

# STRATHROY UNITED CHURCH



As disciples of Jesus, we live out our love of God,  
within a welcoming community of faith,  
strengthening one another and our world, through  
worship, education, compassionate service,  
and proclaiming the Good News.

## **ANNUAL REPORT**

### **2025**

# *In Memoriam*

Barbara Evelyn Bett

Marjorie Harris

Arlene Johnson

James Harold Johnstone

Ronald Moore Ross

Calvin Thar

Harold Edward Young

**STRATHROY UNITED CHURCH**  
**2025 ANNUAL REPORT**  
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**ANNUAL CONGREGATIONAL MEETING AGENDA**  
**SUNDAY, MARCH 1, 2026**

1. Constitution of the Annual Congregational Meeting and Opening Prayer Rev. Brad Morrison
  
2. Motion to Allow Adherents to Vote  
Motion by \_\_\_\_\_ / \_\_\_\_\_ allowing adherents to vote on  
a) financial and administrative matters, b) mission and ministry matters, and c) pastoral  
relationship matters.
  
3. Approval of the Agenda  
Motion by \_\_\_\_\_ / \_\_\_\_\_ to approve the agenda as printed or as  
amended.
  
4. Approval of Minutes of 2025 Congregational Meetings  
Motion by \_\_\_\_\_ / \_\_\_\_\_ that the Minutes of the March 2, 2025,  
Annual Congregational Meeting be accepted as printed or as amended.  
  
Motion by \_\_\_\_\_ / \_\_\_\_\_ that the Minutes of the November 23,  
2025, Annual Congregational Meeting be accepted as printed or as amended.
  
5. In Memoriam Rev. Brad Morrison
  
6. Approval of the 2025 Annual Reports of Council, Teams, and Groups, excluding Finance and  
Nominating Teams.  
Motion by \_\_\_\_\_ / \_\_\_\_\_ to receive the 2025 reports.
  
7. Review and Approval of the 2025 Financial Report Tim McMillan  
Motion by \_\_\_\_\_ / \_\_\_\_\_ to approve the 2025 Financial Report  
found on pages 21.
  
8. Report of the Financial Review Team Tim McMillan  
Motion by \_\_\_\_\_ / \_\_\_\_\_ to accept and approve the 2025 Financial  
Review Report.
  
9. Presentation and Approval of the 2026 Budget Proposal Tim McMillan  
Motion by \_\_\_\_\_ / \_\_\_\_\_ to approve the 2026 Budget
  
10. 2026 Mission & Service Objective
  
11. Nomination Report  
Motion by \_\_\_\_\_ / \_\_\_\_\_ to accept the Nominations Report as  
printed on page 6.  
Motion by \_\_\_\_\_ / \_\_\_\_\_ that nominations close.

Motion by \_\_\_\_\_ / \_\_\_\_\_ to approve the slate of candidates as printed (or as amended).

Motion by \_\_\_\_\_ / \_\_\_\_\_ that the Congregation empowers the Council to appoint members to vacancies as required.

## 12. New Business

a) Restricted Bequest Fund proposal – **COST: \$10,396.00**

(Note: this amount is above our threshold of Council approving restricted bequest funds of \$5000 or less)

### **Background from Property/Finance:**

**WHY?** Four windows in the Golden Jubilee room can't be repaired. They can't be opened for fresh air in the summer and are drafty in the winter. The manufacturer has gone out of business.

**WHAT?** The windows need to be replaced. A contract for replacing the windows has been received from Stephenson's Home Improvements for the requested amount

**WHY NOW?** The severity of the condition of the windows requires immediate replacement.

## 13. Appreciations

Diane Goodhand

## 14. Close with Prayer

Rev. Brad Morrison

## 2025 MINISTRY TEAM

<b>Minister:</b>	Rev. Dr. Brad Morrison
<b>Director of Music:</b>	Andrew Cloutier
<b>Office Administrator:</b>	Zabrina Jackson
<b>Custodian:</b>	Joe Rychel
<b>Treasurer:</b>	Tim McMillan

