: Linda Baird, Marian Barley, Nancy Bouchard, Lynne Briden, Linda Burton, Sandi Follis (Note Taker), Kylie Humphries, Sharon Kittson, Judy Sherman, Lois Shubbrook, Leah Strength, Ethel Todd and Janice Wright.

Respectfully submitted by:

Eileen Trethewey (Group Leader)

## Affirm/Social Justice Ministry

There is no official report from the Affirm/Social Justice Ministry for 2024. Please note that for 2025, we are going to welcome Kylie Humphries as the chair for this ministry. Welcome, Kylie and we look forward to seeing more of this Ministry in the coming year.

## 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 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](http://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 consists of five members. Rhonda Porter is the liaison member with our minister, Carol-Ann Chapman. Dave Follis is our liaison member with our Administrative Assistant, Courtney Losey. Bill Just is our liaison member with our Music Director, Roxanne St. Pierre.

Kylie Humphreys has taken over as general member from Wendy Pries who resigned her position in the fall. Ethel Todd has continued in the position of Chairperson.

It was decided in November that it was the appropriate time to begin a search for the position of Music Director. A meeting was held, and a Search Committee was formed. The committee consisted of Penny Varney, Linda Gourd, Wendy Pries, Bill Just and Lisa Sellon.

Roxanne St. Pierre applied for the job and with the approval of Council, she began her position in time for Christmas music

and especially the service for Christmas Eve. She has successfully filled this role and has encouraged a few new members to join the choir. **More choir members are always appreciated!**

I'd like to thank our Personnel Ministry members for faithfully continuing their respective roles on our committee.

Respectfully Submitted by,

Ethel Todd

Chairperson

## STEWARDSHIP

### 2024

January 11 & 25: Meetings of the **Sustainability Working Group**

January 25<sup>th</sup> Bob and Nancy agreed to work with Carol-Ann as a sub-group focusing on **Stewardship**.

February 7: This Stewardship Group met to scope out the task and select resources. We noted Carol Ann's stated goal to increase givings by 10%.

February 20: We met (electronically) with Melody Duncanson-Hales from Shining Waters Regional Council, Community of Faith Stewardship Support. She provided three further resources:

- *Theology of Giving Study Resource* by the Theology and Inter-faith Committee, 2023
- *Not Your Parents' Offering Plate* by J. Clif Christopher
- *Stewardship Analysis Report: Trinity Pastoral Charges*, Gravenhurst; Updated Spring 2023.

March 12: Bob and Nancy met to discuss what we had learned from these meetings and resources. We formed several questions to raise with Carol-Ann.

March 21: We, all three, met to determine a plan for an on-going, positive approach to stewardship with specific steps to take in this first year. The plan was as follows:

- We would begin with a brief announcement within a church service:
  - to introduce ourselves and our role,
  - to thank the congregation for their support of Trinity thus far,
  - to remind them of the current financial situation and recent increases in the cost of living, and
  - to prompt people to increase their giving.
- We would note the response, then follow with a generic letter mailed to all congregants:
  - outlining a number of vehicles through which one can donate and
  - repeating the request that they increase their giving.
- After a summer hiatus, we would:
  - note the response to the April mailing,
  - send letters targeted to individuals:
    - thanking those who had increased their giving
    - providing a chart of the current levels of giving and of the number of givers at each one
    - stating the goal of breaking even
    - repeating the request for increased giving, i.e. "going up a step" on the chart
- Thereafter, we would assess the response in order to determine next steps.

April 7: Bob and Nancy made the announcement at church.

April 16: The generic letters were mailed out.

September 24: We reported to Council that, effective September 30<sup>th</sup>, eleven households were increasing their giving with a cumulative amount of \$891/month. The council responded warmly to our work thus far.

Oct – Nov: In a series of meetings, Bob, Nancy and Sharon Kitson created the targeted letters. Just as they were ready to go out, the postal workers went on strike. (Sigh.)

Nov. 24: These letters were given out at the end of Sunday service. Bob and Nancy also delivered a number that were not picked up.

