



# TRINITY UNITED CHURCH

Summerside, PEI  
2025

## MINISTERS

*Rev. Rachel Campbell M.Div., M.A., (Educational Supervisor)  
Coordinating Minister*  
*Rev. David H. Hamilton, B.A., M.Div.  
(Minister Emeritus)*

*Music Director Louise Elder  
Communications Coordinator Peggy Miles  
Administrative Assistant Joyce Hazard  
Custodian Amand Arsenault  
Superintendent for Junior Church and  
Youth Programs Karen MacLean  
Student Minister Corina Anderson*

## CHURCH OFFICE

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# ANNUAL REPORT



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Rev. Rachel Campbell  
2025 Coordinating Minister's Report

Greetings Trinity United Church Summerside Community of Faith,

What a wonderful year of learning, transformation, and truly living into the mission and values of our faith community. There have been many opportunities for growth as a community and as individuals within 2025. Personally, as your called minister, I completed my training in intentional interim ministry and received this designation by the United Church of Canada's Credentialing Board. An amazing learning opportunity that allowed me to acquire additional skills to witness and respond to the changing dynamics of faith in our world and how those changes affect all our churches.

We as a community of faith have continued to offer outreach and presence to the community around us. One thing sure about Trinity is that we are not hesitant to respond when we can and share what we can for the greater good. Our church teams are well established under the governance of the church. Trinity has disciples who truly are living into the commissioning of being the hands and feet of Jesus Christ in the world. Thank you to all those who have said yes to the call. Without you the work at the church does not get done. Which means the ministry of this church does not reach its full potential. Thank you all for your ministry.

Trinity has graciously offered a learning site for student ministry for a second year in 2025. We welcome back our student minister, Corina Anderson. Corina continues to be a bright spot in our ministry at Trinity. As her Educational Supervisor, I can say that we are truly blessed by her inspiration, energy, and deep sense of pastoral identity. Thank you, Corina, for trusting our faith community with the development and the diligent work of each of your learning goals.

Again, I celebrate our fantastic staff. Our team continues to listen and weave together responses that are focused on the love and care of the congregation of this beautiful church. Even when a new staff person joins the team you quickly see the connections solidified. We are in such great hands with the staff that we have, and as the Coordinating Minister I get to witness their superpowers every day.

If I could sum 2025 up in one word it would be growth. We are growing. All our learning opportunities were well attended and received by the congregation and greater community. Sunday worship attendance continued to grow. Online ministry continued to stay consistent and vibrant. People of all ages continue to come and make Trinity their chosen community of faith. Be it if you have been here all your life or just walked in the door today, thank you for your trust, for your faith, and for allowing us to be part of your discipleship journey.

We are truly blessed at Trinity to be a collaborative ministry that offers a response of presence and action. It is my prayer that we continue to grow and affirm the ministry of Trinity United Church Summerside into 2026. As your Coordinating Minister, I continue to strive to live into my covenant here at Trinity United Church Summerside with hope, peace, joy, and love.

Blessings,  
Rev. Rachel Campbell, M.Div., M.A. (Educational Supervisor)  
Coordinating Minister

## Superintendent of Junior Church & Youth

After the Christmas break in 2024, Junior Church resumed on January 12th with 12 kids. Reverend Rachel was with the kids from Grade 8 and up for 5 weeks to learn about UCC and prepare for confirmation if they were interested.

All the leaders have their up-to-date background checks, and each has signed the Duty of Care as well.

February 16<sup>th</sup> - we had regular Junior Church, then were off till March 9th. On the 16th, all the kids took part in Show 'n tell and talent show that was well received by all. February 23rd Confirmation and Baptism took place and there was 2 youth confirmed. Palm Sunday, we had a Parade of Palms with our Junior Youth and Youth Group, and they came down the aisle from the back to the front waving the palm branches, laying them on the alter and then Louise guided them through an Easter song. It went very well.

On March 22nd, we had a staff get together at Rachel and Jeremy's house and it was enjoyed by all. We have a great group of leaders and helpers each and every Sunday who always show up well-prepared and ready to teach through using readings, crafts, games and colouring sheets. They always let me know what supplies are needed so that I have time to get them ready each Sunday.

In June Olive Moase who led the 3-6years group stepped down as leader and asked to be a helper when needed instead. She is an awesome leader and put a ton of work and preparation into her weekly lesson plan. She steps in now whenever she is asked. Addison Brazil and her father took over the 3- 6's in September and are doing a wonderful job with them. I continue to choose weekly Christ Candle Lighters and Scripture Readers to take part in the church service. Bringing an item for the food box program is still a part of our program.

I was absent for 2-3 weeks in May when my husband passed away. I have to thank Rachel and Elaine for taking over the Junior Church Program as I was in no condition to do so. They kept it running smoothly and I will be forever thankful.

May 25th was our final day of Junior Church for that session. We had a party with games, treats, food and lots of fun. Our program wrapped up that date and resumed again on September 14<sup>th</sup>. The numbers were small the first day back but did improve as the weeks progressed. There is anywhere from 6- 17 kids as it varies each week. November 9th, there was no Junior church as it was the Remembrance Day Service, however all families were encouraged to attend the service. November 23rd was the Covenanting Service for leaders and helpers. In early November Elaine Campbell and I started working on the presentation "The Holy Family" for the Junior Church and Youth Group. We invited all youth to be involved, and everyone took part in some way. We had few props, minimal costumes and a few practices during Junior Church. We presented it during church on December 14th, and it was absolutely wonderful, the kids were

amazing. They enjoyed doing it and the congregation loved it too. On December 21st, we had a Christmas party with games, some treats and a short Xmas movie. Everyone enjoyed themselves. That was our final Sunday for Junior Church for 2025.

Thank you,

Karen MacLean

Superintendent of Junior Church and Junior Youth Group.

## Annual Music Report for 2025

It's a blustery January day as I sit down to write this report! It feels like a good day to write!!! I have my church calendar for 2025 in front of me and I have read through my monthly staff reports...it was a busy church year of music at Trinity!

Our music couldn't happen without the dedication to rehearse and be at weekly Sunday services by choir members and Handbell Choir ringers and all others who contribute so graciously to the music program at Trinity. I can never find the right words to fully express my appreciation and gratitude to choir members and individuals who say yes to my invitations to share their musical talents in our services. It is such a joy to make music with all at Trinity, including the congregation - together, we are all the choir: singing praises, praying twice and worshipping together through the music.

Every musical moment in every Sunday's music is a highlight in my mind. The hymns that support the scriptures and reflections become anthems for us all. "Ministries of music" are our endeavor to provide a time of listening for the congregation to hear and experience the sounds and words that will support scripture and the ideas within the reflection. Preludes and postludes are chosen to reflect the theme of the day. So, when you come to church, please listen closely, consider the meaning of the words on the screen and sing with gusto as we share the music of the service - every voice is heard by God as we lift the music to Him.

We continued the tradition of sharing Maundy Thursday and Good Friday music with the Summerside Presbyterian Choir. Those are always special times where we combine choirs for those two services. It is wonderful to work with the two choirs and share ideas with Ruth Ann Read-Clay and watch her work.

We were so thrilled to get the handbells back from their refurbishment in the spring. What a thrill to open the case and see how polished and "new" they looked! Thank you to Duncan McKillop for facilitating the transport of the bells - it was an adventure! The handbell choir tries to play every month. Our group is amazing and we invite anyone who is interested to attend a rehearsal or two to check us out. It is a bonus if a person has a little music reading experience. Thank you, Ringers, for your playing! We have members who have been ringing since the bells were first donated to the church!!! Wow - what a legacy of music and time those people have offered.

Over the year, the Trinity Choir has been involved with some extracurricular concerts. In February, Cathy Pavlik and I along with the support of choir to usher and greet, presented a concert including spirituals and a set of Biblical Songs by Dvorak. Thanks Cathy for that experience and thanks to the generosity of the congregation for a lovely donation to Children's Worship programs. In September, the whole choir assisted with the "North Meets South" concert on a Sunday afternoon. The choirs supplied window decor and readings at the Spook Organa concert in late October plus ushers and greeters. For the Community Carol Sing, the choir and bell ringers assisted with special music and with carol leadership. A male quartet was formed this fall and they debuted

at Thanksgiving and then sang again at the Carol Sing. A female quartet was created for the annual cantata, and we will try to keep them singing! Small ensembles can be so much fun!

Remembrance Day service was meaningful with the presence of the Legion members and with trumpeter, Daisy Stewart. Daisy provided part of the prelude as well as the Last Post and Reveille for the service and supported the ministry of music with her trumpet accompaniment. Bravo, Daisy!

From mid-October to December 21st, the Trinity Choir was rehearsing for the Christmas cantata, The Winter Rose. It is always a journey from first rehearsal to final presentation - a journey with lots of ups and downs, joyous musical moments, scary musical moments, wonderings if we would be ready, final rehearsal jitters and then it's Cantata Sunday and with God's help, it was wonderful! Thank you to Garth Waite for his narration. Thanks to all the choir and soloists who worked so hard, did their homework and were ready. Thanks to all those in the background who prepared screens and provided the sound support, posters,,,, it takes so many helpers to make any service happen and the cantata day is amongst them. Thanks all!

Christmas services keep your music director on her toes! These are always wonderful services to play for the singing has a little extra gusto as we all love singing Christmas music. Thanks to Susan Eddie for bringing O HOLY NIGHT to both services. Thanks to the Handbell Choir for accompanying the congregation for some carol singing and for their ministry of music! Thanks to the Trinity Choir for always keeping their eye on the music director and always being ready to pivot at any given moment - the times are exciting in the choir loft!!!

I wish to extend a heartfelt thanks to the staff at Trinity United Church - what a team! We have fun together and the support shared is truly amazing. Blessings on you all as we enter this New Year. There is musical talent amongst the staff - Joyce shared her lovely voice at the Carol Sing and in a summer service and hopefully you will be hearing the musical talents of another staff member in 2026 - stay tuned!

Being able to take a Sunday off is a gift that I do not take for granted. Thank you for supporting those times for me. Thank you to musicians who step in to supply on such occasions: Jen MacDonald, Karen Brennan, Christa McDougall and Sandy Fraser.

I am always grateful to the Worship team, the Council and the Ministry and Personnel team for their support and collaborative efforts within the church walls. Together, we create a space where all can feel welcome and God is always the reason for what we do.

Rev. Rachel - thank you for sharing the Music Matters Conference with me in Montreal and for all you do for us as a coordinating minister and pastoral care giver.

As we head into 2026, I will continue to present new music from THEN LET US SING - the new UCC music resource. A song caught my eye today: Do you think you can dance and worship? It's a reflection on how we worship - a fun little take but also a thoughtful take. May we all continue to worship together with joy in our hearts, hope for each other and the world, and peace and love to be shared with all. Here are the lyrics of that new song! See how they resonate with you.

Do you think you can dance and worship?

Do you think you can dance and worship? Or is it only worship if you sing? Do you think you dance and worship? Is worship only when the church bells ring? Miriam led a dance after crossing the sea, celebrating God's great victory, So dance your worship,  
Let's dance our worship.

Do you think you can dance and worship? Or is there only just one kind of praise? Do you think you can dance and worship, celebrate God ev'ry night and day? David danced the joy that filled his heart, danced with all his might before the Ark. So dance your  
worship..

Do you think you can dance and worship? It's hard to know - what would Jesus do? Do you think you can dance and worship with a heart that's just and kind and true? Jesus calls us in to the rhythm of life, so if he danced at that wedding I wouldn't be surprised.  
So dance your worship...

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Respectfully submitted:

Louise Elder  
Music Director

## 2025 Annual Report from Peggy Miles - Communications Coordinator

Through my role as the Communications Coordinator over the last year, I have the pleasure of interacting with Trinity's various Teams and Staff Members. The goal of our communication is to keep members of the Trinity Family, as well as the greater public, well informed of activities and programs taking place at our church. In alignment with Trinity values, our messaging communicates that Trinity is an inclusive environment where everyone is welcomed.

Some of the tasks overseen by the Communications Coordinator:

Trinity's **Facebook page**, which includes liaising with Trinity Teams, creating a monthly social media calendar, scheduling information to be shared, making posts multiple times a week and analyzing the data collected through our Facebook page. Some insights from the Trinity Facebook page that may interest folks: we have 838 page followers; our followers are made up of approximately 80% women and 20% men; about 75% of our page followers are age 55 or older; in the span of a month we reach approximately 2,000 individuals (including our Trinity Family as well as the wider community) and during the Christmas season we had 35,144 'page views'. To follow our page, search 'Trinity United Church Summerside' on Facebook.

The creation and distribution of **posters** for various Trinity activities including bible studies, Junior Church programs, Christmas events, food related activities, fundraisers and more.

Three **newsletters** were produced for the seasons of Lent, Summer and Advent. This included gathering information from the various teams, designing the 2-page newsletter and coordinating approval from appropriate individuals.

Produced '**screen announcements**', for the congregation to view on the screens at the front of the sanctuary before worship service. This has proved to be an effective way to further elevate various Trinity messages and feedback has been positive.

Collected photos and memories for the development of **screen presentations for special occasions**, including Mother's Day, Father's Day and Trinity's 100<sup>th</sup> Anniversary.

**Promotional activities related to Trinity's 100<sup>th</sup> anniversary**, including press releases and communication to the Trinity Family and wider community.

Regular communication with Rev. Rachel to exchange information and to coordinate tasks. My role also includes routine communication with the Trinity staff team, as well as representatives from the Trinity teams.

I am thankful to be a part of the Trinity Church Family, who come together to support Trinity's mission in serving others.

*With thanks, Peggy Miles, Communications Coordinator*

## Annual Report

### Candidate Student Minister

As I prepare for the end of my placement at Trinity Summerside, I am grateful to the congregation, staff, and everyone who has been part of this journey over the last two years. I am confident that I will complete my learning goals. I served as Chair of the Affirm team, and there is now a new Chair and some new members. During my education project with Rev. Rachel, we co-led a Bible study and successfully completed the educational component of my learning goals. Another part of this was teaming up with Peggy on the communications team. I explored ways of worship and doing church. I continued to explore pastoral care and made several visits with congregants at the hospital and in the community. I was also able to preach more often in worship, which was part of my learning goals. As I come to the end of this year's placement, I am happy that I will complete my year two learning goals.

Respectfully submitted,

Corina Anderson

Joyce Hazard  
Administrative Assistant

Hello everyone,

Thank you for putting your trust in me for another year as the administrative assistant for this wonderful Church family.

This past year we started with upgrading the version of the accounting software that we use (Power Church). It is my friend now and a tool that provides information to many of our teams in the church. However, it only gets updated when I hear from you. If you have moved or changed phone numbers or email addresses, please let me know. Do we have your birthdate so that we can celebrate you?

I've also enjoyed providing information about our church events (and other important information about the United Church on PEI and special events in Summerside) in your weekly Sunday bulletins, monthly takeaways, as well as updating the website and Facebook page. We are a community within a community.

I'm pleased to continue to support the Faith in Action team with the Food Box program, be it arranging grocery pickups or other special needs or items they might require. Most clients know when to pick up a box, come for breakfast, and that they are welcome at Trinity. These Faith in Action volunteers are so organized and dedicated to ensuring the clients are looked after. Our custodians are eager to assist in bringing in large food orders – thanks Amand and Keith! I enjoy assisting team chair Beth in working towards achieving the standards with Food Banks Canada, this accreditation will help with future grants and large donations of food items from the Upper Room (main food bank) in Charlottetown.

We've had the buzzer at the glass doors for a year now and I thank you for working with us in understanding that those in the church need to be safe. Thank you to Pierre and the Property team for installing cameras inside (and soon outside) to help curb any unwanted events happening on the steps, our parking lot or other areas outside of Trinity.

Volunteer Marg Arsenault continues to be a great help in doing up the banking deposit each week. She is known for volunteering all over the city, so I am happy that Trinity claims her as our own.

Thank you to Duncan and Nancy for your guidance in updating rental information and rates to be prepared for 2026. We may not have had quite as many rentals but those we had were great to work with and will continue to hold their events with us.

I work with an amazing team at Trinity - Rev Rachel, Louise, Karen, Peggy, Amand, Keith and Mark! There were 2 different weeks in 2025 that I was so unwell that I couldn't leave home, and Nancy stepped in and the ship kept sailing smoothly. She's my other saviour! Duncan continues to guide me if I am unsure of a financial concern. Darlene and Leah on the M&P team check in on me regularly– very appreciated. I am blessed to work for God and you.

Respectfully submitted,  
Joyce Hazard  
Administrative Assistant

## CUSTODIAL ANNUAL REPORT 2025

As we enter the new year of 2026 it is a time to pause, take a look at the past year, and reflect on all of the challenges, achievements, and successes of 2025. I started in the position of parttime custodian in October of 2024; hard to believe that's it has been over a year now and I am humbled and excited once again to be able to report to you on my activities for the past calendar year.

Primarily the custodial duties comprise of : daily exterior and interior inspection of facility, sweeping and wet-mopping floors, vacuuming carpets, cleaning and restocking restrooms, maintaining proper inventory of cleaning supplies, and all other related duties pertaining to keeping Trinity United Church presentable and ready for all services and activities for its congregation and clients.

Regular activities at Trinity include rental of the auditorium for private functions, the Feed my Sheep program, the Food Box program, the regular church services along with special times of the year such as Advent, Christmas and Easter, the Abbey, the various learning programs such as the Lectionary, the Bible Study program, the Youth Church program, the special community dinners. All of these activities entail initial prepping of the venues for these events, and the subsequent necessary cleanup afterwards. The priceless work of the volunteers in that mix and their dedication to do the best job possible makes it a pleasure to be a part of this caring team.

Highlights of the past year related to custodial duties include the following;

Updated policies and procedures to the Trinity Janitorial Checklist.

Completion of the latest WHMIS course to deal with occupational and safety standards at the worksite.

Completion of the basic First Aid Safety Training course.

Completion of the MHFA (Mental Health First Aid) course in order to better understand and properly intervene when interacting with clients who are dealing with challenges in their daily lives.

Prepping and painting of the disability washroom, upper level.

Preparing the space on upper level for floor tiles to be stripped and waxed. This work was coordinated by the Property Committee.

Providing cleanup following the renovation of the upper level women's washroom, coordinated by the volunteer members of the Property Committee.

At this time in my report I would like to sincerely thank Minister Rachel and the "M and P" Committee chaired by Leah Boyle for the positive support and feedback they provide.

Their constructive input is invaluable for my role as custodian to adapt and change based on the ever expanding needs of the congregation, volunteers and staff of Trinity United Church.

Special thanks to Keith Small who is always there to cover for me when required. The recent hiring of a second custodial backup, Majnu Mani (known as Mark) will facilitate scheduling for events and give more flexibility to Keith and me when scheduling conflicts arise.