### ***NOMINATION REPORT*** ***PROPOSED 2026 TEAM AND COUNCIL MEMBERSHIP***

*All terms are effective from the 2026 Annual Congregational Meeting to the Annual Congregational Meeting of the year in which their term is completed.*

*Please note that Rev. Brad Morrison is ex officio to Council and all Teams except Ministry & Personnel and Nominations.*

#### **Boards of Trustees**

Brad Morrison (acting Chair)  
Doug Goodhand  
Don Walker  
Nancy Larocque

#### **Church Council**

Colleen Fletcher (Chair)  
Vacant (Past Chair)  
Barb MacKinnon (Vice Chair)  
Tim McMillan (Treasurer)  
Zabrina Jackson (Secretary)

#### **Community Life Team**

Nancy Larocque (co-chair)  
Linda Powers (co-chair)  
Ida Traxler  
Rolf Mantei  
Rick Hodgson  
Jane McLean

#### **Congregational Life Team**

Marlene Dorrestyn (Chair)  
Sandra Linton  
Tina Zimmerman  
Dave Honsberger  
Andy Cloutier (ex officio)

#### **Finance Team**

Wayne Wilcox (Chair)  
Tim McMillan (ex officio)  
Dianne Dixon  
Heather Horning  
Patti Krista  
Zabrina Jackson (ex officio)

#### **Ministry and Personnel**

Diane Goodhand (Temporary Chair)  
Jim Gladwell  
David Morton  
Ric Hodgson

#### **Investment Team**

Wayne Wilcox (Chair)  
Don Walker  
Doug Goodhand

#### **Property Team**

Elgin Austen (Chair)  
Joe Rychel  
Gary Krupa  
Irene Krupa  
Peter Stenzel  
Bob McLean  
Mike Johnson

**Member at Large:** Denise Johnson, Sonya Such

Antler River Watershed Regional Rep: \_\_\_\_\_

## MINISTER'S MESSAGE

Since we started using the Narrative Lectionary for Sunday sermons, we can more clearly trace the broad arc of the biblical story. The Narrative Lectionary follows the unfolding story of God's activity in the world — and our place within it. Knowing the larger God story gives direction, coherence, and purpose to what we do week by week: knowing the larger plot line, which is the Good News of God in Jesus Christ.

Each January, I remind myself not to lose sight of the larger plot line. I remind myself not to get distracted by typical institutional concerns that eclipse the plot line — stewardship drives, volunteer recruitment campaigns, ambitious strategic planning, and micromanaging committee meetings. Instead, I recommit to two strategic objectives that have guided my energy here these past seven years: growing Sunday morning Children's Worship (to attract and retain newcomers) and strengthening our community reputation (so you feel proud to invite and welcome newcomers).

In 2025 we saw encouraging signs that this focus is bearing fruit. We're welcoming new people on Sunday morning. We have a team serving at the Community Kitchen of Hope. We began a consultation process with Rev. Alana Martin from Go Project to help us strengthen and scale our growing Children's Worship ministry. More people are staying for coffee hour after worship to build friendships. Community Life Team has a full complement of members. Congregational Life Team is resurrected and planning children and teen programming. We're sharing "Everyday Hero" thank you cards in the community, *permission* to be awkward in public about our faith. These are signs of life that strengthen our ministries and mission.

I am confident that we'll keep our positive momentum in 2026. I am blessed to be part of this congregation, sharing in celebrations and hardships, and joining the succession of faithful people who have gone on before us.

As always, I am thankful for my colleagues, Andy Cloutier, Joe Rychel, Tim McMillan – and Zabrina Jackson, our new Office Administrator. It is a privilege to serve with you at Strathroy United Church.

Brad Morrison  
Minister, Strathroy United Church

## CHAIR OF CHURCH COUNCIL MESSAGE

It has been a privilege to be your Chair of Council for the past year. Taking over for Marjorie has meant stepping into big shoes. However, through her guidance and wisdom, I was able to learn a lot from her. The members of Council, as well as our staff, reflect only a small number of the congregation, but represent all your voices.

I have noticed several things over the past year. We have a growing congregation. We have a growing Children's Worship program. We have a strong outreach presence in the community. We always have room to grow, encourage, and support each other.