## 2025

Feb. 2, Bob addressed the congregation to:

- report that the 2024-year end statements show that Trinity experienced a financial shortfall of \$9,253. This was significantly less than that of 2023 deficit, but it must be remembered that GAP increased its payments by \$15,000) and, of course, it is still a deficit

March Next steps:

- meet to further review the effect of our efforts thus far
- determine strategies for 2025

Respectfully Submitted  
Nancy Jamieson

## TRINITY UNITED CHURCH BAZAAR COMMITTEE



This year's report brings me great joy! It isn't quite \$10,000.00 which has been my dream since I began as Chair on this fantastic committee, but we were close. At the end of the year, 2024 we had made a whopping \$9,238.25. This is the best year, I think, EVER!

None of this would be possible without the large group of women that come out every year, as well as some new faces, to put together this yearly fundraiser. This is the largest fundraiser in the church, and we are very proud of the work that is accomplished.

Since moving our bazaar upstairs into the Sanctuary, it has proven to be a great success. Customers, as well as the working staff, prefer to be in the same room as it brings together a Christmas vibe and it is easier on those that cannot handle the stairs very well. This was Dave Trethewey's suggestion two years ago and with the pews gone, it has become a reality.

We received a number of comments on our lunch this year, people were impressed with the freshness of the sandwiches and the size of the fillings. They too loved the open space in the auditorium for lunch.

Our meat pies were a definite hit again this year; however, we opted not to make chicken pot pies this year. We will have to resume this next year, they were missed. Perhaps we will do a late summer pie extravaganza!

It is because of our Congregation's support as well as the community at large that we were able to have the result we had this year. Thank you to everyone who helped at the Bazaar, baked and cooked for the Bazaar, shared your crafts, sewing and knitting, jams and jellies and fudge!

Here is to a very successful year and the hope that BAZAAR 2025 will be a humdinger!

*Thank you everyone!*

Submitted by: Sharon Kittson on behalf of the Bazaar Committee:

Pat Bruin & Co., Dave & Eileen Trethewey, Lynne Briden, Louise Speicher, Elizabeth Robinson & Co., Judy Sherman & Co., Nancy Jamieson, Diane Harrop, Ethel Todd & Co., Nancy Bouchard, Diane Bradley, Linda Baird, Robbie Quinn, Penny Varney, Lisa Sellon, Janice Wright, Leah Strength, Irene Amos, Rev. Carol-Ann, Brad Fletcher and Co.

## Finance Ministry

### **FIRST QUARTER – January, February, March 2024**

January 2024 started out with a net income of \$8,635.38 cutting this in half by February 2024 to \$4,504.23. The difference, from what is apparent, would be the winter snow removal from the parking lot and the stairs. We had to find a new removal company this year as the gentleman doing it decided to call it quits. Things slowed down somewhat in March, and we ended the month with a net income of \$2,554.79. It should be noted that we upgraded the Alarm and Fire service but there was a \$7500.00 grant available for this, so it did not impact our bottom line.

### **SECOND QUARTER – April, May, June 2024**

April let us see the cost of heating the building as well as added repairs, which began our negative spiral. We finished April with -\$2,084.68. May saw a jump again in heating of \$2,000.00 and repairs and maintenance jumped to \$25,083.00. This combined with regular expenses brought our net profit to -\$20,676.18. Our rental increases took effect in mid-June, which helped quite a bit. This decreased our negative net profit to -\$14,790.00.

### **THIRD QUARTER – July, August, September 2024**

July didn't bring much in the way of excess expenses; however, we still finished the month out at -\$29,160.27. We had an unexpectedly large accounting expense from Morley Accounting besides our accountant Linda Rehl. Morely did a complete analysis of our accounting and did our income taxes last year. In the past, the taxes were prepared by an accountant in Barrie and he discontinued doing them. Morely's did a great job for us and was very helpful to me, not an accountant. This amount, along with Linda's totaled \$4,398.35. The rest of the expenses for the month remained normal. We did however, receive a few grants throughout this time and put them into GIC's until we were required to pay the invoices for Security and upgrades on the audio-visual equipment.

August noted that there was a huge increase for the organ and piano tuning. The organ and piano had been tuned approx. 3 times this year and will again be tuned before Christmas. This will change when we obtain a permanent organist. They will make the decision as to the tuning of the instruments. The largest expense remains Property. This cannot be helped as the church is aging and the infrastructure requires maintenance so as not to compromise the integrity of the building. We are diligently watching our expenses, and each committee chair is aware and is curtailing expenses where possible. Through the summer Diane Harrop and company put together a summer of wonderful concerts which increased our income. She has taken up the gauntlet to work on future concerts here at the church. A great thank you for that.