I would also like to acknowledge the work of Joyce Hazard, our superstar resident "Den Mother" who always keeps us on the right track, always with a smile, without whose organizational skills my job and the job of others would certainly not be as streamlined as they are.

The position of the custodian works hand in hand with the Property Team and I would like to thank chair Carson Ricketts and his cast of characters for their support over the past year.

In conclusion, everything mentioned in this report would not have been possible without bringing all changes, improvement requests, equipment repair or purchase requests, etc etc to the attention of the Board of Trustees; so to chair Duncan McKillop and his board thank you very much.

And finally, to all congregation members, all volunteers and all staff of Trinity United Church, my sincere thanks for your support and input throughout the past year, and of course thanks for your radiant smiles every time we meet.

Respectfully submitted.....

Amand Arsenault

## Membership Report

Membership roll – December 31, 2024	1,168
Members Added by Letter of Transfer	1
Members Removed by Letter of Transfer	0
Members Added through Confirmation	2
Members Removed by Death	7
Membership Roll – December 31, 2025	1,164

### In Memoriam

Ethel Kathleen "Katie" Denman (M)	Ernest William Murphy (M)
Diane Carol Hamilton (M)	Nancy Lea Keough
Donna Ruth McNally	Maurice Kenneth "Kenny" MacLean
Alan Wallace Boyle	Faye Queenie Randall (M)
James "Lorne" Pye	Elaine Isabel Leard
Paul David MacWilliams (M)	Alfred David Rogers
Velma Francis Blacquiére	Brian Raymond Whitehead
Stephen Zarvie (M)	Verna Melissa Phillips
Arnold Lloyd Campbell	Helen "Marie" Loney
Lockhart, Wendy Heather (M)	Rev. Ian Kendon MacDonald
Darren Douglas DeMont	

### Marriages

April Walfield to Joseph "Peter" Chaisson June 21<sup>st</sup>  
Melanie MacDonald to Murray Cossaboom July 25<sup>th</sup> in Wellington presided by Rev. Dr. Andrew Richardson  
Madeleine Gaudette to Omair Arshad July 26<sup>th</sup> presided by Rev. Kathy J. Brett  
Timothy Milligan to Jaclyn Braund Church September 6<sup>th</sup> (at Lot 16 United Church)  
Skylar James to Sabrina Bryant September 20<sup>th</sup>  
Hailey Johnson to Louisa Gauvin October 25<sup>th</sup>  
Frank Reeves to Rebecca Poirier November 13<sup>th</sup>

(Rev. Rachel also presided over the weddings of Lauren Ellis to Zachary Buchanan for Bideford Pastoral Charge)

### Received by Transfer of Membership

Peggy Masonatti from Stouffville United Church (transfer approved November 2025)

### Baptisms

Rowan MacDonald child of Randi and Timothy MacDonald  
Addison Brazil child of Julie-Anne and Brendon Brazil  
Amanda Reeves child of Xena and Cody Shaw  
Carson Moores child of Keshia Moores  
Colton Newrick child of Carmelita and Timothy Newrick

### Confirmations

Addison Brazil

Caiden Laughlin

AGM 2024-1  
Trinity United Church - Summerside  
2024 Annual Congregational Meeting  
March 9, 2025

The Annual Congregational Meeting for the year ended December 31, 2024 of Trinity United Church Summerside was held on March 9, 2025, in the Sanctuary of Trinity United Church commencing at 11:50am, with 41 present (34 Members, 5 adherents, 1 clergy, 1 Guest). The attendance sheets are Appendix AGM-2024-6.

Rev. Rachel Campbell, Coordinating Minister welcomed all present.

We acknowledge that the land upon which we gather is unceded Mi'kmaq territory. Epekwitk (Prince Edward Island) is covered by the historic Treaties of Peace and Friendship. We pay our respects to the Indigenous Mi'kmaq People who have occupied this Island for over 12,000 years, past present and future.

Rev. Rachel Campbell asked that all reflect for a moment of silence as she read a list of those who had passed away during the year found on Page 9 of 2024 Annual Report, (Appendix AGM-2024-7) followed by the opening prayer.

The secretary announced there was a quorum as per B.5.5a(1) and B.5.5b(1) The Manual 2025. Appendix AGM-2024-8)

It was moved by Nancy Small, seconded by Elaine Burrows: Be it resolved that all adherents (Section B.3.4.1 and B.3.7.2 The Manual 2025) may vote on all matters brought before this 2024 Annual Congregational Meeting on June 9, 2025. MOTION CARRIED

It was moved by Nancy Small, seconded by Joyce Montgomery: Be it resolved, we elect Cyril Moyse as Chairperson of Trinity United Church Summerside, from this point in time until the rise of the 2026 Annual Congregational Meeting, a two-year term, as per Section B.7.6.1c. of *The Manual* 2025. MOTION CARRIED

On motion at the 2023 Annual Congregational Meeting it was approved that Nancy Small be appointed the charge secretary from the rise of the 2023 Annual General Meeting until the rise of the 2025 Annual Congregational Meeting.

It is moved by Nancy Small, seconded by Elaine Burrows that the agenda of the 2024 Annual Congregational Meeting be accepted as presented. MOTION CARRIED.

It was moved by Nancy Small, seconded by Tim Griffen: that the minutes of the 2023 Annual Congregational Meeting on March 17, 2024, be accepted with the following correction: Titles for page number 11 have the date in incorrect position, Page 12 and 13 have page number in incorrect location and should have the date March 17, 2024 on each page. MOTION CARRIED

There was no business arising from the minutes.

It was moved by David MacFadyen, seconded by Darlene Smith: that the financial report for the Board of Trustees for the fiscal year ended December 31, 2024, Appendix A to 2024 Annual Report be accepted as printed. MOTION CARRIED

AGM 2024-2  
Trinity United Church - Summerside  
2024 Annual Congregational Meeting  
March 9, 2025

Thank you to the David MacFadyen and the Board of Trustees for their diligent care for the people and assets of Trinity United Church Summerside.

In the absence of the Church Treasurer, Duncan McKillop, David MacFadyen highlighted items from the Finance Report (page 22) and the Financial Statements for Trinity United Church Finance and Property Division (Appendix B to the 2024 Annual Report) for the year ended December 31, 2024. The report thanked the Council, Staff and you the contributors for your financial and outreach offered to support the life and work of Trinity. Thank you to Teams and Staff for keeping the expenses more in line with the budget. Duncan reviewed his report on Pages 18-19 of the 2023 Annual Report and the Financial Statements (Appendix B to 2023 Financial statements, noting the support and work of the Property Team. Revenue was up but so were expenses. Duncan wanted to thank the more than 70 volunteers that step up to assist when a call is put out. Thank you to Marg Arsenault for her expertise in handling the counting of collection weekly.

It is moved by David MacFadyen., seconded by Kelly D;Agostino that the financial report for Finance and Property Division for the fiscal year ended December 31, 2024. (Appendix B to the 2024 Annual Report) be approved as recommended by Trinity United Church Summerside Council. MOTION CARRIED

It was moved by David MacFadyen, seconded by Carl Millar that the budget for the year ended December 31, 2025, be approved as presented as recommended by the Trinity United Church Summerside Council. MOTION CARRIED

It was moved by David MacFadyen, seconded by Karen MacLean, that Sharon R. O'Halloran, C.P.A. Inc. be appointed as accountant for Trinity United Church Summerside for the fiscal year ended December 31, 2025. MOTION CARRIED

It is moved by Nancy Small, seconded by Joyce Montgomery: that the goal for Mission and Service Fund from Trinity United Church for 2028 be set at \$25,000. Church Administrator is to complete the required documentation and forward to appropriate address with a copy forwarded to the church treasurer and Council secretary. MOTION CARRIED

Thank you to David, Duncan and his hardworking Teams for all your work with the church finances.

It is moved by Nancy Small, seconded by Sharon Moyce: That the annual report for the year ended December 31, 2024 and Appendices be accepted as printed. MOTION CARRIED

A copy of this report to be forwarded to the Fundy St. Lawrence Dawning Waters Regional Council by Charge secretary.

Leah Boyle, incoming Chair, reviewed the Ministry and Personnel (M & P) Team report (page 32 of the 2024 Annual Report). Thank you extended to the staff for their hard work. A special thank you to outgoing Chair, Carolyn McKillop for her guidance and leadership ended with a

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Trinity United Church - Summerside  
2024 Annual Congregational Meeting  
March 9, 2025

complete complement of Staff. The M & P Team in the last three years has worked hard to refill the majority of staff positions.

Thank you to our Student Minister, Corina Anderson, who started with us mid September and will remain with us until later this month. Our staff are all inspirations and cheerfully assist with the life and work of Trinity and our Community of Faith. We are truly blest with our staff!

Thanks to Carolyn, Leah and the M& P Committee for their continued support of the staff and acting as liaison between the congregation and the Council of Trinity.

The Governance Team tabled the nomination report. During the year there are endings and beginning of covenants with the Council and its teams. These changes are filled and voted on by Council as noted in the Minutes of 2023 Annual meeting and the congregation is to approve at the next congregational meeting. It was moved by Nancy Small, seconded by Karen MacLean that the Nominating Team confirm the appointments of the following Council Members between the last congregational meeting and the rise of this Annual Meeting: Sharon Moyse (past chair of Faith In Action, a corresponding member only since late 2024) and Beth Karniej, (interim chair of Faith in Action). MOTION CARRIED

Thank you to those who end their covenant at end of the meeting. Carolyn McKillop, Olive Moase, Garth Waite, Skye MacLean and Sharon Moyse. Special thanks to our student Minister, Corina Anderson, who attended our Council Meetings, when available.

It is moved by Nancy Small, seconded by Darlene Smith: that the Nominating Team recommends the appointment of the following from the close of this Annual Meeting until the rise of the 2026 Annual Meeting of Trinity United Church Summerside: Duncan McKillop as Treasurer, Bill Martin, Member at Large, Elaine Burrows as Chair of Membership, Leah Boyle as Chair of Ministry and Personnel, Beth Karniej as Chair of Faith in Action, Mary MacPherson as Chair of Pastoral Care Team, Caitlyn Campbell as Youth Representative, and Gwyn Richards as Chair of Communications. MOTION CARRIED.

It was moved by Nancy Small, seconded by Ross Campbell that Kelly D'Agosino is appointed to Trinity Council until May 31, 2025. MOTION CARRIED

Moved by Nancy Small, seconded by Elaine Burrows: The Nominating Committee be given permission to add Council members to the Council and Trustees to the Board of Trustees as required throughout the year which would be confirmed at a Congregational Meeting. MOTION CARRIED

It is moved by Kelly D'Agostino, seconded by Gwyn Richards that: we appoint Elaine Burrows and Nancy Small as Trinity United Church Summerside's members and that they attend the Fundy St. Lawrence Dawning Waters Regional Council Annual Meeting May 2025. Names to forwarded to the Regional Council. MOTION CARRIED

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Trinity United Church - Summerside  
2024 Annual Congregational Meeting  
March 9, 2025

At Trinity we are proud of our support of Boards, Councils or other groups for the community and the wider church. We wish to appoint the following by agreement to these various areas of Outreach.

It was moved by Nancy Small, seconded by Elaine Burrows that the Governance Team appoint a Trinity United Church Summerside Lay member to the Summerside Christian Council to be approved at next congregational meeting. MOTION CARRIED

It is moved by Nancy Small, seconded by Ross Campbell that Kevin Barbour and Blair Strongman be appointed as Trinity United Church Summerside members on the Summerside Cemetery Board. MOTION CARRIED

It is moved by Nancy Small, seconded by Gary Fraser that we appoint Kelly D'Agostino as Trinity United Church Summerside member on the Camp Abegweit Board until May 31, 2025 and that a replacement be appointed by the Governance Team to be approved at next congregational meeting. MOTION CARRIED

It was moved by Lisa Campbell, seconded by Beth Karniej that we appoint Nancy Small as Trinity United Church Summerside to the PEI Church Extension Board MOTION CARRIED

Thank you to the Governance team for their work ensuring representation on the Council, its Teams, Board of Trustees and on Board's to groups in the wider community. We wish to Thank Garth Waite for his work as Chair of the Governance Team for the last few years. Garth ends his covenant with Trinity Council at the close of this meeting, however, he will still be on a member of a couple of the Council Teams.

**NEW BUSINESS:**

We want to spread the word that The United Church of Canada is 100 years young! We wish to reach out to as many members, former members, all those baptised, confirmed, married at Trinity, ministers, members of Groups, and ministers called to their present vocation within the United Church of Canada as we were their mentors on this journey! We will also require assistance with many aspects, some of which may require some prep time. These will be announced in the coming weeks. Some examples are servers for Full Communion for food preparation.

Thanks to Duncan McKillop for all he does in managing the finances for the Council's finance team, as a member of the Trinity Council and Board of Trustees and his organization of Outreach programs like Feed My Sheep, Food Boxes and Community Meals.

Thanks to all those that work behind the scenes and those who took the time to attend this meeting and show support for the life and work of Trinity United Church Summerside. A member of the Congregation had the following observation: Trinity is a buzz of activity. Since COVID the activity and positive energy is back! Trinity is vibrant, with people stepping up, new people joining in the fellowship and work. We are growing and the need is growing – We will Respond!

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Trinity United Church - Summerside  
2024 Annual Congregational Meeting  
March 9, 2025

Their being no further business, it was moved by Tim Griffen, seconded by Paige Caron, that the meeting be adjourned at 12:05pm. MOTION CARRIED

Rev. Rachel Campbell presented a commissioning.

Submitted by  
Nancy Small, Recording Secretary

Appendices Kept on Google Drive or in Council's Minute Book.

AGM 2024-6 Attendance sheets  
AGM 2024-7 2024 Annual Report  
AGM 2024-8 The Manual 2025

## Trinity Church Council Annual Report

It is an honour to have served as Chair of Council since March 9, 2025, as I attempted to carry on the remarkable leadership role that Kelly d'Agostino demonstrated. At the same time, we elected 3 new members of Council: Mary MacPherson, Kaitlyn Campbell, and Gwyn Richard. During 2025, the council met 9 times, either in person or by Zoom.

As most of you know, I encountered some health issues in June and for the next 6 months was unable to carry out many duties. It is with great appreciation that I thank all those who stepped up and added my responsibilities to their already busy lives. There are many, but in particular, I wish to thank Elaine Burrows for agreeing so often to chair meetings of Council, Nancy Small for always stepping up and solving problems even before they start, and Garth Waite for continuing his role as Chair of Governance, even though that role was to have been shifted to Chair of Council as a trial of a role change. There are, of course many others and I thank Rev. Rachel Campbell for her support during this time.

About 1 year ago, issues regarding safety of staff within the church became more pressing. Cyril Moyse, Chair of Council, Duncan McKillop, Treasurer, John Brennan, Chair of Trustees, Carson Ricketts, Chair of Property Team, Leah Boyle, Chair of Ministry and Personnel Team, and Rev. Rachel Campbell, Coordinating Minister formed an ad hoc security team to deal with the immediate problem and look to prevention. A meeting with our local police department seems to have resolved the immediate online issue, at least for now; new cameras are being installed to assist Joyce and Rachel to identify people seeking entry to the church.

On June 8<sup>th</sup> our congregation celebrated the 100<sup>th</sup> anniversary of the United Church of Canada. It was a great service, and a big thank you goes, of course, to Rev. Rachel, and the worship team, and Louise Elder for the music. During the year your Council sponsored 2 fund raising dinners; many thanks to those who volunteered to help, those who bought tickets, and especially to Duncan McKillop who has an amazing ability to coordinate these events.

The team structure has worked effectively to provide the planning and framework for the myriad of activities that characterize our congregation. We are very fortunate to have the number of people that we have who are willing to bring their skills to the planning and implementation of our many programs in the caring of our immediate congregants and our extended family in other churches and those in need. We owe to our staff a deep debt of gratitude as they are the face of our congregation and represent us in the community. They are truly a remarkable group of people. In addition, we were fortunate to have a summer student, Addison Brazil, who did a lot of work to assist our congregation, and we thank her for that.

Special mention must be made of our remarkable minister Rec. Rachel Campbell. She not only reached the milestone of 10 years as an ordained minister but also received

her interim minister credentials during the year. Last June she was elected Chair-elect of the Fundy St. Lawrence Dawning Waters Region, and so will be taking on the role of Chair this coming year. Many thanks to her for her work, and sincere congratulations.

Please take time to read the reports. The breadth of the influence of the work of our congregation is remarkable. A one-page summary cannot do it justice.

Respectively submitted  
Cyril Moyse, Chair of Council

**Council Membership:**

Cyril Moyse	2026
Duncan McKillop	2026
Nancy Small	2025
Bill Martin	2026
Tim Griffen	2025
Leah Boyle	2026
Elaine Burrows	2026
Carson Ricketts	2025
Elaine Campbell	2025
Elizabeth Karniej	2026
Mary MacPherson	2026
Gwyn Richards	2026
Kaitlyn Campbell	2026

Ex-Officio members

Rev. Rachel Campbell  
John Brennan, Board of Trustees  
Corina Anderson, Student Minister

## Council Teams and Sub-teams - 2025

### **Affirm:**

Chair: Corina Anderson

Members: Joyce Hazard, Kevin Barbour

### **Board of Trustees**

Chair: John Brennan,

Members: Borden Boyles, Ross Campbell, Wayne MacKinnon, David MacFadyen, Duncan McKillop, Ethyllynn Phillips, Charles Schurman

### **Christian Life and Growth:**

Chair: Elaine Campbell

Members: Brenda Fisher, Heidi MacDonald, Glen Birt, Wendy Ozon, Karen MacLean, Superintendent, Rev. Rachel Campbell, Ex-officio

### **Communication Team:**

Chair: Gwyn Richards

Members: Louise Elder, Stephen Gaudet, Joyce Hazard, Joan O'Brien, Olive Moase Peggy Miles, Rev. Rachel Campbell

- a. Sound techs - Keith Small, Bill Martin, Brenda Fisher, Dwight Lockhart, Tim Griffen
- b. Screens - Stephen Gaudet, Glen Birt, Gwyn Richards, Brian MacDonald, Paul Cassie, James MacWilliams
- c. Livestream – Colin Campbell, James MacWilliams, Olive Moase, Glen Birt, Gwyn Richards

### **Faith In Action Team**

Chair: Elizabeth Karniej

Members: Sharon Moyse, Rev. Rachel Campbell, Ex-officio, Barb Gallant, Noelle Goodyear, Daisy Steele, Bev McKay, Gerry Gallant, Pat Day

Subcommittees:

- "Feed My Sheep" Breakfast Program,
- Food Box Program
- Mission and Service
- Congregational Meals

### **Finance Team:**

Chair: Duncan McKillop

Rental Team: Duncan McKillop, Chair, John Brennan, Nancy Small, Joyce Hazard

Fundraising: Duncan McKillop, Nancy Small, Joyce Hazard

### **Governance**

Chairperson: Cyril Moyse

Members: Nancy Small, Secretary of Council, Elaine Burrows, Past Chair of Council, Garth Waite, Olive Moase, Rev. Rachel Campbell

### **Membership**

Chair: Elaine Burrows

Members: Nancy Small, Rev. Rachel Campbell, Ex-officio

### **Ministry & Personnel**

Chair: Leah Boyle

Team Members: Leah Boyle, Darlene Smith, Cathy Pavlik

### **Pastoral Care**

Chair: Mary MacPherson

Members: Elaine Burrows, Rev. Elaine Palmer Harding, Joyce Bridges, Joyce Montgomery, Rev. Rachel Campbell, Ex-Officio, Sheila Cameron

Card Ministry: Sheila Cameron

### **Property Team**

Chair: Carson Ricketts

Members: Pierre Caron, Amand Arsenault, Keith Small, Dwight Lockhart, Duncan McKillop, Treasurer Ex-Officio, Rev. Rachel Campbell, Ex-officio

### **Stewardship**

Interim Chair: Garth Waite

Members: Cyril Moyse, Tim Griffen, Amadia Wedge, Nancy Small (Admin support)

### **Worship Team**

Chair: Nancy Small

Members: Elaine Burrows, Louise Elder, Paige Caron, Lynn Swart, Bill Martin, Rev. Rachel Campbell, Ex-officio

Communion: Nancy Small, Keith Small, Lynn Swart

Chancel: Elaine Burrows

Ushers: Bill Martin

Greeters: Dorothy Gaudet

## Finance Team

The Finance Team was formed in December 2020 to deal with the following Mission Statement:

Financial stewardship is a great responsibility, which God invites us all into as individuals and as a church community. It is a tangible way for us to express our ultimate reliance on God's provision and generosity. The Finance Team is committed to responsible stewardship of our financial resources, which support Trinity United Church's ministry and vision. The Finance team ensures that the finances of Trinity United Church will be managed with integrity and using the best accounting practices, in order to fund leadership, programs and facilities at Trinity.