Let me explain.

Our growing congregation is partly due to amalgamated congregations, but it is also due to new people hearing about the great work that we do. Our welcoming presence allows us to open the doors to new possibilities. New connections. New ideas. The momentum is there to expand in ways that reflect faith and optimism, always guided by the belief that our church continues to grow not only in numbers, but also in spirit.

Our growing Children's Worship program has been impressive. While some Sundays have a small number, most Sundays have 8-10 children. It's so fun to see their excitement in the sanctuary, during CW, as well as after the service as they share their energy, laughs and learnings with others.

Our strong and compassionate outreach in the community is very much noticed by others. Whether it is meal ministry at 37 Frank, helping each month with the Community Kitchen of Hope, or our collection of funds and gift cards to support various community partners, the generosity of this congregation is something in which to be proud.

I want to celebrate and thank the dedication of the many volunteers, staff, and teams who make any vision possible. As we look to the year ahead, we do so with gratitude for what has been accomplished and great hope for what is to come.

Lastly, I want to thank Marjorie. An angel to us all now, but a continuing source of wisdom and inspiration. I'm sure I speak on behalf of others when I say we are profoundly grateful for the time, energy, and care she invested in this role and into this church.

Blessings to all of you,

Colleen Fletcher

**ANNUAL CONGREGATIONAL MEETING MINUTES**  
**SUNDAY, MARCH 2, 2025**

1. Constitution of the Annual Congregational Meeting and Opening Prayer  
Rev. Brad Morrison
2. Motion to Allow Adherents to Vote  
Motion by Bob McLean and Sandra Linton allowing adherents to vote on a) financial and administrative matters, b) mission and ministry matters, and c) pastoral relationship matters. CARRIED
3. Approval of the Agenda  
Motion by Bob McLean and Barb MacKinnon to approve the agenda as printed or as amended. CARRIED
4. Approval of Minutes of 2024 Congregational Meetings  
Motion by Patti Krista and Sandra Linto that the Minutes of the March 3, 2024, Annual Congregational Meeting be accepted as printed or as amended.  
Motion by Patti Krista and Sandra Linto that the Minutes of the Sept 22, 2024, Congregational Meeting be accepted as printed or as amended.
5. In Memoriam  
Rev. Brad Morrison
6. Approval of the 2024 Annual Reports of Council, Teams, and Groups, excluding Finance and Nominating Teams.  
Motion by Sandra Linton and Elgin Austen to receive the 2024 reports. CARRIED
7. Review and Approval of the 2024 Financial Report  
Tim McMillan  
Motion by Tim McMillan and Patti Krista to approve the 2024 Financial Report found on page 22. CARRIED  
Motion by Patti Krista and Barb MacKinnon to accept the Council's recommendation to transfer \$53240 from the Unrestricted Bequest Fund to the General Fund to eliminate the deficit. CARRIED
8. Report of the Financial Review Team  
Tim McMillan
9. Presentation and Approval of the 2025 Budget Proposal  
Tim McMillan  
Motion by Patti Krista and Sandra Linton to approve the 2025 Budget
10. 2025 Mission & Service Objective  
Motion by Irene Krupa and Heather Horning that we accept and approve Council's recommendation to set the 2025 Mission & Service objective at \$15,000.
11. Nomination Report

Motion by Tina Zimmerman and Rolf Mantei to accept the Nominations Report as printed on page 6. CARRIED

Motion by Alice Milligan and Bob McLean that nominations close. CARRIED

Motion by Marlene Dorrestyn and Sandra Linton that the Congregation empowers the Council to appoint members to vacancies as required. CARRIED

12. New Business

Don Langford mentioned that he received an email from HAPI (Haiti Rabbit Project team) expressing their thank you for our funds. Appreciation to the Sunday School Team for all their work.

13. Appreciations Diane Goodhand

The Ministry & Personnel Team (M&P) team works on behalf of the congregation to support SUC's staff and are responsible for employee contracts, salaries and job descriptions and recommending remuneration increases for staff to Church Council. Members of M&P are available to staff throughout the year to discuss any issues/concerns and provide feedback in a confidential manner.