September didn't see much change and we finished the month out with a net profit of -\$29,894.60

#### **FOURTH QUARTER – October, November December 2024**

October's net profit was -\$27,623.00. After a Council Meeting, a committee was formed to address the subject of Stewardship. Much work was put into this by Nancy Jamieson and Bob Weekes and they managed, after months of analysis, to develop a campaign to ask for assistance from our congregation, so that they may increase their givings etc. This proved to be most helpful throughout the coming months. PAR increased as well as weekly donations. Robert Anderson had begun a monthly pot-luck supper at the church for the congregation. Attendance is up and down, but we enjoy each and every one of them. By October's month end, after being off for the summer, we made \$885.00. Pretty awesome.

November's net profit was -\$21,660.25 which was, on the brighter side, \$6,000.00 more dollars than the month before. We are now into winter with the heating bills soaring, snow removal. Our Bazaar Committee made \$9,238.00 this year, which helped our bottom line immensely. Because we are on-line now, our plate offerings are down considerably, until November 2024 we had only collected \$2,010.00. We have had a lot of work done from Gravenhurst Plumbing on our aging furnace totaling, to date, approx. \$7,700.00, and an elevator maintenance bill of close to \$800.00.

December's net profit was -\$9,253.43. This was a very happy moment. We had decreased our losses by \$12, 422.25 because of the hard work of the committees and the Ministries. Things are looking for up for the new year! We have to thank Autumn Smith for her wonderful production of a Christmas Carol this year. This production also contributed to our year-end figures. Concerts have been on the rise this year for which we are most thankful not just financially but bringing together our church family and Gravenhurst community.

#### **JANUARY 2025**

We are now commencing a new year; with the hard work of many individuals we have begun the new year with a net profit of \$10,837.52! We will have a painful bill this year from Coon Bros, for snow clearing. For November, December and January we spent \$4,194.00 alone. There was an unexpected deluge of snow this year. It would be great if we could send an invoice to Mother Nature!

With the increase in givings as well as increases in rents, concerts, potlucks, Congregational givings, etc., we have seen the light, and it is bright as of January 31<sup>st</sup>, 2025.

We must also mention that we now have a permanent Music Director, which will increase our expenses, but in a very good way. Roxanne has brought another dimension to service on Sunday that works well with Rev. Carol-Ann.

May we continue on this profitable journey, a journey that involves each and every one of us. Thank you, Trinity, for stepping up to the plate!

**Submitted by:** Sharon Kittson, Chair Finance

**Special thanks to:** Keith Cross, Advisor, for his guidance.

**Committee:** Judy Sherman & Louise Speicher.

**PLEASE NOTE.** *We require a Chair of Finance. I am not an accountant, and we can provide scrutiny and diligence to the books, but it is limited. If perhaps anyone out there in Congregation land would like to pick up the gauntlet, please do not hesitate. Thanks again.*