The Finance Team is getting established and more members will be added during the year. If you have an interest in serving on this team, please contact the Treasurer. Members are Duncan McKillop, Treasurer; Margaret Arsenault, counter; Nancy Small and Joyce Hazard.

### **Finance Report**

My report is completed in early February before the auditor is going to make some year end adjustments. My numbers are preliminary but indicate the general health of the finances of Trinity United Church. The Property Team has been very active over the past couple of years and we are seeing the results in the church. This has been made necessary as no major repairs were done in the church for the previous 20 years. I am predicting that over the next ten years, some major repairs will have to be made.

On January 1, 2025 the balance in the General Fund of the church was -\$7,565.61. On December 31, 2025, the cash was \$27,587.40 . This is a sizable increase in funds as we have received major grants to operate and update the food bank. We have also received additional funds to accredit the Trinity's food bank operation. Trustees have also transferred money to cover the deficit reported in the financial statements.

Total revenue for the year is \$294,588.41 which is \$10,988.41 above budget and \$7,099.90 more than last year. The difference between Income and Expenses is (\$18,046.08). This amount is smaller than originally forecast by \$32,111.62 There was a substantial increase in donations in November (\$24,202) and December (\$25,040). This increase is related to the excellent job that the Stewardship Team did in the fall of 2024. Congratulations and thank you to them.

The Expenses to date are \$312,634.49 which is \$21,123.21 smaller than the budget for the year. Areas are over budget – Computer Expense, Kitchen Expense, Annual Maintenance and Rental Expense. Utilities were below budget by \$5,077.52 despite general Utility costs rising by approximately 6 per cent. The heat pumps are proving to be very effective in reducing Utility charges. Boilers were turned on part way through January and were turned off at the beginning of April. Using the boilers dramatically increases utility costs. I estimate that they have saved us over \$18,000 in the last year.

This was a combined effort due to the work of the Property Team and the Trustees. Discussion is taking place to add another heat pump by the Main Office entryway.

Total rental income was \$55,523.20 which was more than \$5,500 over budget. Fundraising was \$14,769.30 which is more than \$5,000 more than the previous year. Congregational gifts were \$194,824.14 which is \$5,082.96 more than last year.

Thank you to Joyce Hazard for her expertise and grace in conducting her work on behalf of the Finance Team. Thank you to Nancy Small for her expertise and accounting knowledge. We are still taking advantage of Nancy's expertise – she couldn't have retired at a better time as far as we are concerned. Thank you to Marg Arsenault for assisting in entering weekly contribution information and helping with the administration of the church.

In conclusion, we thank everyone for their generosity. We are operating an enterprise that is meeting the needs of many people in our congregation and the wider community. If you have any questions or would like more information about the financial reports, please do not hesitate to contact me at (902) 439-8060.

Respectfully submitted,  
Duncan McKillop, Treasurer

### **Donating to Trinity**

There are several ways that you can provide financial support to Trinity.

There is the traditional offering using envelopes. Many members choose to make regular donations automatically from their bank accounts by Pre-Authorized Remittance (PAR) which provides continuous support to the financial commitments of Trinity. If you wish to be assigned a box of envelopes or you wish to sign up for PAR, there is information at the back of the church or you can contact the office. A receipt for Income Tax Purposes will be issued by Trinity.

Regardless of how you wish to donate, there are various funds that you can donate to. Unless you have notified the office of what fund you wish your donation to go to then it will go to the Local Fund. Your choice of fund can be changed at any time. If you use envelopes, then check off the appropriate box, and if you are on PAR, then contact the office to indicate where your donation should go.

- General Fund – 95% goes to Trinity programs and 5% goes to Mission and Service
- Local – 100% is used for Trinity programs
- Mission and Service – 100% goes to the work of The United Church of Canada across the country and around the world
- Capital Fund – money for future renovations and major repairs
- Other – specify the program that you would like to support

**Trinity United Church  
Budget 2025**

<b>Income</b>	<b>2025 Actual</b>	<b>2026 Budget</b>
<b>Congregational Givings</b>		
General	\$113,411.00	\$117,000.00
Church Envelopes	\$133.00	\$100.00
Local Fund	\$70,905.20	\$80,000.00
Website & United Way	\$1,067.88	\$3,000.00
Congregational Givings	\$185,517.08	\$200,100.00
Loose Offering	\$5,307.06	\$5,500.00
Congregational Givings	<b>\$190,824.14</b>	<b>\$205,600.00</b>
<b>Organization Income</b>		
Board of Trustees	\$13,130.22	\$20,000.00
Trustees Fund Assistance	\$5,862.00	\$0.00
UCW	\$4,000.00	\$1,600.00
<b>Rental Income</b>	<b>\$55,523.20</b>	<b>\$55,000.00</b>
<b>Grants</b>		
Summer Student Job	\$5,324.80	
<b>Christian Life and Growth</b>		
Junior Youth	\$0.00	\$200.00
Junior Church	\$533.80	\$200.00
Other CL&G	\$1,475.85	\$1,500.00
<b>Fundraisers</b>		
Board Fundraisers	\$14,589.30	\$10,000.00
Other Fundraisers	\$0.00	\$1,000.00
Handbell Refurbishment	\$1,038.29	\$0.00
<b>Misc. Income</b>		
Affirming Ministry	\$180.00	\$0.00
Wedding	\$2,578.05	\$1,000.00
Other	\$165.76	\$500.00
Organization Income	<b>\$104,401.27</b>	<b>\$91,000.00</b>
<b>Total Income</b>	<b>\$295,225.41</b>	<b>\$296,600.00</b>
<b>Expenses</b>		
<b>Salaries and Benefits</b>		
Salaries	\$163,430.77	\$173,236.42
Pulpit Supply	\$1,408.00	\$1,600.00

Vacation Pay	\$2,734.79	\$2,946.92
Sundry Human Resource	\$876.31	\$500.00
Student Minister		\$6,200.00
<b>Salaries</b>	<b>\$168,449.87</b>	<b>\$184,483.34</b>
<b>Allowances</b>		
Travel Allowance	\$2,213.29	\$2,400.00
Telephone Allowance	\$1,300.00	\$1,300.00
Education and Learning (Minister)	\$3,673.97	\$2,400.00
Education and Learning (other)	\$1,281.32	\$1,500.00
<b>Allowances</b>	<b>\$8,468.58</b>	<b>\$7,600.00</b>
<b>Benefits</b>		
Canada Pension Plan	\$6,698.49	\$7,350.00
Employment Insurance	\$3,467.99	\$3,895.35
Pension	\$6,758.18	\$7,096.06
Restorative Care Plan	\$1,013.74	\$1,056.32
Indemnity Insurance	\$105.04	\$150.00
Benefits Plan	\$6,255.08	\$6,917.54
Worker's Compensation	\$240.69	\$350.00
<b>Benefits</b>	<b>\$24,539.21</b>	<b>\$26,815.27</b>
<b>Salaries &amp; Benefits Total</b>	<b>\$201,457.66</b>	<b>\$218,898.61</b>
<b>Administration</b>		
Office Supplies	\$1,924.35	\$2,200.00
Bank/Payroll charges	\$2,570.37	\$2,000.00
Photocopying/Printing	\$6,246.04	\$6,500.00
Telecommunications	\$3,232.15	\$3,400.00
Computer Expense	\$2,139.03	\$800.00
UCC Assessment	\$14,300.00	\$15,000.00
Professional Services	\$4,998.75	\$5,500.00
<b>Administration</b>	<b>\$35,410.69</b>	<b>\$35,400.00</b>
<b>Church Building</b>		
Utilities	\$26,992.48	\$32,000.00
Janitorial	\$2,625.96	\$3,000.00
Property-Main Capital	\$0.00	\$5,000.00
Property Repairs	\$4,552.89	\$12,000.00
Annual Maintenance	\$18,236.49	\$14,000.00
Rental Expense	\$4,107.97	\$3,500.00
<b>Church Building</b>	<b>\$56,515.79</b>	<b>\$69,500.00</b>
<b>Christian Life and Growth</b>		
Junior Church	\$410.51	\$500.00

Recognitions	\$1,283.91	\$800.00
Misc Christian Dev.	\$370.40	\$400.00
Junior Youth	\$91.93	\$200.00
<b>Christian Development</b>	<b>\$2,156.75</b>	<b>\$1,900.00</b>
<b>Fundraising</b>		
Council Fundraising	\$3.00	\$200.00
CL & G Fundraising	\$320.00	\$200.00
<b>Committees &amp; Other</b>		
100 <sup>th</sup> Anniversary Event	\$961.65	\$0.00
Pastoral Care Team	\$60.80	\$100.00
Church Worship	\$1,216.65	\$3,000.00
Communications	\$543.01	\$1,500.00
Music & Choir	\$1,316.89	\$2,000.00
Trinity Council	\$75.24	\$500.00
Handbell Refurbishment	\$4,165.52	\$0.00
Stewardship Team	\$0.00	\$200.00
Kitchen Expense	\$1,714.13	\$700.00
Wedding	\$1,803.05	\$500.00
Contribution Envelopes	\$0.00	\$200.00
<b>Committees &amp; Other</b>	<b>\$11,856.94</b>	<b>\$8,600.00</b>
<b>Allocated to M&amp;S</b>	<b>\$5,551.16</b>	<b>\$5,600.00</b>
<b>Total Expenses</b>	<b>\$313,271.99</b>	<b>\$339,898.61</b>
<b>Operating Deficit</b>	<b>-\$18,046.58</b>	<b>-\$43,298.61</b>

## Mission & Service Report

Our M&S contributions go toward improving the lives of people around the globe, whether it be in education, food supplies, shelter and refuge or health care. "For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me." (Matthew 25:35-36)

In 2025 congregational givings for M&S were: \$29,225.37

Designated	\$20,616.00
5% of General Fund	\$5,551.16
UCW	\$1,000.00
Trustees	\$2,058.21

"[ . . . ] I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me". (Matthew 25:40)

Respectfully submitted,  
Sharon Moyse

## Archives Report

The archives work is on-going. Over the past year we have received some donations of pictures, books, and other small items. These items help us to remember our past. For the 100<sup>th</sup> anniversary service in June, a number of items were brought upstairs to be put on display. There were pictures, scrapbooks, books, and many other items which filled two tables and the front counter.

I went through a number of binders and boxes over the year. Some of the material could not go for paper recycling so it was boxed up and dropped off at the United Church archives in Sackville. A shredding truck comes once a year and shreds material from United Churches in the Maritimes that is not relevant anymore or might contain sensitive information.

The summer student, Addison Brazil did some sorting and organizing of some materials in the archives room.

If you were secretary of a team/committee and still have the minutes, they can be left in the archives room. I am still looking for a 1980 annual report – I know that is 46 years ago – but someone may have one tucked away somewhere.

Doing archives work is always interesting – as there is always lots to learn about Trinity's history. So keep the material coming in.

Elaine Burrows

## United Church Women (UCW)

The Trinity United Church Women continue to meet in Christian witness, study, fellowship, and service.

Our numbers are small, but with the help of many individuals in the community of faith, we are able to accomplish a lot during a year.

Our group was sad to lose two long-time faithful members this year. Katie Denman in January and Diane Hamilton in March.

The UCW led the April 06 and July 27 services this year.

The UCW continues to meet monthly for meetings except for July, August and December. We have been meeting on the second Tuesday afternoon, but switched this fall to meeting on the second Wednesday afternoon in the boardroom downstairs. Meetings include a devotion, minutes, new business and some planning for future events.

Trinity UCW members organized a fall gathering for 50 UCW members across PEI on Saturday October 4<sup>th</sup>. Louise Elder, musical director at TUC led the group with some hymn singing followed by a worship led by Elaine Burrows. Louise then introduced the group to several new hymns from the new music resource: "Then Shall We Sing." Corina Bolo from Northport, PEI had a presentation entitled "Lessons from Elephants." A soup, biscuit and apple crisp lunch followed. In the afternoon, Ann Piper (vice-president of Maritime UCW) and Myra Thiemann (secretary of MUCW) gave updates from MUCW and the national UCW meeting held in September in Toronto. The event wrapped up around 1:30 p.m.

Members and friends continue to go out to lunch monthly year-round trying out restaurants close at hand during the winter months, and wandering further afield during the spring/summer/and fall months. It is an opportunity to get to know each other better. We went Jan. & April to West End Bar & Grill; In Feb. it stormed; In March, we went to Gentleman Jim's while in May, it was Five Eleven West. In June, we were off to the Sou West Restaurant in New London while July we went to Chez Yvonne in Cavendish followed by another trip to Cavendish to the Turkey Tavern in August. In September we went west to the O'Leary Potato museum restaurant. In November, we hosted a funeral reception that day. In December we ate at the Shipyard Restaurant in Summerside. Thank you to Dorothy Gaudet who looks after winter reservations while Joyce Bridges looks after summer reservations.

Breakfast continues on Wednesday mornings at the Waterfront Cafe. There is room at the table for more people.

Sharon Moyse and Elaine Burrows are both on the Maritime UCW executive who meet by zoom and in-person. Both attended the MUCW annual meeting held at Bedford United Church, NS last April. Elaine Burrows is the Maritime UCW representative on the Fundy St. Lawrence Dawning Waters Regional Council executive who meet three times a year by zoom with one in-person meeting in the fall along with attending the annual meetings on zoom or in-person.

We continue to do a lot around hospitality, outreach and fellowship as noted in the following report.

The following is a list of activities organized by the UCW in 2025:

### **Funerals and “Celebration of Life” Receptions**

During the year we provided receptions for funeral and/or celebrations of life for the following departed:

- Ethel Kathleen (Katie) Denman
- Ernest Murphy
- Diane Hamilton
- Claude Allen
- Donna McNally
- Elaine Leard
- Francis (Fran) Noye
- Stephen Zarvie
- Arnold Campbell
- Rev Ian MacDonald

### **Easter Sunday breakfast**

April 20 - Following the early church service on Easter Sunday, we prepared and hosted a breakfast with 25 people in attendance.

### **United Church of Canada, 100<sup>th</sup> Anniversary**

June 8 - Trinity United Church Women planned and organized refreshments served after the service, both in the Welcome Centre and in the auditorium. Food was prepared for 300 people. Numerous individuals assisted the UCW by preparing and serving food, assisting with cleanup, and contributing food donations.

### **Berwick Cookie Cottage**

It was PEI's turn to provide cookies to the United Church camp in Berwick. Trinity UCW provided 30 doz. cookies. Trinity United church was a drop off for cookies from other churches in our area and so we made the necessary arrangements to get the cookies delivered to Berwick.

### **Refreshments – Adult/Senior Vacation Bible School**

Aug. 27, 28 and 29 – The UCW provided refreshments for the breaks during the Adult/Senior Vacation Bible School.

### **Coffee and Conversation**

Together with the Pastoral team, we helped host the Coffee and Conversation after the church service on Sept 21 providing strawberry shortcake and other refreshments.

### **UCW FALL Rally**

Trinity UCW hosted the PEI UCW Fall Rally on Oct 4. As part of the rally, we prepared refreshments and a lunch for the attendees.

We continue to do a lot around hospitality, outreach and fellowship as noted in the following report.

The following is a list of activities organized by the UCW in 2025:

### **Funerals and “Celebration of Life” Receptions**

During the year we provided receptions for funeral and/or celebrations of life for the following departed:

- Ethel Kathleen (Katie) Denman
- Ernest Murphy
- Diane Hamilton
- Claude Allen
- Donna McNally
- Elaine Leard
- Francis (Fran) Noye
- Stephen Zarvie
- Arnold Campbell
- Rev Ian MacDonald

### **Easter Sunday breakfast**

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Trinity United Church Women  
Financial Report 2025

Opening Balance \$ 5,285.26

Receipts:

Offering	\$ 599.00	
Fellowship of least Coin	26.70	
Interest	85.33	
Donations	600.00	
Trinity Account	1,780.00	
PEI Event	788.00	
Catering	3,745.00	
	7,624.03	7,624.03

12,909.29

Expenses:

Dues	\$ 60.00	
Literature	10.00	
Coldest Night of the Year	100.00	
Sleepers (PCH)	44.10	
TOSH Safe Grad	100.00	
PEI Event	775.21	
Lights for Life	200.00	
Feed my Sheep	200.00	
Camp Abegweit	200.00	
TUC Local	3,000.00	
TUC M&S	1,000.00	
Memorial Poinsetta	14.65	
Fellowship of Least Coin	30.00	
Food & Kitchen	1,644.66	
Bank Charges	18.00	
	7,396.62	7,396.62

Closing Balance \$ 5,512.67

PEI Event:	
Speaker	200.00
Music	200.00
Sound	100.00
Slides	25.00
Food	250.21
	775.21

Respectfully submitted,  
Sharon Moyse, Treasurer

## Governance Team 2025

**Chairperson (Acting):** Garth Waite

**Members:** Elaine Burrows, Nancy Small, Cyril Moyse, Olive Moase, Rev. Rachel Campbell.

The Governance Team is a standing Committee under the Trinity United Church Council. The purpose of this Team is to support Council in all areas related to effective governance. Responsibilities include:

- Develop, implement and coordinate the Council Policy Governance Framework and Policy Manual;
- Update and implement Policy Monitoring processes to ensure policy compliance;
- Design and guide Congregational mission, vision and long-term planning processes;
- Ensure effective recruitment of Council members; and
- In collaboration with Council members, develop and coordinate an annual development plan for Council.