SUC is fortunate to have the dedicated staff of Brad Morrison-Minister, Karen Pritchard-Office Administrator, Joe Rachel-Custodian, Andy Cloutier-Music Director and Tim McMillan-Treasurer who work well together supporting the congregation and community, each bringing their own individual strengths to the team. The excellence of our staff in their roles is demonstrated through the meaningful worship services, efficient and well-run office, the immaculate condition of our church building, the excellent music we enjoy and the attention to detail of everything relating to finance.

During 2024 we saw the amalgamation of SUC and Kerwood United and appreciate the work of the staff to ensure this was a smooth transition for the congregations and for all administrative/financial activities required to take place.

Kaleigh Berdan-Child and Youth Leader welcomed a baby boy this past year and has submitted her Letter of Resignation as her husband has been relocated due to a career change. We wish Kaleigh, Zack and Bennett all the best as they begin this new chapter.

We also appreciate the support of the many volunteers who assist our staff in carrying out the work of our church.

14. Close with Prayer at 12:40pm Rev. Brad Morrison

# **CONGREGATIONAL MEETING MINUTES**

## **SUNDAY, NOVEMBER 23, 2025 | 11:00 AM**

START TIME: 11:17 AM

1. Welcome & Call to Order  
Opening Prayer

Colleen Fletcher  
Rev. Brad Morrison

2. Voting Privileges

Motion by Sandra Linton/Dianne Goodhand(?) to allowing adherents be allowed to vote on financial and administrative matters. CARRIED.

3. Approval of Agenda

Motion by John Caverhill/Denise Johnson to approve the agenda as circulated/with changes. CARRIED

3. Finance Team

Wayne Wilcox

- A motion by Patti seconded by Wayne that the Restricted and Bequest Fund Policy and the Additions Funds Policy, created by the Finance team, be approved and sent to the congregation for approval. (Motion by Sandra Linton, seconded by Tina Zimmerman to accept the updated 2025 Bequest Fund and Additional Funds policy.) CARRIED.
  - Both policies are enclosed.
- A motion by Wayne seconded by Dianne that individual requests from the bequest or additional funds, \$5000.00 or less, need only to go to council for approval. Requests above \$5000.00 will continue to be considered by council and go to the congregation for approval. (Motion by Rolf Mantei, seconded by Patti Krista to accept this monetary request model for the bequest and additional funds.) CARRIED.
- *Two requests for restricted bequest fund withdrawals*
  - *1- Visitation bequest fund*
  - *2- Church projects fund (formally Special Projects envelope fund)**(both are enclosed.) REDUNDANT*

### Investment Team

- A motion by Wayne seconded by Floyd that the motion for the new Investment Policy, created by the Investment Team, be forwarded to council and the congregation for approval. (Motion by Don Walker, seconded by Ralph Horning to accept the updated 2025 Investment policy.) CARRIED.

8. Closing Prayer  
End Time: 11:46 AM

Rev. Brad Morrison

**INFORMATION REPORT**  
**COMMUNITY LIFE TEAM & CONGREGATIONAL LIFE TEAM**

<b>MEMBERSHIP DATE FOR 2025:</b>	
<b>Baptisms</b>	2
<b>Deaths (Members)</b>	7
<b>Funerals</b>	5
<b>Marriages</b>	1
<b>Profession of Faith</b>	0
<b>Transfers In</b>	2
<b>Transfers Out</b>	8
<b>HISTORIC ROLL</b>	
<b>Resident Members</b>	230 ( <i>*Starting January 1, 2024 – amalgamated membership</i> )
<b>Non-Resident Members</b>	
<b>Total Members</b>	
<p><b>We helped to celebrate the lives of:</b></p> <p>Barbara Evelyn Bett, Marjorie Harris, Arlene Johnson, James Harold Johnstone, Ronald Moore  Ross, Calvin Thar, Harold Edward Young</p>	