	ACTUAL 2023	BUDGET 2024	ACTUAL 2024	VARIANCE 2024 BUDGET	BUDGET 2025
Envelope Offerings-Other	6463.25	\$300.00	\$935.30	\$635.30	\$900.00
-Receipted	\$1,230.00	\$0.00	\$256.50	\$256.50	\$260.00
-Weekly/Monthly PAR	\$107,894.78	\$205,000.00	\$133,074.08	-\$71,925.92	\$133,000.00
-Non Receipted	\$165.00	\$0.00	\$250.00	\$250.00	\$250.00
-Initial	\$0.00	\$0.00	\$25.00	\$25.00	\$70.00
-Mission & Service	\$5,890.00	\$5,890.00	\$4,990.00	-\$900.00	\$4,500.00
-Plate	\$2,461.25	\$2,500.00	\$2,758.00	\$258.00	\$2,600.00
-M&S Appeals	\$760.00	\$200.00	\$128.65	-\$71.35	\$130.00
-Christmas	\$2,580.00	\$0.00	\$0.00	\$0.00	\$0.00
-Weddings & Misc. Donations		\$0.00	\$0.00	\$0.00	\$0.00
					\$0.00
Security System (Grant)	\$7,500.00	\$7,500.00	\$7,500.00	\$0.00	\$7,500.00
Benevolent Fund	\$1,000.00	\$2,000.00	\$2,100.00	\$100.00	\$2,000.00
Bazaar	\$8,243.00	\$8,000.00	\$9,238.25	\$1,238.25	\$9,000.00
Misc.Concerts/Pipes re: Organ	\$2,251.75	\$1,500.00	\$2,987.95	\$1,487.95	\$1,500.00
Yard Sale	\$1,478.00	\$1,200.00	\$1,146.07	-\$53.93	\$1,200.00
Potluck	\$678.50	\$600.00	\$885.00	\$285.00	\$900.00
Donations re: Endowment	\$75.00		\$0.00	\$0.00	\$0.00
<b>OTHER INCOME</b>		\$500.00	\$764.85	\$264.85	\$0.00
-Funerals	\$3,995.00		\$6,155.00	\$6,155.00	\$6,000.00
-Weddings	\$885.00		\$0.00	\$0.00	\$0.00
-Tech/Media/Marketing	\$1,890.00		\$2,048.20	\$2,048.20	\$0.00
-Rents	\$31,907.20		\$37,597.83	\$37,597.83	\$38,200.00
-Misc, Donations	\$711.84		\$1,140.00	\$1,140.00	\$1,000.00
-Return on Term Deposits	\$2,316.66		\$4,133.61	\$4,133.61	\$3,200.00
-ADMIN OFFIC.EQUIP- COMPUTER	\$0.00		\$5,247.75	\$5,247.75	\$0.00
-Other Inc. Legal Fees/Redempt.GIC	\$17,581.95		\$23,000.00	\$23,000.00	\$0.00
<b>TOTAL INCOME 2023</b>	<b>\$207,958.18</b>				
<b>TOTAL INCOME BUDGET 2024</b>		<b>\$213,890.00</b>			
<b>TOTAL INCOME 2024</b>			<b>\$246,362.04</b>	\$32,472.04	
<b>TOTAL INCOME BUDGET 2025</b>					\$212,210.00



	ACTUAL 2023	BUDGET 2024	ACTUAL 2024	VARIANCE 2024	BUDGET 2025
				BUDGET	
<b>EXPENSES</b>					
Bazaar	\$800.42		\$366.48	\$366.48	\$500.00
MSR Envelopes	\$25,447.57		\$12,397.98	\$12,397.98	\$4,500.00
MSR Projects	\$2,032.62		\$50.00	\$50.00	\$0.00
U.C.C. ASSESSMENT	\$0.00	\$23,031.00	\$23,011.00	-\$20.00	\$7,380.00
<b>SALARIES &amp; BENEFITS</b>					
-Minister	\$70,371.96		<b>\$74,805.91</b>	\$74,805.91	\$77,500.00
-Minister Study	\$405.22		<b>\$384.58</b>	\$384.58	\$1,689.00
-Minister Tel/Internet	\$800.04		<b>\$800.04</b>	\$800.04	\$800.00
-Music Director	\$0.00		<b>\$884.00</b>	\$884.00	\$10,608.00
-Sheet Music Budget					\$900.00
-Secretary/Treasurer	\$19,920.00		<b>\$20,784.84</b>	\$20,784.84	\$21,260.00
-CPP Expenses	\$4,762.95		<b>\$5,695.34</b>	\$5,695.34	\$3,580.00
-EI Expense	\$2,335.88		<b>\$1,621.48</b>	\$1,621.48	\$1,000.00
-Group Insurance	\$8,766.74		<b>\$6,332.36</b>	\$6,332.36	\$5,800.00
-Pension Fund	\$7,551.99		<b>\$11,074.97</b>	\$11,074.97	\$12,225.00
		<b>\$123,000.00</b>			
<b>FEES FOR SERVICE/HONORARIUM</b>					
-Caretaker	<b>\$4,238.62</b>	<b>\$4,000.00</b>	<b>\$4,859.82</b>	\$859.82	\$5,500.00
-Honorarium-Ann. Review	<b>\$150.00</b>	<b>\$300.00</b>	<b>\$300.00</b>	\$0.00	\$300.00
-Musician Sub.	<b>\$8,000.00</b>	<b>\$7,800.00</b>	<b>\$1,150.00</b>	-\$6,650.00	\$600.00
-Pulpit Sub.	<b>\$2,907.91</b>	<b>\$3,000.00</b>	<b>\$2,750.34</b>	-\$249.66	\$2,500.00
-Admin Sub.	<b>\$606.75</b>	<b>\$625.00</b>	<b>\$762.00</b>	\$137.00	\$760.00
-Other	<b>\$100.00</b>				\$0.00
<b>MINISTRIES</b>					
-Worship (Sanctuary/Christ. Ed)	\$1,497.81	\$2,200.00	\$2,527.36	\$327.36	\$2,200.00
-Fellowship	\$230.89	\$500.00	\$287.11	-\$212.89	\$200.00
-Social Justice/Affirm	\$300.00	\$700.00	\$150.00	-\$550.00	\$200.00
-Pastoral Care	\$259.73	\$200.00	\$0.00	-\$200.00	\$200.00
Tech/Media Mkt.	\$126.83	\$3,000.00	\$3,259.78	\$259.78	\$3,000.00
<b>PROPERTY</b>					
-Misc.	<b>\$0.00</b>		<b>\$41.58</b>	\$41.58	\$0.00
-Heat	<b>\$15,601.31</b>		<b>\$11,566.99</b>	\$11,566.99	\$11,500.00
-Hydro	<b>\$3,429.15</b>		<b>\$4,650.96</b>	\$4,650.96	\$4,700.00
-Insurance	<b>\$8,377.18</b>		<b>\$5,970.18</b>	\$5,970.18	\$6,000.00
-Repairs & Maintenance	<b>\$39,563.67</b>		<b>\$37,737.46</b>	\$37,737.46	\$38,000.00
-Supplies	<b>\$2,149.95</b>		<b>\$1,430.70</b>	\$1,430.70	\$800.00
-Water & Sewage	<b>\$1,505.00</b>		<b>\$1,912.35</b>	\$1,912.35	\$2,000.00
		<b>\$49,235.31</b>			