The Governance Team met five times in 2025. During this period, the group focused on the following areas, namely:

- 1) **Council Policy Manual.** The Council Policy Framework was finalized in 2019.
  - a) During 2025, the Policy and Operational Procedure Manual was reviewed and updated. The table of contents and templates were updated and standardized, and the manual was made available in an electronic format for easy access by Council and the Coordinating Minister.
  - b) Council Policies related to governance processes and Council Member / Officer roles were reviewed and updated.
  - c) During 2025, the Governance team assisted the Pastoral Care Team in updating the "Duty of Care" Policy and preparing the "Duty of Care for Vulnerable Adults" Procedure.
- 2) **Policy Compliance Review.**
  - a) Policies are reviewed according to their review schedule to ensure operational compliance and to identify points which need to be updated.
  - b) **Coordinating Minister Evaluation.** Under its Policies, Council is required to complete an annual evaluation of the Coordinating Minister. This is one of the most important roles of the Council. The evaluation was conducted in March 2025.
- 3) **Planning.** The Governance Team coordinates regular Council planning meetings to review the congregational mission and vision and identify annual priorities.
- 4) **Council recruitment.** The Governance Team prepares a nominations report each year for submission to the Annual General Meeting for Congregational decision, and activity assists Council in filling Council roles if vacancies arise during the year.
- 5) **Annual Plan.** The Governance Team prepares an annual agenda which sets out Council governance and development activities for the year.

Respectfully submitted,  
Garth Waite, Chair (Acting)

## Stewardship Team 2025

Members: Tim Griffen, Cyril Moyse, Garth Waite, Nancy Small, Amadia Wedge, and Addison Brazil.

The Stewardship Team is a Team of Council. The team was established in the fall of 2023.

### **Highlights of the Year**

#### ***Easter Change Challenge***

The Stewardship Team ran an Easter Change Challenge during the 2025 Lenten season. Through this challenge, congregational members were invited to contribute their spare change for positive change. A total of \$2048.20 was raised for the Trinity Food Box Program.

Thank you again to the congregation for your participation in the Easter Change Challenge!

#### ***Century Club***

The Stewardship Team launched the Century Club Program to celebrate the 100<sup>th</sup> Anniversary of the United Church of Canada. The purpose of this Program is to recognize people who have been actively involved in Trinity United Church and / or other congregations of the UCC for an extended period of time. Eligible candidates for the Century Club will be those active members of Trinity whose age combined with their length of time as members of Trinity United Church or other UCC congregations totals 100. During the first year the Program began by recognizing those with the highest total years (age and time as a TUC / UCC member).

#### 2025 Century Club Recipients

- Phyllis Baglole
- Layton Schurman
- Anne Murphy
- Alex Campbell
- Brad Clark
- Lois Mollins
- Ellsworth Campbell
- Charlene Campbell

#### ***Next Stewardship Campaign***

During 2025, the Team led a Stewardship Campaign with the theme “**Let us be “Bold in our Offering” whether it is financial, time or talent.** The next stewardship campaign is scheduled for 2027.

Respectfully submitted,  
Garth Waite

## Ministry and Personnel (M & P)

Members: Leah Boyle (Chair), Cathy Pavlik, and Darlene Smith

The Ministry and Personnel Team act under the guidelines of the Manual of the United Church of Canada (B.7.8.5) and with use of the United Church document The Ministry and Personnel Committees: Policy, Procedures and Practices. In consultation and collaboration with the Co-ordinating Minister, Rev. Rachel Campbell, and on behalf of the Church Council, the Ministry and Personnel team have three distinct roles: 1) consultative and supportive role 2) healthy relationships role and 3) supervisory role.

In 2025 we had a full complement of regular staff at Trinity:

- Rev Rachel Campbell, Coordinating Minister
- Joyce Hazard, Administrative Assistant
- Louise Elder, Music Director
- Amand Arsenault, Custodian
- Peggy Miles, Communication Coordinator
- Karen MacLean, Superintendent Junior Church and Youth Programs

We also had the following students:

- Corina Anderson, student minister with the Atlantic School of Theology
- Addison Brazil, summer student

Back-up to the staff:

- Nancy Small (administrative assistant back-up)
- Keith Small and Majnu "Mark" Mani (custodian back-ups)

Office Volunteer:

- Marg Arsenault (offering counter)

To support staff, each regular staff member is assigned a member of the M & P as a liaison. In addition to offering support, this practice creates channels for communication and fosters relationship-building.

M & P has the authority to recommend action items to Council that impact Trinity and in particular staff. The following recommendations proposed by M & P this year received approval by Council:

- Placement of Corina Anderson at Trinity to complete her second year of student minister studies.
- Renew the Superintendent of Junior Church and Youth Programs position for the period Sept 2025 to June 2026.
- Reduced summer office hours.
- Find an additional back up to the custodian.
- Receive approval for staff training.
  - for all staff - First Aid/CPR Course and Mental Health First Aid Course
  - for the custodian, WHMIS

During the year, the Ministry and Personnel team

- Conducted interviews with the Co-ordinating Minister for the position of a summer student.
- Signed a new contract with Karen MacLean for the 2025-2026 position of Superintendent of Junior Church and Youth Program.
- Documented for Council approval, the Terms of Reference for Ministry and Personnel.
- Collaborated with council and trustees on security issues.
- Reviewed and made recommendation for updates to the Working Alone Policy.
- Filled the role for an added back up custodian position.
- Reviewed and approved the Co-ordinating Ministers 1) requests for leave during the 2025 year and 2) the request for leave for the full 2026 calendar year.
- Reviewed and responded to staff year end assessments prepared by the Co-ordinating minister for each regular staff member.
- Explored various ministerial models that could be applied to Trinity including making Trinity a learning site for student ministers. Results of the research will be presented to Council in the new year.

The Ministry and Personnel team realize the importance of liaison with the congregation. We hold all comments confidential and work for the betterment of the church.

The staff at Trinity play a vital role in the life and work of Trinity. Each staff member brings their unique talents and energy to fulfill the mission of Trinity United Church Summerside, and we thank each and every one of you for your work and dedication.

Respectfully submitted on behalf of the M & P team,

Leah Boyle, chair

## Property Team

### Team Membership

Carson Ricketts - Chairperson, Pierre Caron - Recording Secretary, Rev. Rachel Campbell, Keith Small, Dwight Lockhart, Amand Arsenault, Jackie Ellis.

### Accomplishments and highlights this year:

- 1) Renovations were completed in the Real Us lounge consisting of painting walls, removing existing carpet, replacing with new carpet tiles, new vinyl base and new window curtains.
- 2) Water taps were replaced in the custodian closet and in the kitchen.
- 3) Pierre renovated the AA door in the downstairs and is in the process of replacing the glass in the exterior door.
- 4) There is an ongoing issue of water pooling outside the AA entrance. MacIsaac Backhoeing were contacted and, in the spring, will lift a portion of sidewalk and install a pipe connected to the downspout for water to flow under the sidewalk.
- 5) The flat roof above the kitchen has been replaced and repairs were made to the ceiling in the kitchen.
- 6) The vinyl siding was pressure washed in the main entrance and also the parking entrance and the park entrance and this will need to be done on an annual basis.
- 7) The new heat pumps are working very well so well that the furnace was only turned on for the months of January and February. We are also looking into purchasing two new heat pumps one for the administration office and one for the main entrance outside the main office.
- 8) A new vacuum cleaner was purchased for the custodians by Pierre and thank-you Pierre for this much needed purchase.
- 9) Renovations were completed on the ladies washroom on the second floor which included painting the ceiling, walls, removing the toilet partitions then installing new vinyl plank flooring and replacement of the vinyl base.
- 10) The vinyl flooring on the second floor was stripped and waxed. This was done on a long weekend and consisted of scrubbing, edging neutralizing and sealing with a minimum of three coats of wax.
- 11) All the heat pumps were deep cleaned in the fall, and this will have to be done as a maintenance item on a yearly basis.

12) There has been an ongoing issue of security around the church property. we did get quotes for a camera system and also the electrical portion, but this item came in well above budget. Pierre has taken on this project and is in the process of purchasing cameras for all entrances and outside Rev. Rachel's office. This project will be ongoing in the new year and will provide security around the church when completed.

13) There has been an ongoing issue of sanitary wipes clogging the lift pump on the first floor. This has been ongoing for several months now, but we can't identify who is causing the problem even though all bathrooms clearly state that no sanitary napkins or wipes or any foreign objects are to be flushed down the sewer system. Barry Howatt our plumber has priced a new lift pump with additional cutting blades and Barry has indicated to us that this will solve our problem. Our fingers are crossed.

Items to be accomplished in 2026 and beyond.

1) Renovate the second bathroom on the second floor

2) Complete the wall in the Real Us area.

3) The hip roof above the auditorium will need to be replaced with metal roofing but this is a long-term item and will be monitored on an annual basis.

4) Renovate the kitchen with new painting of walls and cupboards and replacing the flooring.

5) Currently we have engaged a carpenter to renovate the food box room and also pain the interior walls in the hallways on the first and second floors.

6) Another long-term item is to have the furnaces replaced as they have long exceeded their life span.

These are just a number of items that have been addressed and the property team will be diligent in undertaking any repairs and maintenance included in our charter.

Respectively Submitted

Carson Ricketts Chairperson

## Communication Team Annual Report for Year 2025

Membership – In 2025, the eight members of the Communications Team included Rev. Rachel Campbell (Co-ordinating Minister; ex-officio), Gwyn Richards (Chair), Louise Elder (Music Director), Stephen Gaudet (Audio Video Coordinator), Olive Moase (ex-officio), Joyce Hazard (Administrative Assistant), Joan O'Brien (Coordinator of Web Page Bulletin) and Peggy Miles (Communications Coordinator).

Highlight – Having been established in 2020 to facilitate communication when PEI was closed down due to COVID-19 the Communications Team has now arrived at a steady state (as steady as can be expected!).

Audio Video Volunteers – Stephen Gaudet supervised the three audio video teams. The Sound Team included Brenda Fisher, Tim Griffen, Dwight Lockhart, Bill Martin and Keith Small (Coordinator). The Livestream Team included Glen Birt, Colin Campbell, James MacWilliams, Olive Moase and Gwyn Richards (Coordinator). The Screens Team included Paul Cassie, Stephen Gaudet (Coordinator), Brian MacDonald and Gwyn Richards. In September, we added two High School students to the tech booth. Everett Caron has trained in the livestream and Oliver MacWilliams has cross trained in Livestream and Screens.

Activities – The main Communications Team activities in 2025 included:

- Virtual Trinity involving all volunteers September to June and Sound volunteers all months;
- Four Team meetings (March 2, May 4, September 14, November 23).

- Upgrade to the software used for the screens (EasyWorship)

- \* Stephen and Gwyn reported glitching on screens in sanctuary but not livestream. Stephen did some troubleshooting and installed a battery backup for the screens computer. This seems to have decreased the glitch, but it is still present from time to time. It was noted that the projectors are getting old (about 10-12 years ago) however at this time, they seem to continue to function.

- \* The Trinity website saw it's share of complications this year. Stephen put a lot of time into getting it back to a functional state and we looked at the possibility of to rebuild the site from scratch or hire someone. The information on our website was public anyway so there was no need to be concerned about private information. Our website has been used really well to this point especially by our youth. The Google Drive issue and the website happened around the same time. We have a very safe password now.

Everyone on the team has access to the google drive. If the google drive system doesn't recognize a login, it will shut down and a new password will need to be set. The team decided to gift Stephen a \$100 gift card as a thank you for all the time he put into this issue, even while on holidays.

Summary –After five years of dedicated service, the Communications Team remains committed to ensuring that our virtual worship experience is available every week for those unable to attend in person. The team also strives to keep the congregation informed about upcoming events and services through our website and social media platforms. We extend our sincere gratitude to all church members for their continued encouragement and support throughout 2025.

Respectively submitted,  
Gwyn Richards, Chair

#### Pastoral Care Team

The Pastoral Care Team provides support upon request from Rev. Rachel. This consists of follow-up phone calls and connection through mailed "thinking of you", "get well " cards. Congregants 80 years plus receive personalized birthday cards. Daily Bread devotionals are delivered to the Senior Care Homes.

Monthly meetings provide an opportunity to review and update visitation and birthday lists and to check in with one another the needs of the congregants. This is communicated with Rev. Rachel with a monthly report.

Our Duty of Care Protocol for vulnerable persons is being completed with the assistance of Garth Waite. This will enable us to initiate a Friendly Visitor's Program, matching selected volunteers with senior congregants who would benefit from twice monthly ongoing friendly visits. This will require monthly Team oversight for participants.

We have enjoyed connecting with the congregation during monthly Coffee and Conversation, Monday Senior Games Gatherings, and the sharing of scriptural greeting cards following special services: (Valentine's, Easter, Thanksgiving, and Christmas).

We remind the congregation that you are welcomed to access the Appreciation Station in the Sanctuary Entrance for greeting supplies. Share a thought of encouragement, gratitude, or celebration with a friend.

Submitted Respectfully,  
Pastoral Care Team

Rev. Elaine Palmer Harding, Elaine Burrows, Joyce Montgomery, Joyce Bridges, Sheila Cameron, Mary MacPherson (Team Chair).

## Faith in Action Team Report

Membership: Rev. Rachel Campell (Co-ordinating Minister; ex-officio)\_Beth Karniej (Chair), Sharon Moyse, Pat Day, Barb Gallant, Gerry Gallant, Bev McKay, Noelle Goodyear

The Faith in Action Team meets on the second Tuesday of the month, September to June

*On behalf of the Trinity United Church Council, the purpose of the Faith in Action team is to respond directly to the needs of people in our Church and Community through direct action.*

The Trinity United Church Summerside Food Security Programs include the Food Box Program, Feed My Sheep Breakfasts, Community/Seniors Meals and the Christmas Celebration Breakfast

The Faith in Action Team received a grant from Food Banks Canada/PEI Food Banks to hire a person to write the Standards of Excellence to achieve accreditation for the Trinity United Church Summerside Food Bank with a completion goal of end of March 2026.

Additional grants received in 2025 include:

Walmart Grant for Food Boxes, Feed Summerside, City of Summerside, Food Banks Canada, PSAC Social Justice Fund, Upper Room fresh food for kids (summer), Senior Community Meals, Community Food Fund, Fundy St. Lawrence Dawning Waters Region Silver Falls Memorial Fund. Much gratitude to Duncan McKillop, Treasurer, for procuring these grants and to Joyce Hazard for administrative expertise.

Through generous donations from the Trinity United Church congregation and terrific donations of food and funds from the Summerside community, the Faith in Action Team along with dedicated volunteers provided the following food security activities:

- Food Box pick up Tuesdays from 10am to 1pm and Thursdays 12pm to 3pm year round.
- 399 Food Boxes picked up by individuals and families.
- 8 Helping Hampers provided to women and children transitioning from LifeHouse Shelter to supportive housing.
- Over 1,000 hot breakfasts served to guests every 2nd and 4th Saturdays year round
- 529 Seniors' meals and Feed My Sheep guests either were picked up or had delivered by volunteers; January 18th, 2025, 157 meals; April 26th, 2025, 183 meals; November 29th 2025, 143 meals. Additionally, Trinity Church fundraiser meals on February 15th, 2025, and November 1st, 2025, included 46 meals for vulnerable folks in the community.
- 37 guests received and chose gifts for others at the Christmas Celebration Breakfast on December 13th, 2025. Gratitude extends to Heather Johnston and her team for communicating, promoting, shopping and collecting items for this joyous time.

Faith in Action Team members participated in the Coldest Night of the Year on February 22<sup>nd</sup>, 2025, with Beth Karniej as Captain for The Walking Robins Trinity United Church Summerside. A total of just over \$4,000. was raised which secured 5<sup>th</sup> place out of 48 Summerside teams who walked to raise funds for LifeHouse Women and Children Emergency Shelter.

On July 6<sup>th</sup>, 2025, the Faith in Action Team led the Sunday Service with the theme based on the scripture from John 15: verse 5 "*I am the Vine, You are the Branches*" with guest musician, Joyce Hazard, accompanied by Louise Elder.

Team members joined the Summerside and Area Christian Council LOVE Summerside Community Event on July 12<sup>th</sup>, 2025, provided and served delicious toppings for the LOVE Summerside Pancake Breakfast at Veteran's Memorial Park. Thank you, Rev. Rachel, for your monthly reports from the Christian Council in 2025.

A joint fundraiser with Trinity United Church Women "Gifts in a Jar" of soup and cookie mixes successfully raised \$823.70 at a soup luncheon after the service on December 14<sup>th</sup>, 2025, to support the Food Security Programs at Trinity United Church. Great teamwork with TUCW will continue for events in 2026.

Trinity United Church Summerside decorated and installed a Christmas Tree with a Food Bank theme to the Andrews Senior Care "Light Up Our Lives" annual Christmas tree display and food drive. The Trinity Food Bank is the fortunate recipient of the community food donations.

Mission & Service Stories are shared each Sunday to include the United Church Canada's valuable mission work locally, nationally and globally.

The Faith in Action Team is tremendously thankful for the extensive hours of volunteer work, ongoing and integral administration support, the Treasurer's expertise, the Custodial staff's energy, the Church Council Teams' support, and the leadership and guidance of Rev. Rachel Campbell.

Respectfully submitted,

Beth Karniej Team Chair

## Worship Team Report

Members of Team: Nancy Small, Chair; Rev. Rachel Campbell, Coordinating Minister; Louise Elder, Director of Music; Elaine Burrows, Chancel care; Bill Martin, Head Usher; members at large – Paige Caron and during the year we welcomed Lynn Swart.

The Worship Team had a busy year! We had many Sundays with guest service leaders so that Rev. Rachel could have her vacation (2024 & 2025), study leave and Sundays she is not required to lead the service her call. Many thanks to those who lead the service on these dates, sometimes more than once: Corina Anderson, Student Minister; Elaine Burrows; Rev. Dr. Andrew Richardson; Faith in Action Team; Louise Elder; Parker Murray, Rev. Elaine Palmer-Harding; The Pastoral Care Team, The Choir, and the various members of the worship Team.

Other highlights of worship were:

- Various events celebrating the 100<sup>th</sup> Anniversary of the United Church of Canada, including the service and Coffee and Conversation following the church service:
- Thanks to Karen MacLean, Superintendent, for her work in recruiting and scheduling readers for the Spark Bible readings each Sunday.
- The Century Club commenced with members being installed during the year. Thank you to the Stewardship Team for their vision and work on this project.
- Monthly services at the Community Care Homes and Holy Communion at each site at Easter and Christmas.
- Ash Wednesday Service, special thanks to Joyce Hazard for preparing the ashes for the service.
- the sharing of Maundy Thursday and Good Friday services with the Summerside Presbyterian Church, their worship team and the combined choirs under direction of Ruth Ann Read Clay and Louise Elder.
- Confirmation was held for both youth and adults.
- Transfer of Membership during the year.
- Holy Baptism, names provided by the Worship Team.
- Greeter coordination under the leadership of Dorothy Gaudet and during Dorothy's Summer break Hannah Collicutt, who we thank for their diligence and hard work.
- Remembrance Day Service with the Royal Canadian Legion as the honor guard, laying of wreath as well as guest trumpeter, Daisy Stewart.

- Ushered and greeted for Spook Organa by the PEI Royal Canadian College of Organists, and The Community Carol Sing both sponsored by the Trinity Choir; and
- The meaningful Lent and Advent services.

Other projects completed by the Worship Team were; completion and sharing of a Funeral Plan; Scheduling dates for monthly takeaways and newsletters (big thanks to Joyce Hazard, Admin Assistant, and Peggy Miles, Communications Coordinator); approved wedding requests both at Trinity and offsite; received and blessed donated Prayer shawls; changed “announcements” to “Faithful Reminders” and moved in order of service; reviewed and revised rates for Weddings; prepared 2026 Team Budget request; and received a donation of flameless candles for the pew stands to be used by and at discretion of the worship team within the Sanctuary of Trinity United Church, Summerside.

We are blessed to have Corina Anderson as a student minister at Trinity. We hope the sharing of the church, its history, its people, its outreach out into the community and the sharing of our stories of this church and our personal Christian journeys will assist her in her studies and into her future as a Minister.

The Worship Team thanks Rev. Rachel Campbell and Louise Elder for their work in preparing and providing the worship services each Sunday. To the many volunteers including but not limited to, the choirs, the readers, the tech team, the greeters, and most importantly you, the family of Trinity’s Community of Faith, thank you for your support to the Worship Team and Trinity Council.

As we journey through another year of Easter and Christmas, may we do so with a smile on our face, a lilt in our step and a knowledge that Jesus loves us and is always with us.

Respectfully submitted

Nancy Small, Chair

## Christian Life & Growth Team

The Christian Life & Growth Team is responsible for programming which cultivates, builds, and supports Christian life and growth for children, youth, families, and the overall congregation. Throughout 2025 the team has focused its work on supporting the Junior Church and Junior Youth Programming.

Junior Church & Junior Youth Group: This was a major focus area in 2025. The position of a Junior Church Sunday School Superintendent filled by Karen MacLean together with dedicated volunteer leaders enabled us to provide and grow programming for 3 different age groups on Sunday mornings (3-6 yrs, 7-10yrs and 11-15 yrs). These programs use the Spark Bible curriculum that follow the lectionary lessons each week. The CG&L Team hosted several fundraisers during the year including the Shrove Tuesday Pancake Supper in March 2025 and an afternoon concert "North meets South" in September 2025 to offset program expenses.

In August 2025 Rev Rachel coordinated and led a very successful summer vacation bible school supported by CL&G and Trinity United's summer student Addison Brazil.

A highlight of the 2025 fall programming was an enthusiastic presentation of THE HOLY FAMILY on Dec 14 during the morning worship service. The Junior Church, Junior Youth group and all the leaders worked hard on this presentation and were met with enthusiasm and appreciation from the congregation.

We are encouraged by the attendance of youth and young families during Sunday worship. Youth are also taking part in worship services, greeting at the doors, running the screens/livestream for worship, volunteering in Junior Church and Youth groups, assisting with fundraisers, congregational and community events and other areas of church ministry. We hope to build on these successes!

The Christian Life and Growth team is grateful for the commitment of the volunteer youth leaders and the continued guidance of Rev Rachel Campbell and student minister Corina Anderson. We acknowledge the support of Louise Elder, the Trinity United Church Choir, Council and congregants of Trinity United Church and thank everyone for helping and supporting the important work of our team throughout 2025!

Elaine Campbell, Chair CL&G Team

## Kitchen Team

A Kitchen Team, a sub-team of the Property team, was established in April of 2025. The team consists of Elaine Burrows, Brenda Fisher and Leah Boyle. This team is responsible for the overall management of the kitchen, its contents and equipment. It aims to ensure the kitchen is clean, safe and organized.

The team has completed the following tasks:

- Organized and cleared unnecessary items from the kitchen.
- Completed an inventory of the kitchen (with the help of summer student Addison Brazil).
- Posted updated signage in the kitchen, including the check off list for kitchen users.
- Encouraged staff members and members of various teams that use the kitchen to attend provincial food safety courses.
- Clarified and documented who is responsible for buying and stocking the kitchen with supplies normally used in the kitchen.
- Clarified and documented which duties in the kitchen should be completed by the custodian (new tasks were added such as cleaning the heat pump).
- Added shelf liners to the cupboards where drinking glasses and mugs are stored.
- Worked with the office administrator/short term rental team to make the kitchen check off list part of the rental agreement.
- Each month, a member of the kitchen team is assigned to manage the kitchen. They are responsible to check the kitchen on a regular basis. Duties include monthly cleaning of the refrigerator, purchasing supplies as needed, laundering dishcloths and cup towels left in the kitchen, and running the dishwasher if unclean dishes are left behind.

We are in the process of creating a handbook for the kitchen. It outlines the purpose and responsibility of the kitchen team, details the need for safety and cleanliness in all aspects of food preparation and serving. It will include a food safety plan and educational plan to ensure all users of the kitchen have the information they need to use equipment safely, to share the kitchen facilities in a respectful manner, and to encourage food safety practices.

The kitchen is an important and integral part of activities at Trinity. It is very busy with church related activities and by use of kitchen renters. A thank you to Amand Arsenault, custodian, and his back up crew Keith Small and Mark Mani for monitoring the equipment in the kitchen on a regular basis and for keeping this busy kitchen clean for all users.

Respectfully submitted,

Leah Boyle, Chair, Kitchen Team, a sub-team of the Property team

### **Affirm Ministry Team**

In 2025, Corina Anderson returned as our Student Minister and was willing to take on the team chair position for the Affirm Ministry Team. Kevin Barbour joined the team and with Joyce Hazard we were able to have 2 meetings to discuss the process of beginning to work towards earning our Affirming status. We learned that currently there is no one in the role of Eastern Area consultant with the United Church for Affirming Ministry, however, we are to forward any potential mission statements to the email anyway and eventually we will get a response. The team chair position will change in 2026 as Corina returns to her studies. We would welcome anyone interested in working on this very special project to get in touch with the church office.

Joyce Hazard for the Affirming Ministry Team

### **Men's Breakfast Group**

The Men's Breakfast Group meets weekly on Wednesday mornings for breakfast and conversation. We practice outreach by making contributions to a fund that is used to support the underprivileged in our community.

During the past year we made community contributions as follows:  
June 8, 2025 \$500 to Trinity United Church Benevolent Fund  
November 19, 2025 \$700 to the Kinsman Christmas Hampers campaign

Our Breakfast Group hopes to make similar financial contributions to the community over the 2026 year.

We extend an invitation to the men and friends of our congregation, to join us for our Wednesday breakfast at 8:00 am, at the Seashell Cafe 26152 PE-2 in Traveler's Rest. You will have an enjoyable time, lots of laughs and a feeling of satisfaction we all get when helping those in need.

Respectfully submitted,

Arnie Winsor for  
The Men of the Breakfast Group

## Small Group Ministries at Trinity

**Trinity Café** continued to meet weekly in 2025 and explored many themes including a Lenten Study, an exploration of the New Testament Gospels, a series on Spiritual Memoirs from The Prayer Bench, the women in Jesus' life, and touched on Protestant Reformation. Trinity Café is a study group that is open to all and meets weekly to discuss liturgical themes, scripture, faith and how these themes relate to our lives in today's world. If you are interested in finding out more about Trinity Café please contact Rev. Rachel at [rachel@trinitysummerside.ca](mailto:rachel@trinitysummerside.ca) or call the church office at 902-436-3155.

**Zooming the Lectionary** is a once-a-week lectionary study group that gathers to discern and discuss the weekly scriptures for Sunday's worship service. The group continued to meet in person in the Welcome Centre of the sanctuary as well as online with Zoom. However, since this program was a response to the pandemic, we are discontinuing it in 2026. We are thankful for such a great learning ministry and look forward to exploring the lectionary in different ways as we move ahead. Thanks to all those who shared their wisdom within this program.

**Narthex Confirmation** program was once again offered in 2025 and is available for those seeking confirmation or wanting to learn more about the United Church. This program looks at the history of The United Church of Canada, the two Sacraments of the UCC, spiritual practices, images of the Divine, and so much more. Please contact Rev. Rachel at [rachel@trinitysummerside.ca](mailto:rachel@trinitysummerside.ca) for more information on our 2026 sessions.

### **Other learning opportunities in 2025:**

- A Bible 101 series was offered in the spring of
- A study group on the topic of life, death, an after was presented twice in 2025. The first time in March and the second time in August.
- A Senior/Adult VBS looking at the topic off the female disciples of Jesus was offered in August 2025
- A children's VBS exploring the biblical stories was offered in August 2025

## Benevolent Fund

**The benevolent fund** allows the Coordinating Minister to offer support and assistance to those experience difficulties in many areas of urgent need. Thank you to all those who gave to this very important fund within 2025.

2025 Opening Balance	\$5959.71
2025 Donations	\$2296.25
2025 Expenses	\$1461.72
2025 Closing Balance but adjusted in March 2025)	\$6994.24 (inc \$200 adjustment from Dec 2024

Fundy St. Lawrence Dawning Waters Regional Annual Meeting Report.

(Video Conference) May 20 (evening) and Saturday May 24, 2025 (8:30 am. - 4:40 pm)

In-Person May 30 to June 1, 2025 (Sackville, NB)

Fundy St Lawrence Dawning Waters Regional Council and Bermuda-Nova Scotia Regional Council held their annual meeting together at Mount Allison University and Tantramar Veteran's Memorial Civic Center, Sackville, NB to celebrate the 100<sup>th</sup> anniversary of the United Church of Canada. Each region held two video conferences prior to this in-person gathering.

All meetings start with eight Self-Monitoring questions presented by the Equity team as FSLDW is an affirming region. There are eight questions to ponder. Only three are listed: Am I responding with my biases? Am I using correct pronouns for those I am referring to? Am I making assumptions based on race, sexual orientation, gender? At the end of each meeting, there is time for each individual to reflect on these questions.

The information video conference was held on the evening of May 20, 2025, which reviewed orientation to the meetings, procedures for voting, committee reports, nominations, and any needed forms. There were instructions on Holy Manners, and Equity Self Monitoring. There was time for break-out rooms where we were asked to introduce ourselves by name, region and community of faith.

The second gathering via video conference on Saturday May 24, 2025, was held to deal with the business of the region so that there would be time to celebrate the 100<sup>th</sup> anniversary of the United Church in Sackville. The meeting was conducted by Sue LeMaistre, president of FSLDW. The call to order was followed by acknowledgement of place, constitution of the regional council, Holy Manners, introductions and greetings were followed by check-in using break-out rooms. Following the opening worship, there were the Equity Team remarks and the opening motions. We started with the Financial and Mission Services report which included the 2024 Audited Statements and the 2026 Budget. There were the President's remarks followed by the nomination of a President Elect, but there was only candidate to introduce: Rev. Rachel Campbell. After lunch, the Executive Minister for the three eastern regions, Rev. Faith March-MacCuish presented her remarks. Expect to hear more this year about T2035 (Toward 2035). Go to [united-church.ca/toward2035](http://united-church.ca/toward2035) for more information. The Ministry Candidates were introduced. There were reports from the following groups: Children, Youth and Young Adults, Affirm, Board of Vocation, the Atlantic School of Theology and the presentation of the President-Elect, Rev Rachel Campbell. Time was spent on the regional evaluation report, followed up by the Equity Team report and the closing motions.

Fundy St Lawrence Dawning Waters Regional Council and Bermuda-Nova Scotia Regional Council met in Sackville on Friday morning (May 30th) at the Mount Allison Chapel where there was a memorial service to honour The Reverend Kendall Harrison's

ministry in the church. Kendall died suddenly earlier in the year and was the Ministry and Personnel minister for FSLDW region.

The joint meeting of FSLDW and BNS was also attended by Youth Forum. If you are down, these high energy youth and leaders could really bring a smile to your face. They joined the overall meeting twice during information sessions and then went back to their meeting areas to discuss the information more fully in their group time. They also presented a lively part of the closing worship with singing and dancing.

Friday afternoon began with worship and the first of three Celebration Plays. Each celebration play included drama and video/pictures from the different decades of the United Church. Friday afternoon included the first of the 5 presentations by the Theme speaker Janet Gear: Theme Session #1 The Language Faith Speaks. Before supper, we had the Indigenous Elder welcome us to the land. Supper was followed by gathering music, worship and session number 2 by Janet Gear: "Seeing the Believing." The evening ended with the President's reception.

Following early morning worship (at 7 a.m.), breakfast and gathering music, there was the second Celebration Play. Janet did her third presentation called "One and Not the Same." Lunch was followed by Choir practice for the Sunday service.

After lunch, Janet presented session #4: Table settings. After worship, she presented Theme Session #5: We Made of Difference. This was followed by Celebration Play #3. The Youth led worship followed by the equity support team report, and then the Ecumenical guest report, courtesies, announcements and grace.

At supper on Saturday, we celebrated the Retirees and Jubilarians with a special meal, along with speeches, and/or video presentations from the retirees and Jubilarians. A kitchen party followed.

On Sunday, June 1 at 10 am there was the Celebration of Ministry service and the closing of the regional councils gathering.

The minutes and all the reports for the 2025 annual meeting are available under the 2025 annual meeting heading on the FSLDW website.

The theme speaker was Janet Gear, a theological educator and ordained in the United Church of Canada. She is the author of the book: Undivided Love which is a book about faith: how it is expressed and what it communicates.

Through Theological Lenses, she identified five types of service: evangelical, ecclesial, missional ecumenical, and spiritual. Through her lectures, short videos, small and larger group discussions, we considered where we might fit, and where our home communities of faith might fit. We, and our churches may fit into more than one category, and this may change over the years. The information below comes from sheets given out by Janet Gear in Sackville during her five sessions. Session 1: The Language Faith Speaks. Session 2: Seeing is Believing. Session 3: One and Not the Same Session 4: Table Settings. Session 5: We Made of Difference.

1. **Evangelical (messenger)** is sharing Jesus with others, sharing the gospel, and identify as the messenger. The relationship with God is praised in song, shared in prayer, and made known through testimony. Their strength is intimacy.
2. **Ecclesial (servant)** is worshipping and learning about God together. The presence of Christ is revealed through the baptized and gathering community, sacraments, and ministries. This lived faith begins with welcome and hospitality and expresses itself in bringing people together in service and love to pass from one generation to the next. Their strength is commitment.
3. **Missional (neighbour)** is a community-based or outreach faith. It happens in and out of the building through acts of service and compassion among the most vulnerable. Their orientation toward love of neighbour as a way of life means they are not only community volunteers and also the helping professionals in your congregation. Their strength is concrete action.
4. **Ecumenical (partner)** is enacting hope through justice, peace, and reconciliation. They are Christian activists whose primary faith community is comprised of those with whom they share the work of justice-seeking in organizations and agencies within and beyond the global church. Their strength is the scope of their concern and analysis.
5. **Spiritual (pilgrim)** is their walk on the inward or contemplative journey into the heart of the divine. Spirituals can be healers and artists, and wisdom seekers. They are open to the intersections of Christian faith with other wisdom traditions and intellectual disciplines including science. Their strength is discipline.

Elaine Burrows, and Nancy Small

Trinity's representatives for the Fundy St. Lawrence Dawning Waters Region.

## PEI Church Extension Board of United Church of Canada

The PEI Church Extension Board of United Church of Canada ("The Church Extension Board") under supervision of the Prince Edward Island Church Extension Corporation held their annual general meeting at Central Queens United Church (Hunter River) on May 3, 2025. There were 11 pastoral charges representatives from PEI in attendance.

This non-profit ministry has been assisting congregations since 1964. The intent was, and continues to be, to support any United Church within the geographic boundaries of Prince Edward Island. In the past, congregations have requested support for such things as new buildings, extensions to existing ones, new siding, a new roof, refurbishing church or manse. The money held by the Church Extension Board is a form of a trust, and there is a process for requesting support. This involves forwarding to the Church Extension Board a motion of the congregation to request this loan, a review of the congregation's financial records, and a schedule for repayment of the loan. The first three years are interest free. Under the Regional structure, the work of the Board is under the supervision of the Prince Edward Island Church Extension Corporation, and all Island pastoral charges were requested to name a representative. The Board meets as necessary, and the Corporation meets once a year

The Church Extension Board is made up of Chair – Kevin Dingwell, Secretary – Carolyn Francis, Treasurer – Larry Hale and representatives from each Pastoral Charge on PEI.

The Board of Directors for 2025 are as follows:

Chair: T. Kevin Dingwell – term 2 ends 2027  
Secretary: Carolyn Francis – term 2 ends 2027  
Treasurer: Larry Hale, ex-officio, serving as treasurer  
Directors: Ernie Stavert - current term ends 2026  
Joan Linkletter - current term ends 2027  
Richard Boulter – term 1 ends 2027  
Nancy Small – term 1 ends 2028  
Eddie Trail – term 1 ends 2028

There were two presentations. Eddy Trail of Gordon Memorial Project, spoke on the renovations and improvements to the Church and the process they followed to complete the work including funding from the PEI Church Extension Board. Alex Corbett, Executive Director of Camp Abegweit gave an overview of Camp Abegweit, including a consideration for their annual funding. It was noted that in 2024 season of the 600+ campers only 6.8% (21 campers) were from United Churches on PEI.

On July 22, 2025, the Board met to discuss business arising from the AGM and to review the by laws of the PEI Church Extension Board.