ADMINISTRATION					
-Minister					
Travel+Conferences	\$932.20		\$169.00	\$169.00	\$500.00
-Bank Service Charges	\$0.00		\$95.97	\$95.97	\$100.00
-Payroll & PAR Fees	\$704.51		\$653.98	\$653.98	\$700.00
-Broadview	\$344.93		\$330.00	\$330.00	\$360.00
-Adm. Off.					
Equip/Computer	\$871.04		\$5,247.75	\$5,247.75	\$0.00
-Acct. Linda & Morley (taxes)	\$0.00	\$2,640.00	\$5,562.28	\$2,922.28	\$5,000.00
-Adm. Supplies & Expenses	\$5,960.30		\$1,782.14	\$1,782.14	\$1,800.00
-Adm. Phone, Internet and Web.)	\$1,649.52		\$1,676.91	\$1,676.91	\$1,700.00
		\$9,860.00			
<b>FUNERALS</b>					
-Honorariums	\$750.00		\$300.00	\$300.00	\$450.00
-Audio Visual	\$0.00		\$150.00	\$150.00	\$150.00
-Sound	\$250.00		\$150.00	\$150.00	\$150.00
-Screens	\$0.00		\$50.00	\$50.00	\$75.00
-Soloist	\$0.00		\$500.00	\$500.00	\$200.00
-Reception	\$0.00		\$1,398.96	\$1,398.96	\$1,500.00
-Music					\$200.00
-Custodial Services					\$80.00
		\$1,000.00			
<b>TOTAL EXPENSES 2023</b>	\$243,702.69				
<b>TOTAL EXPENSES BUDGET 2024</b>		\$231,091.31			
<b>TOTAL EXPENSES 2024</b>			\$255,632.60		
<b>TOTAL EXPENSES BUDGET 2025</b>					\$239,167.00
<b>NET PROFIT 2023</b>	<b>-\$35,744.51</b>				
<b>NET PROFIT BUDGET 2024</b>		<b>-\$17,201.31</b>			
<b>NET PROFIT ACTUAL 2024</b>			<b>-\$9,270.56</b>		
<b>PROJECTED NET 2025</b>					<b>-\$26,957.00</b>

## INVESTMENT FUND

While reading the report from our Finance Committee Chair you will recognize the nature of our finances and the ups and downs of our financial position throughout the calendar year. The reader will also recall, from a detailed discussion in our 2023 Annual Report, a significant change in business practices by The Toronto Dominion Bank, the holder of the Mutual Fund investments of our former Endowment Fund. That item also discussed the impact of that change as we changed those Endowment Fund investments from Mutual Funds to short-term (100 day) GICs. These two factors have caused Trinity Gravenhurst Finance to reconsider how we manage both special-project reserve funds, and the former Endowment investment funds.