Respectfully submitted

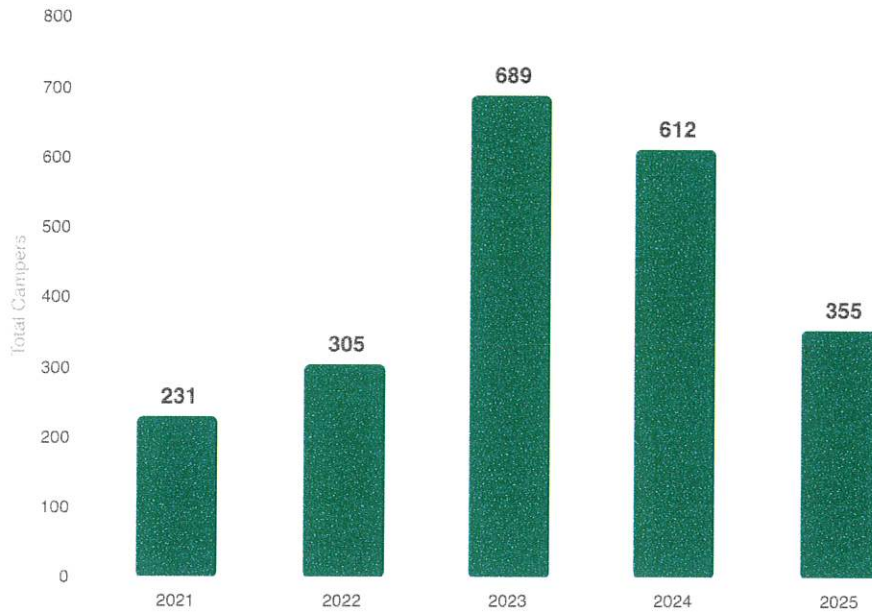
Nancy Small

**Camp Abegweit**  
**2025 Season Summary**  
For Trinity United Church Summerside

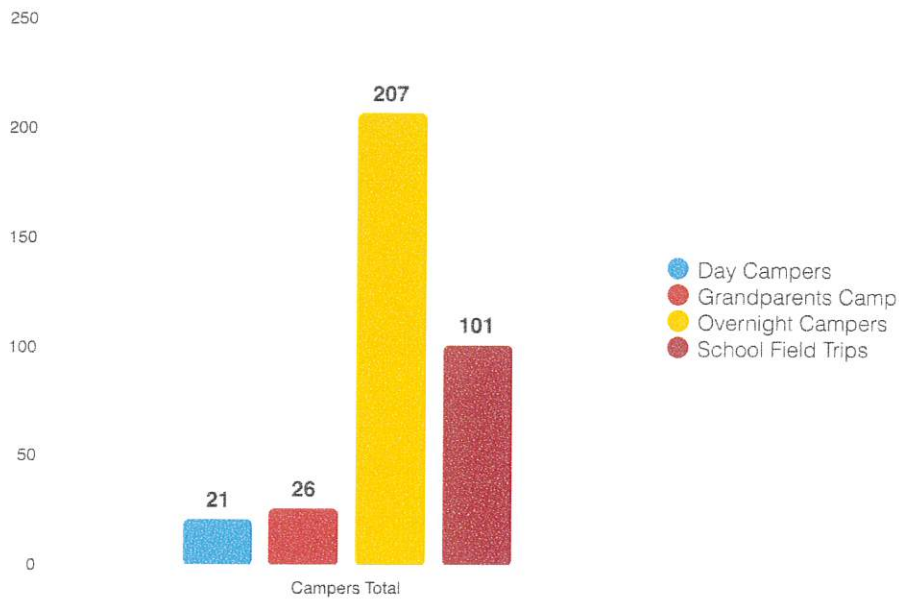
## Overview:

Camp Abegweit enjoyed another successful camping season, welcoming 355 campers! Of these, 146 were returning campers, including 14 who have attended for four or more years.

## Total Campers (2021-2025)

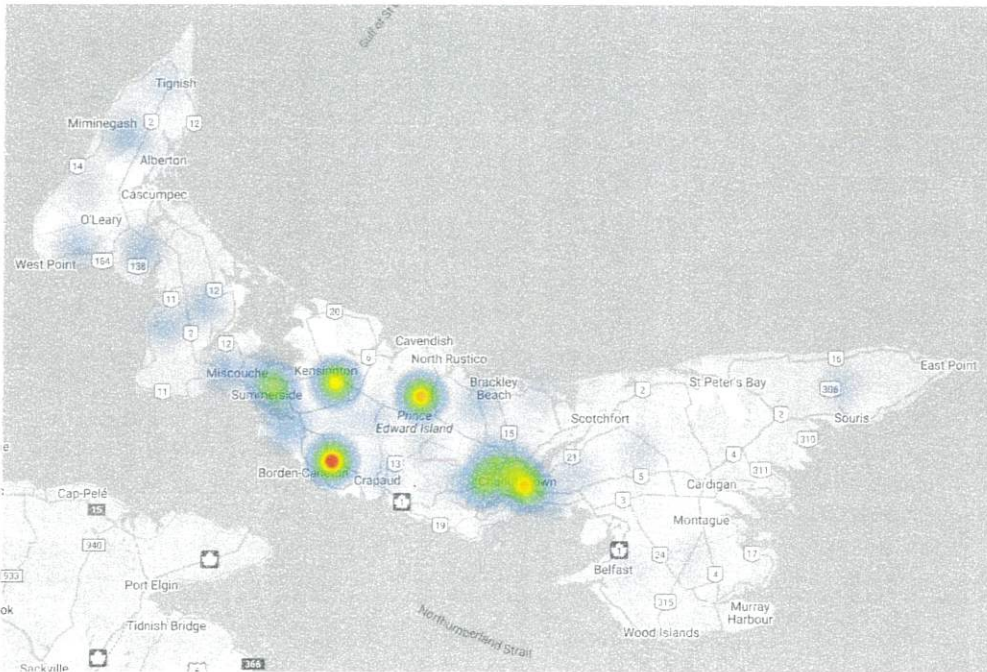


## Number of Campers By Program (2025)



## Registration Heat Map of PEI

This map shows where our registrations came from across PEI.



### Church & Congregational Data:

In 2025, 15.3% of campers heard about Camp Abby through their church. As an interdenominational camp, we welcome campers from a range of denominations, with the United Church accounting for 53.8% of those affiliated with a church. Two campers indicated a connection to Trinity United.

### Financial:

The tier-based payment system continues to be effective, with 67.8% of families selecting tier 2 or higher. Last summer, churches across PEI sponsored eight campers, and an additional 14 received support from a grant, enabling even more children to participate in a memorable camp experience.

### Testimonials:

Here are a couple testimonials that we received, through our weekly survey.

“Such an amazing week for my daughter, she didn’t want to leave and can’t wait to go back next year. Thanks!” - Parent

“I had a great time i loved my counselors and friends I made lots of friendships including my counselors.” - Camper

## **Summerside Cemetery Company**

### **Annual Report – 2025**

The Summerside Cemetery Company is owned and operated by four Protestant churches in the Summerside/East Prince region. These churches are Central Street Christian Church, Summerside Baptist Church, Summerside Presbyterian Church, and Trinity United Church.

The Board of Directors consist of the 2<sup>nd</sup> Vice-President Blair Strongman and Kevin Barbour as representatives from Trinity United Church; 1<sup>st</sup> Vice-President, Barry Chappell and Morris Weeks as representatives from the Summerside Baptist Church; John Walker, President as the representative from the Summerside Presbyterian Church; and Secretary-Treasurer, Barry Mills and Earl Rogers as representatives from Central Street Christian Church. The Bookkeeper is Duncan McKillop who prepares financial statements and records minutes.

In 2025, Summerside Cemetery Company had a quieter year with approximately 33 funerals (8 traditional funerals and 25 cremations). Staff improved the grounds: trees were pruned and some removed, a number of loads of topsoil were delivered and depressions levelled and re-seeded. Thank you to Kenneth Henderson, Barry Mills, and Keith Small for the work that was completed.

This year, we were blessed to have received \$430 in donations. Due to the low interest rate and the unending capital spending which occurred with the work listed above, we rely on our donations to ensure all expenses can be paid.

Staff has received many compliments on the appearance of People's Cemetery. We are sure many have noticed when visiting family gravesides. In order to continue to maintain a high standard of care and make necessary improvements, please consider financial support to People's Cemetery. Donations can be made and tax receipts issued through your church.

Summerside Cemetery Company

Board of Directors

Sheet1

Summerside Cemetery Company  
Income and Expense Statement  
for the fiscal year ending December 31, 2025

	2026 Budget	2025 Budget	2025 Fiscal Year	2024 Fiscal Year	Dollar Change from budget
<b>Income</b>					
Donations	\$1,500.00	\$2,000.00	\$430.00	\$1,268.12	-\$1,570.00
Interest	\$250.00	\$250.00	\$250.00	\$469.49	\$0.00
Opening and Closing	\$20,000.00	\$16,000.00	\$8,650.00	\$16,800.00	-\$7,350.00
Sale of Plots	\$13,000.00	\$13,500.00	\$11,650.00	\$13,000.00	-\$1,850.00
Government of Canada					
Use of Vault		\$100.00	\$50.00		-\$50.00
<b>Total Income</b>	<b>\$34,750.00</b>	<b>\$31,850.00</b>	<b>\$21,030.00</b>	<b>\$31,537.61</b>	<b>-\$10,820.00</b>
<b>Expenses</b>					
Annual Meeting	\$100.00	\$100.00			-\$100.00
Bank Charges	\$50.00	\$50.00	\$42.75	\$39.75	-\$7.25
Building Maintenance	\$300.00	\$300.00	\$3,798.07		\$3,498.07
Cemetery Maintenance	\$1,200.00	\$1,200.00	\$2,923.06	\$1,041.14	\$1,723.06
Equipment and Expense	\$2,800.00	\$2,000.00	\$682.97	\$2,920.24	-\$1,317.03
Fuel	\$100.00	\$100.00	\$118.50	\$35.71	\$18.50
Insurance	\$875.00	\$850.00	\$831.00	\$831.00	-\$19.00
Lawn Cutting	\$9,000.00	\$9,000.00	\$7,642.50	\$5,865.00	-\$1,357.50
Location fees	\$2,000.00	\$1,300.00	\$1,460.50	\$2,472.50	\$160.50
Miscellaneous	\$200.00	\$200.00	\$469.89	\$181.48	\$269.89
Office	\$250.00	\$250.00	\$20.00	\$67.20	-\$230.00
Open Close Grave Exp.	\$600.00	\$0.00		\$598.81	\$0.00
Post Office	\$250.00	\$225.00	\$215.05	\$243.64	-\$9.95
Revenue Canada	\$2,000.00	\$4,000.00	\$2,153.10	\$1,416.54	-\$1,846.90
Tree Cutting	\$1,500.00	\$1,000.00	\$400.00		-\$600.00
Honorarium - Bookkeeper	\$2,400.00	\$2,400.00	\$1,200.00	\$2,400.00	-\$1,200.00
Wages - Maintenance Man	\$10,000.00	\$6,500.00	\$9,840.52	\$9,697.54	\$3,340.52
Wages - Whipper Snipper	\$2,500.00	\$2,500.00	\$2,217.98	\$956.81	-\$282.02
Wages - Other		\$0.00			\$0.00
<b>Total Expenses</b>	<b>\$36,125.00</b>	<b>\$31,975.00</b>	<b>\$34,015.89</b>	<b>\$28,767.36</b>	<b>\$2,040.89</b>
<b>Net Income (Loss)</b>	<b>-\$1,375.00</b>	<b>-\$125.00</b>	<b>-\$12,985.89</b>	<b>\$2,770.25</b>	
<b>Chequing Account</b>					
Cons. Credit Union				\$8,845.46	
<b>Investments</b>					
BNS				\$17,166.07	
<b>Total Investments</b>					

## **Trinity Board of Trustees**

The members of the Board of Trustees for 2025 were:

Chair: John Brennan, Treasurer: David MacFadyen, Investment Committee Chair: Duncan McKillop. Rev. Rachel Campbell, Ross Campbell, Ethyllynn Phillips, Borden Boyles, Charlie Schurman and Wayne MacKinnon.

The Trustees currently manage approximately \$1,212,000 in a general fund plus another \$214,000 in the Mollins Scholarship Fund. With a large part of our portfolio invested in stocks, we saw an investment return of \$46,284 in the general account and \$8,225 in the Mollins Scholarship account. This was an increase of 6.5% from 2024.

The funds the Trustees administer are used for a variety of purposes in support of the operations of Trinity. In 2025, \$20,906 was transferred to Finance and Property from designated funds administered by the Trustees. From the building fund, \$9,138 was used for roof repairs. Also, out of undesignated funds, \$5,862 was transferred to Finance and Property and \$14,706 was used to pay insurance.

We were grateful to receive donations of stock shares this year and we want to ensure that everyone is aware of the significant tax advantage available when you donate shares with a capital gain rather than selling the shares and donating the cash proceeds. As well, this tax saving is available when you leave shares to Trinity in your will.

Respectfully submitted,  
David MacFadyen, Treasurer

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES**

**FINANCIAL STATEMENTS  
DECEMBER 31, 2025**



*"Empowering Our Clients' Success"*  
*Sharon R. O'Halloran, C.P.A. Inc.*

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
INDEX  
DECEMBER 31, 2025**

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**Sharon R. O'Halloran, C.P.A., Inc.**

*"Empowering Our Clients' Success"*

## **Independent Practitioner's Review Engagement Report**

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**To the Board of Directors**

**Trinity United Church – Board of Trustees Division:**

I have reviewed the accompanying financial statements of Trinity United Church Board of Trustees Division that comprise the statement of financial position as at December 31, 2025, and the statement of operations, statement of net assets and cash flows for the year then ended as well as a summary of significant accounting policies and other explanatory information.

### **Management's Responsibility**

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

### **Practitioner's Responsibility**

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which requires me to comply with relevant ethical requirements.

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

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

### **Conclusion**

Based on my review, nothing has come to my attention causing us to believe that the financial statements do not present fairly, in all material respects, the financial position of Trinity United Church Board of Trustees Division as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with standards for not-for-profit organizations.

*Sharon O'Halloran*

*Sharon R. O'Halloran, C.P.A., Inc.*

**Chartered Professional Accountants**

February 06, 2026  
318 Water St  
Summerside, PE, C1N 1C3

TRINITY UNITED CHURCH  
 BOARD OF TRUSTEES  
 STATEMENT OF OPERATIONS  
 FOR THE YEAR ENDED DECEMBER 31, 2025

	Total 2024 \$	Total 2025 \$	Unified Board \$	Mission & Service \$	Choir \$	Minister Compensation \$	Minister \$
<b>REVENUE</b>							
Investment revenue							
Dividend and interest income	51,172	54,509	80	2,373	318	796	20,968
Realized gains (losses) on sale of investments	(10,266)	1,461	-	-	-	-	-
Unrealized gains on investments	118,500	255,709	-	-	-	-	-
<b>Donations</b>							
Memorial	320	170	-	-	-	-	-
Building fund	7,811	3,885	-	-	-	-	-
<b>TOTAL REVENUE</b>	<b>167,537</b>	<b>315,734</b>	<b>80</b>	<b>2,373</b>	<b>318</b>	<b>796</b>	<b>20,968</b>
<b>DISBURSEMENTS</b>	<b>119,819</b>	<b>66,003</b>	<b>69</b>	<b>2,058</b>	<b>276</b>	<b>691</b>	<b>18,188</b>
<b>EXCESS OF REVENUES OVER EXPENDITURES (EXPENDITURES OVER REVENUES)</b>	<b>47,718</b>	<b>249,731</b>	<b>11</b>	<b>315</b>	<b>42</b>	<b>105</b>	<b>2,780</b>

The accompanying notes are an integral part of these statements.

TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
STATEMENT OF OPERATIONS  
FOR THE YEAR ENDED DECEMBER 31, 2025

	Christian Develop.	Local Church	Strong Family	Theological Education	Mollins Fund	Smith Fund	Building Fund
	\$	\$	\$	\$	\$	\$	\$
<b>REVENUE</b>							
Investment revenue							
Dividend and interest income	340	(340)	15,060	3,082	8,225	581	3,026
Realized gains (losses) on sale of investments	-	1,461	-	-	-	-	-
Unrealized gains on investments	-	192,252	-	-	63,457	-	-
<b>Donations</b>							
Memorial	-	170	-	-	-	-	-
Building fund	-	-	-	-	-	-	3,885
<b>TOTAL REVENUE</b>	<b>340</b>	<b>193,543</b>	<b>15,060</b>	<b>3,082</b>	<b>71,682</b>	<b>581</b>	<b>6,911</b>
<b>DISBURSEMENTS</b>	<b>315</b>	<b>23,386</b>	<b>-</b>	<b>-</b>	<b>11,000</b>	<b>882</b>	<b>9,138</b>
<b>EXCESS OF REVENUES OVER EXPENDITURES</b>	<b>25</b>	<b>170,157</b>	<b>15,060</b>	<b>3,082</b>	<b>60,682</b>	<b>(301)</b>	<b>(2,227)</b>
<b>(EXPENDITURES OVER REVENUES)</b>							

The accompanying notes are an integral part of these statements.


**TRINITY UNITED CHURCH**  
**BOARD OF TRUSTEES**  
**STATEMENT OF FINANCIAL POSITION**  
**DECEMBER 31, 2025**

	2025	2024
	\$	\$
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and bank	6,114	2,062
Public service rebate receivable	460	203
	<b>6,574</b>	2,265
<b>INVESTMENTS</b> (Pages 15 and 16)		
(Cost 2025 - \$548,365 (Cost 2024 - \$542,873 ))	1,423,600	1,162,400
<b>IN TRUST</b>		
Christian Development Committee	2,000	2,000
Total: Investments	<b>1,425,600</b>	1,164,400
	<b>1,432,174</b>	1,166,665

<b>LIABILITIES</b>		
<b>DUE TO FINANCE AND PROPERTY DIVISION</b>	1,872	5,774
<b>DEPOSITS IN TRUST</b>		
Christian Development Committee	2,000	2,000
<b>NET ASSETS</b>		
<b>NET ASSETS</b>		
Restricted funds	1,428,302	1,158,891
	<b>1,432,174</b>	1,166,665

ON BEHALF OF THE BOARD OF TRUSTEES:


 Member of the Board


 Member of the Board

The accompanying notes are an integral part of these statements.

TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
STATEMENT OF CHANGES IN NET ASSETS  
FOR THE YEAR ENDED DECEMBER 31, 2025

	Total 2024 \$	Total 2025 \$	Restricted Unified Board \$	Restricted Mission & Service \$	Restricted Choir \$	Restricted Minister Compensation \$	Restricted Minister Compensation \$	Restricted Christian Develop. \$
<b>Opening balance</b>								
Investments	1,152,210	1,162,400	1,332	39,459	5,299	13,264	348,715	3,132
Current assets	13,214	2,265	-	-	-	-	-	-
Accounts payable	(24,610)	(5,774)	-	-	-	-	-	-
Due to Finance and Property	(40,000)	-	-	-	-	-	-	-
<b>Total</b>	<b>1,100,814</b>	<b>1,158,891</b>	<b>1,332</b>	<b>39,459</b>	<b>5,299</b>	<b>13,264</b>	<b>348,715</b>	<b>3,132</b>
<b>Capitalized endowment</b>								
Revenue	5,744	5,605	11	315	42	106	2,780	25
Unrealized gains (losses)	118,500	255,709	-	-	-	-	-	-
Excess (deficiency) of								
Undisbursed revenue	(78,527)	(11,584)	-	-	-	-	-	-
	47,717	249,730	11	315	42	106	2,780	25
<b>Endowment</b>								
Contribution	10,360	19,681	-	-	-	-	-	-
<b>Ending balance</b>	<b>1,158,891</b>	<b>1,428,302</b>	<b>1,343</b>	<b>39,774</b>	<b>5,341</b>	<b>13,370</b>	<b>351,495</b>	<b>3,157</b>
<b>Ending balance</b>								
Investments	1,162,400	1,423,600	1,343	39,774	5,341	13,370	351,495	3,157
Current assets	2,265	6,574	-	-	-	-	-	-
Accounts payable	-	-	-	-	-	-	-	-
Due to Finance and Property	(5,774)	(1,872)	-	-	-	-	-	-
<b>Total</b>	<b>1,158,891</b>	<b>1,428,302</b>	<b>1,343</b>	<b>39,774</b>	<b>5,341</b>	<b>13,370</b>	<b>351,495</b>	<b>3,157</b>

The accompanying notes are an integral part of these statements.

TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
STATEMENT OF CHANGES IN NET ASSETS  
FOR THE YEAR ENDED DECEMBER 31, 2025

	Restricted Local Church \$	Restricted Strong Family \$	Restricted Theological Education \$	Restricted Mollins Memorial \$	Restricted Smith Memorial \$	Restricted Building Fund \$	Unrestricted Funds to be Invested \$
<b>Opening balance</b>							
Investments	273,921	360,432	25,439	154,371	7,018	-	(69,982)
Current assets	(131,134)	-	18,221	-	859	44,337	69,982
Current liabilities	-	-	-	-	-	(5,774)	-
Due to Finance and Property	-	-	-	-	-	-	-
<b>Total</b>	<b>142,787</b>	<b>360,432</b>	<b>43,660</b>	<b>154,371</b>	<b>7,877</b>	<b>38,563</b>	<b>-</b>
<b>Capitalized endowment</b>							
Revenue	(341)	2,182	408	-	77	-	-
Unrealized (losses)	192,252	-	-	63,457	-	-	-
Excess (deficiency) of							
Undisbursed revenue	(21,756)	12,878	2,673	(2,775)	(377)	(2,227)	-
<b>Endowment</b>	<b>170,155</b>	<b>15,060</b>	<b>3,081</b>	<b>60,682</b>	<b>(300)</b>	<b>(2,227)</b>	<b>-</b>
Contribution	19,681	-	-	-	-	-	-
<b>Ending balance</b>	<b>332,623</b>	<b>375,492</b>	<b>46,741</b>	<b>215,053</b>	<b>7,577</b>	<b>36,336</b>	<b>-</b>
<b>Ending balance</b>							
Investments	468,095	375,492	25,847	215,053	7,096	-	(82,463)
Current assets	(135,472)	-	20,894	-	481	38,208	82,463
Accounts payable	-	-	-	-	-	-	-
Due to Property and Finance	-	-	-	-	-	(1,872)	-
<b>Total</b>	<b>332,623</b>	<b>375,492</b>	<b>46,741</b>	<b>215,053</b>	<b>7,577</b>	<b>36,336</b>	<b>-</b>

The accompanying notes are an integral part of these statements.

**TRINITY UNITED CHURCH**  
**BOARD OF TRUSTEES**  
**STATEMENT OF CASH FLOWS**  
**DECEMBER 31, 2025**

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
<b>CASH FLOWS FROM OPERATIONAL ACTIVITIES</b>		
<b>Excess of revenue over expenditures for the year</b>	<b>249,731</b>	<b>47,718</b>
<b>Items not affecting an outlay of cash</b>		
Realized losses on sale of investments	(1,461)	10,266
Unrealized (gains) on investments	(255,709)	(118,500)
Endowment contributions	5,000	5,000
	<u>(2,439)</u>	<u>(55,518)</u>
<b>Changes in non cash working capital</b>		
Public Service Rebate receivable	(257)	3,876
Accounts payable	-	(24,608)
Advances (to) Property and Finance Division	(3,902)	(34,226)
	<u>(6,598)</u>	<u>(110,476)</u>
 <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Net purchase of investments	(6,736)	(87,468)
Proceeds from disposal of investments	17,386	190,871
	<u>10,650</u>	<u>103,404</u>
 <b>NET INCREASE (DECREASE) IN CASH AND BANK</b>	<b>4,052</b>	<b>(7,073)</b>
 <b>CASH AND BANK, BEGINNING OF YEAR</b>	<b>2,062</b>	<b>9,135</b>
 <b>CASH AND BANK, END OF YEAR</b>	<b>6,114</b>	<b>2,062</b>
 <b>As represented by</b>		
Credit Union share account	6	6
Credit Union chequing account	6,108	2,056
	<u>6,114</u>	<u>2,062</u>

The accompanying notes are an integral part of these statements.

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2025**

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## **1. NATURE OF THE ORGANIZATION**

The Board of Trustees is a controlled entity of Trinity United Church Summerside, P.E.I. The Board is elected by, and is responsible to, the congregation. Trinity United Church is under the oversight of the P.E.I. United Church Presbytery. The Board holds in trust, for the use of the congregation, all property, real and personal, in accordance with the provisions of the mandate of the United Church of Canada. It effects major renovations to buildings and other properties so held and administers the congregation's endowment funds and related investments.

Trinity United Church, Summerside, P.E.I. is a registered charitable organization, and as such, is exempt from income taxes under the Canadian Income Tax Act.

## **2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

### **Basis of presentation**

The financial statements of The Board of Trustees of Trinity United Church have been prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPPO).

### **Fund Accounting**

The Board of Trustees of Trinity United Church follows the restricted fund method of accounting for contributions.

The Endowment Funds reports resources contributed for endowment. Investment income earned on resources of the Endowment Fund is reported in the General Fund unless otherwise restricted by contributors of funds for endowment. Unrealized gains or losses on Endowment Fund investments in publicly traded equity securities are reported as investment income in the Endowment Fund.

Except for assets acquired from legacies with no specified purposes, use of assets of The Board of Trustees is subject to restrictions as detailed by the terms and conditions of each fund.

### **Cash and Cash Equivalents**

Cash equivalents are comprised of highly liquid investments with maturities of three months or less from the date of acquisition.

### **Capital assets**

In common with many not-for-profit organizations with average annual revenues in the current and prior year of less than \$500,000, expenditures for capital assets are expensed as incurred rather than capitalized and amortized over their useful lives.

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2025**

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**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**Translation of Foreign Currencies**

Assets denominated in foreign currencies have been translated into Canadian dollars at exchange rates prevailing at the year-end dates. Revenue and expenditures have been translated using exchange rates prevailing on the transaction dates. Gains and losses arising from these transaction policies are included in the statements of revenue and expenditures in investment and other income.

**Revenue Recognition**

Investment income which is recorded on the accrual basis, includes interest income, dividends, realized gains (losses) on sale of investments and changes in unrealized gains (losses) on investments. In order to distribute the net investment income received in the year to those funds where such is required, the net investment income is allocated proportionally to all funds after deducting an amount approximately equal to inflation.

The Board is the beneficiary under various wills and trust agreements, the total realizable amount of which is not at present readily determinable. The Board records such bequests when the proceeds are received.

The Board uses the restricted fund method of accounting for contributions, grants and donations, which is a specialized type of fund accounting that involves the reporting of details of financial statement elements by fund in such a way that the Board reports total general funds, one or more restricted funds, and an endowment fund, if applicable.

Pledges are not recognized until collected, as The Board cannot make a reasonable estimate of the amount that will be collected and collection is not reasonably assured.

Endowments are recognized as direct increases in net assets and are required to be maintained on a permanent basis and only the income derived therefrom is available to support the Organization's activities, unless otherwise restricted by the endowment fund.

**Contributed services**

The work of The Board is dependent upon the service of numerous volunteers. Due to the difficulty determining the fair value of these services, they have not been recognized in these financial statements.

**Use of estimates**

When preparing financial statements according to ASNFPPO, The Board makes estimates and assumptions relating to:

- \* Reported amounts of revenue and expenditures;
- \* Reported amounts of assets and liabilities; and
- \* Disclosure of contingent assets and liabilities.

The Board's assumptions are based on a number of factors, including historical experience, current events and actions that the organization may undertake in the future, and other assumptions that we believe are reasonable under the circumstances. Actual results could differ from those estimates under different conditions and assumptions.

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2025**

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**3. INVESTMENTS - Pages 15 and 16**

**(a) Investment risk management:**

Risk management relates to the understanding and active management of risks associated with all areas of the division and the associated operating environment. Investments are primarily exposed to interest rate, market and foreign currency risks. The Organization has formal policies and procedures that establish target asset mix. The Organization's policies also require diversification of investments within categories and set limits on exposure to individual investments.

**(b) Interest rate risk:**

Interest rate risk arises from the possibility that changes in interest rates will affect the value of short-term investments held by the Organization. The Organization manages this risk by holding a diversity of investments.

**(c) Market risk:**

Market risk arises as a result of trading in equity securities, bonds and short term investments. Fluctuations in the market expose the Organization to a risk of loss. The Organization mitigates this risk through controls to monitor and limit concentration levels.

**(d) Foreign currency risk:**

Foreign currency risk arises from gains and losses due to fluctuations in foreign currency exchange rates on the Organization's foreign equity securities. The Organization mitigates the risk of foreign currency risk by limiting the amount of foreign investments.

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2025**

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#### **4. FINANCIAL INSTRUMENTS**

The Board uses risk management to monitor and manage its risk arising from financial instruments. These risks include credit risk, interest rate risk, liquidity risk and market risk.

The Board does not use any derivative financial instruments to mitigate these risks.

##### **Credit risk**

Credit risks arise from these sources: cash and bank and investments. Cash and bank is deposited with reputable, major financial institutions to limit the credit risk exposure. The investments are issued by high-credit quality corporations and financial institutions, and we consider the risk of non-performance of these instruments to be remote.

##### **Interest rate risk**

The Board is exposed to interest rate risk with respect to the following financial instruments: cash and bank and investments in interest bearing securities. Changes in interest rates can affect the fair value of investments and the cash flows related to interest income and expense.

##### **Liquidity risk**

Liquidity risk exposure is dependent on the receipt of dividends and interest income from investments to enable The Board to pay its liabilities as they become due and meet its' commitments and obligations as specified by the individual endowments, trusts, wills and bequests of the contributors.

##### **Market risk**

The Board is exposed to market risk as the investments in publicly traded securities are subject to fluctuations due to price changes on the market. The prices can also be affected by changes in interest rates .

##### **Currency risk**

The Board is exposed to currency risk as they have investments in foreign securities that are subject to fluctuations due to changes in foreign currency exchange rates.

#### **5. RESTRICTED ASSETS**

Except for assets acquired from legacies with no specified purposes, use of assets of The Board of Trustees is subject to restrictions as detailed by the terms and conditions of each fund.

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**TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
NOTES TO FINANCIAL STATEMENTS  
DECEMBER 31, 2025**

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**6. RELATED PARTY TRANSACTION**

The Division of Finance and Property is associated with the Board of Trustees of the Trinity United Church. The Division of Finance and Property manages the day-to-day operations of the Church, while the Board of Trustees manages endowment funds and financing of major capital expenditures.

Balance owing at December 31, 2025 was \$1,872 (2024: \$5,774 for trade payables incurred by the Property and Finance Division.

During the year 2025, the Board of Trustees donated \$5,862 to the Division of Finance and Property to assist with expenditures incurred during the year. (2024 - \$62,000 - General Fund). The amounts are shown as disbursement to the Finance and Property Division.

During the year 2025, The Board of Trustees forwarded \$18,188 to The Division of Finance an Property for the payment of expenditures related to the Minister Compensation Trust fund that the division paid on behalf of The Board of Trustees. (2024: \$19,262)

**7. COMMITMENTS**

In 2014 year, the Board committed funds in the amount of \$5,000 to be forwarded to the Summerside Cemetery Committee. To date, \$3,000 has been paid, leaving the amount of \$2,000 to be forwarded in the future as requested.

**TRINITY UNITED CHURCH**  
**BOARD OF TRUSTEES**  
**SCHEDULE OF REVENUES**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

REVENUE	2025 \$	2024 \$
<b>INVESTMENT REVENUE</b>		
Dividend and interest revenue	54,509	51,173
Realized gains (losses) on sale of investments	1,461	(10,266)
Unrealized gains on investments	255,709	118,500
	311,679	159,407
<b>DONATIONS</b>		
<b>Designated</b>		
Memorial	170	320
<b>Building</b>		
Congregational contributions	3,885	7,810
	4,055	8,130
 <b>TOTAL REVENUE ON INVESTMENTS AND DONATIONS</b>	 <b>315,734</b>	 <b>167,537</b>

The accompanying notes are an integral part of these statements.

**TRINITY UNITED CHURCH**  
**BOARD OF TRUSTEES**  
**SCHEDULE OF DISBURSEMENTS**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

	2025 \$	2024 \$
<b>DISBURSEMENTS</b>		
<b>Unified Board</b>	69	73
<b>Mission &amp; Service</b>	2,058	2,180
<b>Choir Committee</b>	276	293
<b>Minister</b>	691	731
<b>Smith Fund</b>		
Camp Abegweit	882	-
<b>Minister Compensation Trust Fund</b>	18,188	19,262
<b>Christian Development Committee</b>	315	336
<b>Mollins Memorial</b>		
Scholarship rewarded	11,000	13,000
<b>Building fund</b>		
Repairs and maintenance	9,138	4,774
<b>Local Church</b>		
Insurance	14,706	13,603
Finance and Property contributions	5,862	62,000
Professional fees	2,795	3,045
Interest and bank charges	23	33
Office expense	-	489
Heat pumps	-	-
	<u>23,386</u>	<u>79,170</u>
<b>TOTAL DISBURSEMENTS</b>	<u>66,003</u>	<u>119,819</u>

The accompanying notes are an integral part of these statements.

**TRINITY UNITED CHURCH**  
**BOARD OF TRUSTEES**  
**SCHEDULE OF INVESTMENTS**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

	<u>Cost</u>	<u>Market Value (including accrued interest)</u>
<b>CASH</b>	1,828	1,828
	<b><u>Number of shares</u></b>	
<b>COMMON SHARES, MUTUAL FUNDS AND FOREIGN SECURITIES</b>		
<b>COMMON SHARES</b>		
Bank of Montreal	515	10,411
Bank of Nova Scotia	865	10,198
BCE Inc.	1,798	43,305
Capital Power Corporation	2,000	49,500
Emera Inc.	420	18,041
Fortis Inc.	593	29,565
IShares US Dividend	351	10,919
Primus Real estate	375	-
Royal Bank of Canada	1,029	58,051
South Bow Corporation	240	-
Toronto Dominion Bank	2,171	63,136
TC Energy Corporation	1,204	48,293
	<u>11,561</u>	<u>341,419</u>
		<u>1,072,740</u>
<b>MUTUAL FUNDS</b>		
Capital international funds	1,762	35,000
Dynamic Power American	132	3,975
Fidelity Canadian Large Cap	546	27,219
PMCO Global Advantage Strategy Bond Fund	7,159	75,136
RBC Investment Savings	1,134	11,340
	<u>10,733</u>	<u>152,670</u>
		<u>224,429</u>
<b>FOREIGN SECURITIES</b>		
Brookfield Infrastructure	706	30,004
Johnson & Johnson	180	12,021
McDonalds Corp.	100	10,423
	<u>986</u>	<u>52,448</u>
		<u>126,603</u>
		<u>548,365</u>
		<u>1,425,600</u>

**Consisting of:**

Fund balances	546,365	1,423,600
In trust for Christian Development	2,000	2,000
	<u>548,365</u>	<u>1,425,600</u>

The accompanying notes are an integral part of these statements.

TRINITY UNITED CHURCH  
BOARD OF TRUSTEES  
SCHEDULE OF INVESTMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2024

		Cost	Market Value (including accrued interest)
CASH		2,165	2,165
	<u>Number of shares</u>		
<b>COMMON SHARES, MUTUAL FUNDS AND FOREIGN SECURITIES</b>			
<b>COMMON SHARES</b>			
Bank of Montreal	515	10,411	71,868
Bank of Nova Scotia	865	10,198	66,769
BCE Inc.	1,798	43,305	59,909
Capital Power Corporation	2,000	49,500	127,440
Emera Inc.	420	18,041	22,567
Fortis Inc.	593	29,565	35,420
IShares US Dividend	351	10,919	18,442
Primus Real estate	375	-	5,801
Royal Bank of Canada	974	47,345	168,814
South Bow Corporation	240	-	8,141
Toronto Dominion Bank	2,171	63,136	166,147
TC Energy Corporation	1,204	48,293	80,656
	<u>11,506</u>	<u>330,713</u>	<u>831,974</u>
<b>MUTUAL FUNDS</b>			
Capital international funds	1,762	35,000	96,529
Fidelity Canadian Large Cap	663	32,843	33,296
PMCO Global Advantage Strategy Bond Fund	7,159	75,136	74,442
RBC Investment Savings	1,457	14,568	14,568
	<u>11,041</u>	<u>157,547</u>	<u>218,835</u>
<b>FOREIGN SECURITIES</b>			
Brookfield Infrastructure	76	30,004	32,249
Johnson & Johnson	180	12,021	37,460
McDonalds Corp.	100	10,423	41,717
	<u>356</u>	<u>52,448</u>	<u>111,426</u>
		<u>542,873</u>	<u>1,164,400</u>
<b>Consisting of:</b>			
Fund balances		540,873	1,162,400
In trust for Christian Development		2,000	2,000
		<u>542,873</u>	<u>1,164,400</u>

The accompanying notes are an integral part of these statements.

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**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
FINANCIAL STATEMENTS  
DECEMBER 31, 2025**



*Sharon R. O'Halloran, C.P.A. Inc.  
"Empowering Our Clients' Success"*

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**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
DECEMBER 31, 2025  
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Sharon R. O'Halloran, C.P.A., Inc.

*"Empowering Our Clients' Success"*

**Independent Practitioner's Review Engagement Report**

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**To the Council of Trinity United Church**

**Trinity United Church Finance and Property Division:**

I have reviewed the accompanying financial statements of **Trinity United Church Finance and Property Division** that comprise the statement of financial position as at December 31, 2025, and the statements of operations, statement of net assets and cash flows for the year then ended as well as a summary of significant accounting policies and other explanatory information.