In order to provide some protection of special-project/grant funds from the ups and downs of our financial position the decision was made to invest these funds in short term GICs offered by Toronto Dominion Bank – cashing them in when the funds were actually required for the project for which they were granted. The result is essentially two roles for the short term GICs we hold – based on their intended application: (1) grant funds for special projects, and (2) former Endowment Fund investments.

The following is an overview of the short-term GICs currently held and their intended function:

### **Special project GICs – designated as follows:**

Sound system upgrade      \$7,500

Electronic Sign              \$5,000

### **“Endowment” GICs: (value as of issue date March 20, 2025)**

Eight GICs (five \$10,546.68 – three \$21,093.37) – total \$116,013.

Two GICs, total \$23,031, were cashed in during 2024 in payment of our debt to United Church of Canada for past membership assessments.

Respectfully submitted,

Keith Cross

## CREATING A LEGACY OF FAITH

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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



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In 2022-23, Trinity received gifts to our Endowment 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*

*Bob Weekes*

### ***A Big Thank You to...***

- Rev. Carol-Ann Chapman for her leadership and her work with Pastoral Care visits.
- Courtney Losey our Office Administrator for keeping the office and everyone organized.
- Gordon Flint, Johanne Hills and all of our pulpit supply when Carol-Ann is away.
- The people who do the readings at Sunday services.
- Jim Hadley for stepping up to lead the choir and bringing great music with our newly reinstated choir. Also, to Roxanne St. Pierre who is now our choir director and providing excellent leadership to the choir.
- Diane Harrop for successfully re-starting our summer concert series.
- Kim Tingey for her excellent work keeping the church clean.
- Dave Trethewey and Dave Barley for looking after any issues within the building and keeping things running.
- Doug Tanner and Maggie Keates for their help with the flower beds.
- Pat Bruin and her volunteers for their dedication to the Prayer Shawl Ministry.
- Sharon Kittson for her work as secretary to the Trinity Council.
- Sharon Kittson and the Bazaar Committee for one of our most successful Bazaars on record.
- All the people who made donations of time, talents and items for the Bazaar and the 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.
- Robert Anderson for stepping up and organizing our various ministries to put on Fellowship time after Sunday services, and for continuing our monthly Potluck suppers that have been so successful and enjoyable for all who attend.
- Tom Irvine for the many hours he spends writing grants to see if we can get extra money from various sources.
- Everyone who participates in Study Group to keep it going, and to Nancy Jamieson who has taken on the planning/leadership role for Study Group.
- Rose LeBlanc for her time and energy spent re-doing some wiring in the sanctuary and running the sound board most weeks.

- Dave Trethewey, Dave Barley, Rose Leblanc and others for running the sound board.
- Courtney Losey and Sarah Hiscox for running the screens every week.
- Rachel Clark and Don Goard, who have been operating the camera, so we have an online service.
- Muskoka Pride for participating in our Pride service.
- Robbie Quinn and the Pastoral Care team for taking care of Trinity's pastoral care needs.
- Tom Irvine and Wendy Pries for their work to paint and decorate the upstairs bathroom
- Property Ministry for all of their work making sure the church is safe and that everything is working in the church.

***To all those who have not been mentioned .....Thank You!***

## Council Meeting Schedule 2025

AGM May 4<sup>th</sup>, 2025 - after Service

June 3<sup>rd</sup>, 2025 - 7:00 p.m.

September 9<sup>th</sup>, 2025 – 7:00 p.m.

November 18<sup>th</sup>, 2025 – 7:00 p.m.

January 13<sup>th</sup>, 2026 – 7:00 p.m.

April 14<sup>th</sup>, 2026 – 7:00 p.m.

AGM May 3<sup>rd</sup>, 2026 – after Service

If any emergencies have to be dealt with between Council Meetings, it can be handled by the Executive of Council