**Management's Responsibility**

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

**Practitioner's Responsibility**

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical requirements.

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

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

**Conclusion**

Based on my review, nothing has come to my attention causing me to believe that the financial statements do not present fairly, in all material respects, the financial position of **Trinity United Church Finance and Property Division** as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

*Sharon O'Halloran*

*Sharon R. O'Halloran, C.P.A., Inc.*

Chartered Professional Accountants

318 Water St.  
Summerside, PE, C1N 1C3  
February 27, 2026

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION**  
**STATEMENT OF FINANCIAL POSITION**  
**DECEMBER 31, 2025**

	<b>2025</b>	<b>2024</b>
	\$	\$
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash and bank (Note 3) and (Note 4)	32,508	6
Receivables	275	410
Public Service Rebate receivable	6,534	6,563
Due from Board of Trustees (Note 9)	1,872	5,774
	<b>41,189</b>	<b>12,753</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Bank indebtedness (Note 3) and (Note 4)	-	24,013
Payables and accruals	946	2,541
Accrued payroll and deductions payable	5,742	4,543
Due to Mission and Service	13	476
Deferred grant revenue (Note 5)	24,940	-
	<b>31,641</b>	<b>31,573</b>
<b>NET ASSETS</b>		
Unrestricted	(42,109)	(50,171)
Restricted (Note 6)	51,657	31,351
	<b>9,548</b>	<b>(18,820)</b>
	<b>41,189</b>	<b>12,753</b>

Approved on Behalf of the Church

 \_\_\_\_\_, Treasurer

\_\_\_\_\_, Chair of church council

The accompanying notes are an integral part of these financial statements.

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION**  
**STATEMENT OF OPERATIONS**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

	General Fund	Christian Life and Growth Fund	Choir and Music Fund	Benevolent Fund	Community Outreach Fund	2025	Budget
	\$	\$	\$	\$	\$	\$	\$
<b>REVENUES</b>							
Congregational givings							
General	193,344	-	-	-	-	193,344	200,200
Restricted	-	2,380	2,866	2,496	53,867	61,609	1,700
Loose offerings	5,307	-	-	-	-	5,307	1,500
<b>Total: Congregational contributions</b>	<b>198,651</b>	<b>2,380</b>	<b>2,866</b>	<b>2,496</b>	<b>53,867</b>	<b>260,260</b>	<b>203,400</b>
<b>Organizations</b>							
United Church Women	3,551	-	-	-	-	3,551	-
Board of Trustees - Ministers compensation trust fund (Note 9)	18,188	-	-	-	-	18,188	20,000
Board of Trustees - Other (Note 9)	5,862	-	-	-	-	5,862	-
Government assistance	5,325	-	-	-	-	5,325	-
Rental Income	55,490	-	-	-	-	55,490	44,000
Fundraising	14,406	-	-	-	-	14,407	8,500
Miscellaneous income	8,871	-	-	-	-	8,871	1,500
<b>Transfer to Mission and Service Fund</b>	<b>310,344</b>	<b>2,380</b>	<b>2,866</b>	<b>2,496</b>	<b>53,867</b>	<b>371,954</b>	<b>277,400</b>
	<b>(5,551)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,551)</b>	<b>(5,000)</b>
<b>NET REVENUES</b>	<b>304,793</b>	<b>2,380</b>	<b>2,866</b>	<b>2,496</b>	<b>53,867</b>	<b>366,403</b>	<b>272,400</b>
<b>EXPENDITURES (Schedule A)</b>	<b>296,732</b>	<b>2,441</b>	<b>4,916</b>	<b>1,462</b>	<b>32,484</b>	<b>338,035</b>	<b>324,765</b>
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES</b>	<b>8,061</b>	<b>(61)</b>	<b>(2,050)</b>	<b>1,034</b>	<b>21,383</b>	<b>28,368</b>	<b>(52,365)</b>

The accompanying notes are an integral part of these financial statements.

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION**  
**STATEMENT OF OPERATIONS**  
**FOR THE YEAR ENDED DECEMBER 31, 2024**

	General Fund	Christian Life and Growth Fund	Choir and Music Fund	Benevolent Fund	Community Outreach Fund	2024	Budget
	\$	\$	\$	\$	\$	\$	\$
<b>REVENUES</b>							
<b>CONGREGATIONAL GIVINGS</b>							
General	178,313	-	-	-	-	178,313	200,200
Restricted	-	2,277	6,571	3,284	31,877	44,009	1,700
Loose offerings	6,451	-	-	-	-	6,451	1,500
<b>Total: Congregational contributions</b>	<b>184,764</b>	<b>2,277</b>	<b>6,571</b>	<b>3,284</b>	<b>31,877</b>	<b>228,773</b>	<b>203,400</b>
<b>Organizations</b>							
United Church Women	4,443	-	-	-	-	4,443	-
Board of trustees - Minister compensation trust fund (Note 9)	19,262	-	-	-	-	19,262	20,000
Board of trustees - Other	62,000	-	-	-	-	62,000	-
Rental Income	42,548	-	-	-	-	42,548	44,000
Fundraising	11,242	-	-	-	-	11,242	8,500
Miscellaneous income	2,045	-	-	-	-	2,045	1,500
<b>Transfer to Mission and Service Fund</b>	<b>326,304</b>	<b>2,277</b>	<b>6,571</b>	<b>3,284</b>	<b>31,877</b>	<b>370,313</b>	<b>277,400</b>
	(5,534)	-	-	-	-	(5,534)	(5,000)
<b>NET REVENUES</b>	<b>320,770</b>	<b>2,277</b>	<b>6,571</b>	<b>3,284</b>	<b>31,877</b>	<b>364,779</b>	<b>272,400</b>
<b>EXPENDITURES (Schedule A)</b>	<b>306,685</b>	<b>200</b>	<b>3,037</b>	<b>1,476</b>	<b>38,576</b>	<b>349,974</b>	<b>324,765</b>
<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENDITURES</b>	<b>14,085</b>	<b>2,077</b>	<b>3,534</b>	<b>1,808</b>	<b>(6,699)</b>	<b>14,805</b>	<b>(52,365)</b>

The accompanying notes are an integral part of these financial statements.

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
STATEMENT OF NET ASSETS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

	Internally Restricted				
		Christian Life and Growth Fund	Choir, Music and Sound Fund	Benevolent Fund	Community Outreach Fund
<b>NET ASSETS, BEGINNING OF YEAR</b>	\$	\$	\$	\$	\$
	(50,171)	3,026	9,321	5,960	13,044
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES</b>	8,062	(61)	(2,050)	1,034	21,383
<b>NET ASSETS, END OF YEAR</b>	(42,109)	2,965	7,271	6,994	34,427
					(18,820)
					28,368
					9,548

	Internally Restricted				
		Christian Life and Growth Fund	Choir, Music and Sound Fund	Benevolent Fund	Community Outreach Fund
<b>NET ASSETS, BEGINNING OF YEAR</b>	\$	\$	\$	\$	\$
	(64,255)	949	5,787	4,152	19,743
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES</b>	14,084	2,077	3,534	1,808	(6,699)
<b>NET ASSETS, END OF YEAR</b>	(50,171)	3,026	9,321	5,960	13,044
					(18,820)
					(33,625)
					14,805

The accompanying notes are an integral part of these financial statements.

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

	<b>2025</b>	<b>2024</b>
	\$	\$
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>		
Excess of revenues over expenditures	28,368	14,805
<b>INCREASE (DECREASE) IN CASH DUE TO CHANGES IN NON CASH WORKING CAPITAL</b>		
Receivables	135	2,149
Public Service Rebate receivable	29	(744)
Due from Board of Trustees	3,902	34,226
Payables and accruals	(1,595)	(3,039)
Due to Mission and Service	(463)	(618)
Accrued payroll and deductions payable	1,199	(2,066)
Deferred grant revenue - Community Outreach fund	24,940	-
Due to Building Fund	-	(3,989)
	<b>56,515</b>	<b>40,724</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>		
(Decrease) in long-term debt	-	(40,000)
	<b>56,515</b>	724
<b>INCREASE IN CASH AND CASH EQUIVALENTS</b>	<b>56,515</b>	724
<b>CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR</b>	<b>(24,007)</b>	(24,731)
	<b>32,508</b>	<b>(24,007)</b>
<b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>	<b>32,508</b>	<b>(24,007)</b>

**As represented by:**

Credit union share account	6	6
Credit Union operating account	32,502	(24,013)
	<b>32,508</b>	<b>(24,007)</b>

The accompanying notes are an integral part of these financial statements.

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**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

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**1. Nature of charity**

Financial stewardship is a great responsibility, which God invites us all into as individuals and a church community. It is a tangible way for us to express our ultimate reliance on God's provision and generosity. The Finance team is committed to responsible stewardship of our financial resources, which supports Trinity United Church's ministry and mission. The Finance and Property Team ensures that the finances of Trinity United Church will be managed with integrity and using the best accounting practices, in order to fund leadership, programs, and facilities at Trinity. The Church is a registered charity and as such does not pay income taxes.

**2. Summary of significant accounting policies**

The accounting policies of the Church are in accordance with Canadian accounting standards for not-for-profit organizations applied on a basis consistent with that of the preceding year. Outlined below are those policies considered particularly significant.

**a. Cash and cash equivalents**

Cash and cash equivalents includes bank balances and bank indebtedness. These are valued at cost which approximates market value.

**b. Receivables**

The Council considers accounts receivable to be fully collectible; accordingly, no allowance for doubtful accounts is required. (2024 - \$0).

**c. Capital assets**

In common with many not-for-profit organizations with average annual revenues in the current and prior year of less than \$500,000, expenditures for capital assets are expended as incurred rather than capitalized and amortized over their useful lives.

**d. Financial instruments**

The Church recognizes all transaction costs related to financial assets and liabilities at fair value in the period in which the costs were incurred.

**e. Long-term debt**

**i. Non-interest bearing debt**

Non-interest-bearing debt is carried at its present value using discount rates based on the bank prime rate existing at the time the debt was issued. The discount is applied over the term of the debt and is included in government assistance and the expense is charged to interest on long-term debt.

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**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

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**2. Summary of significant accounting policies**

**f. Revenue recognition**

Revenues are recorded on a cash basis and include contributions, rental and fundraising income to the General Fund for local Church operations.

Revenues for restricted funds are recorded on the cash basis or as deferred grant revenue if instructed by the contributor for specific purposes and approved by the board.

Revenues received from government grants are recorded on an accrual basis to the General Fund for local Church operations.

**g. Use of estimates**

When preparing financial statements according to Canadian accounting standards for not-for-profit organizations, The Church makes estimates and assumptions relating to:

\*Reported amounts of revenues and expenditures;

\*Reported amounts of assets and liabilities; and

\*Disclosure of contingent assets and liabilities

The Church's assumptions are based on a number of factors, including historical experience, current events and actions that the Finance and Property Division of Trinity United Church may undertake in the future, and other assumptions that we believe are reasonable under the circumstances. Actual results could differ from those estimates under different conditions and assumptions. There are no significant estimates.

**h. Fund accounting**

The Finance and Property Division of Trinity United Church follows the restricted fund method of accounting for contributions.

The **General Fund** is used for operational revenues and expenses.

**Internally Restricted Funds** are amounts restricted by the council and members for use only in the following activities: Christian Life and Growth, Choir and Music, Benevolence and Community Outreach Program. Funds are received from donations and givings for these purposes and are restricted in use.

**i. Contributed services**

The work of The Church is dependent upon the service of numerous volunteers. Due to the difficulty determining the fair value of these services, they have not been recognized in these financial statements.

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

**3. Cash and Bank**

	<b>2025</b>	<b>2024</b>
	\$	\$
Credit Union Share account	6	6
Credit Union operating account	<b>32,502</b>	(24,013)
<b>Total; cash and bank (indebtedness)</b>	<b>32,508</b>	(24,007)
Less: restricted cash and bank (Note 6)	<b>76,597</b>	31,351
<b>Unrestricted cash and bank (indebtedness)</b>	<b>(44,089)</b>	(55,358)

Internally restricted funds are those funds that the Council has restricted for use for specific purposes. Internally restricted funds are currently not held in a separate bank account. Internally restricted funds are underfunded by \$44,089 in the current year (2024: \$55,358).

**4. Bank Indebtedness**

Due on demand, 4.45% Consolidated Credit Union line of credit of \$50,000 and expires June 30, 2043. Secured by general security agreement. As of December 31, 2025, \$50,000 remained unused. (2024: \$25,987).

**5. Unearned Grant Revenue**

	<b>2025</b>	<b>2024</b>
	\$	\$
Foods Bank Canada (Note 6)	<b>19,940</b>	-
The United Church of Canada - Fundy St. Lawrence Dawning Waters Regional Council (Note 6)	<b>5,000</b>	-
	<b>24,940</b>	-

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

**6. Internally Restricted Funds**

Internally restricted funds are those funds that the Council has restricted for use for specific purposes. Internally restricted funds are currently not held in a separate bank account and are currently underfunded. (Note 3) Amounts designated for internally restricted funds to be expended are as follows:

	<b>2025</b>	<b>2024</b>
	\$	\$
Christian Life and Growth Fund	<b>2,965</b>	3,026
Choir, Music and Sound Fund	<b>7,271</b>	9,321
Benevolent Fund	<b>6,994</b>	5,960
Community Outreach Fund	<b>34,427</b>	13,044
	<b>51,657</b>	31,351

In addition to the Community Outreach Fund balance of \$34,427, unearned grant revenue of \$24,940 has been deposited in the general operational bank account, and will be expended in the Community Outreach program in 2026 as designated by the Contributors:

- \* Food Banks Canada for accreditation, shelving and equipment: \$19,940.
- \* The United Church of Canada Fundy St. Lawrence Dawning Waters Regional Council for Feed My Sheep program: \$5,000.

**7. Lease commitments**

The Church signed a capital lease agreement with CIT for a photocopier, Sharp MFP Model BP50C31. Monthly payments of \$346.27. The agreement expires on November 30, 2028. Total payments aggregate to \$22,853.82, excluding taxes and insurance. Lease payments are recorded under photocopying and printing expense, included in administration expenditures. Amounts due are as follows:

	<b>Lease Repayment</b>
	\$
2026	<b>4,155</b>
2027	<b>4,155</b>
2028	<b>3,809</b>
<b>Total</b>	<b>12,119</b>

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**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2025**

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**8. Financial instruments**

The Church uses risk management to monitor and manage its risk arising from financial instruments. These risks include credit risk, interest rate risk and liquidity risk.

The Finance and Property Division of Trinity United Church does not use any derivative financial instruments to mitigate these risks.

**Credit risk**

Credit risks arise from these sources: bank and bank indebtedness. Cash and cash equivalents are deposited and held with reputable, major financial institutions to limit the credit risk exposure. The credit risk from counter parties not paying receivables is not considered to be significant.

**Interest rate risk**

The Church is exposed to interest rate risk with respect to the following financial instruments: bank and bank indebtedness. Changes in interest rates can affect the fair value of investments and the cash flows related to the interest income and expense.

**Liquidity risk**

Liquidity risk exposure is dependent on the contributions, rental and miscellaneous income to enable The Church to pay its liabilities as they become due.

**9. Related Party Transactions**

The Division of Finance and Property is associated with the Board of Trustees of the Trinity United Church. The Division of Finance and Property manages the day-to-day operations of the Church, while The Board of Trustees manages endowment funds and financing of major capital expenditures.

Balance receivable at December 31, 2025 was \$1,872 from the Board of Trustees. (2024: 5,774) There are no set terms of repayment.

During the year 2025, the Board of Trustees donated \$5,682 to the Division of Finance and Property to assist with expenditures incurred during the year. (2024 - \$62,000 - General Fund).

During the year 2025, The Board of Trustees forwarded \$18,188 to The Division of Finance an Property for the payment of expenditures related to the Ministers Trust Compensation Fund that the division paid on behalf of The Board of Trustees. (2024: \$19,262).

**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
SCHEDULE A - SCHEDULE OF EXPENDITURES  
FOR THE YEAR ENDED DECEMBER 31, 2025**

	2025	Budget	2024
	\$	\$	\$
<b>PERSONNEL</b>			
Salaries	159,145	166,847	161,463
Salary levies	24,637	27,543	23,999
Allowances	8,483	5,650	5,098
Human resource development sundry expenses	876	13,500	132
Supply ministers and organists	1,408	6,000	2,551
Workers Compensation	132	350	214
	<u>194,681</u>	<u>219,890</u>	<u>193,457</u>
<b>ADMINISTRATION</b>			
Regional Council	14,300	14,000	16,382
Photocopying and printing (Note 7)	5,988	6,500	4,377
Professional fees	4,999	3,500	5,251
Office supplies and postage	1,930	2,200	2,104
Telecommunications	3,775	3,000	6,397
Bank service charges	2,644	4,400	4,042
Computer support	2,139	800	3,200
	<u>35,775</u>	<u>34,400</u>	<u>41,753</u>
<b>CHURCH BUILDINGS</b>			
Utilities	24,992	35,000	30,605
Upkeep and repairs	28,291	23,000	24,832
	<u>53,283</u>	<u>58,000</u>	<u>55,437</u>
<b>CHRISTIAN LIFE AND GROWTH</b>			
CD Administration	81	-	394
Sunday school	684	-	2,790
Recognitions	1,189	-	887
	<u>1,954</u>	<u>-</u>	<u>4,071</u>
<b>FUNDRAISING EXPENDITURES</b>			
Fundraising Expenditures	323	-	327
<b>OTHER EXPENSES</b>			
Committees, Board and Council	5,269	9,375	6,897
Contribution envelopes	-	800	166
Wedding expenditures	1,803	800	475
Rental expense	3,643	1,500	4,102
	<u>10,715</u>	<u>12,475</u>	<u>11,640</u>
<b>TOTAL NON-RESTRICTED EXPENDITURES</b>	<u><b>296,732</b></u>	<u><b>324,765</b></u>	<u><b>306,685</b></u>

The accompanying notes are an integral part of these financial statements.

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**TRINITY UNITED CHURCH FINANCE AND PROPERTY DIVISION  
SCHEDULE A - SCHEDULE OF EXPENDITURES  
FOR THE YEAR ENDED DECEMBER 31, 2024**

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	2025	Budget	2024
	\$	\$	\$
<b>RESTRICTED EXPENDITURES</b>			
Christian Life and Growth expense	2,441	-	200
Choir and Music expense	4,916	-	3,037
Benevolent expense	1,462	-	1,476
Community Outreach expense	32,484	-	38,576
<b>TOTAL RESTRICTED EXPENDITURES</b>	<u>41,303</u>	<u>-</u>	<u>43,289</u>
<b>TOTAL EXPENDITURES</b>	<u>338,034</u>	<u>324,765</u>	<u>349,974</u>

The accompanying notes are an integral part of these financial statements.