## **TEAM REPORT**

### **Ministry & Personnel**

<b>MEMBERS</b>	Diane Goodhand and Jim Gladwell
<b>CELEBRATIONS AND ACCOMPLISHMENTS</b> <p>The Ministry and Personnel Committee monitors the relationship among staff and members of the congregation. After consultation with staff and Church Council, the committee makes recommendations to Church Council on matters of compensation and working conditions. As well, the committee oversees staff accountability and conducts annual performance reviews.</p> <p>Strathroy United Church is blessed with committed staff who work together as a team under the leadership of Brad.</p> <p>This past year Office Administrator Karen Pritchard submitted her resignation with Zabrina Jackson being hired as her replacement. Zabrina is an excellent addition to our church staff who all demonstrate such dedication and hard work to ensure our church provides a welcoming place of worship to both congregants and visitors.</p> <p>Ministry &amp; Personnel is currently without a Chairperson after Scott Barker stepped down from position.</p>	

# TEAM REPORT

## Property Team

<b>MEMBERS</b>	Mike Johnson, Peter Stenzel, Bob McLean, Gary & Irene Krupa, Joe Rychel (Custodian) Elgin Austen, Team Leader, Brad Morrison (ex-officio)
<b>CELEBRATIONS AND ACCOMPLISHMENTS</b> <p>The flat roof replacement left interior leakage and damage problems requiring repair, including reconnection and updating of the solar panels. This was all satisfactorily completed during 2025.</p> <p>The Middlesex-London Health Dept. inspection generally went well, with a couple of exceptions noted below.</p> <p>An evacuation exercise was held with Church Council that included identification of all fire exits, gathering places, Fire Dept. key box, alarm locations, fire extinguishers, kitchen gas connections, fire suppression system and the update of our Fire Safety manual.</p> <p>Girl Guides have held their supervisory and training programs trouble free for many years at the Church. In 2025 the oversight body for Girl Guides requested we change our policy which would have increased our liability. In correspondence to them they were informed that we were quite satisfied with our policy and it wouldn't be changed. Subsequent to this their annual schedule continued trouble free, at the Church.</p> <p>During the annual inspection of our heating facility it was determined that one of our boilers needed to have the motor replaced which was done.</p> <p>Spring and fall landscaping and gardening was completed along with regular caretaking grass cutting to ensure top quality Church appearance.</p> <p>LEADS requested rental of the (old) kitchen space for clients, although most scheduled dates weren't attended.</p> <p>Painting and cleaning of the old kitchen was completed.</p> <p>A solar camera was installed on the roof so we could check for water or debris without climbing.</p> <p>Our Internet and phones were updated with the installation by Execulink in December.</p>	
<b>CHALLENGES</b> <p>With regard to the Middlesex-London Health Dept. inspection we found that our Dishwasher wouldn't reach the required heat that was required. Adjustments were made and all is now satisfactory. A rodent issue was identified which has also now been rectified.</p> <p>With an extensive list of up-grades and accomplishments over the past approximately 4 years, we don't anticipate any outstanding or anticipated issues.</p>	

# TEAM REPORT

## Community Life Team

### **MEMBERS**

Nancy LaRocque and Linda Powers (Co-Chairs); Eric Hodgson; Rolf Mantei; Jane MacLean; Ida Traxler, Denise Johnson (ad-hoc), Brad Morrison (ex-officio)

### **CELEBRATIONS AND ACCOMPLISHMENTS**

Our mission is to be the leaders who provide opportunities to our church family, to care about and reach out to others in our broader community who need our help and support.

Organizing events such as: coffee time, Soup Sundays, Sundae Sundays, Guess Who's Coming for Coffee, Beer and Carols, Potlucks, Men's Breakfast Club, Ladies Parlous Group and Friendship Club, providing many opportunities for fellowship and making new friends with others within the congregation.

We also supported our local 37 Frank Street youth centre. Along with the proceeds from the pancake supper and sales of vintage candy at Rockets' games, our "United for 1" team raised funds and participated in the Coldest Night of the Year (CNOY) walk. The team exceeded their goal of \$10,000 with tremendous support from our congregation, friends and family.

Our meal ministry volunteers prepared meals for the youth at 37 Frank Street twice a month. Thank you to Denise Johnson for your leadership!

School supplies were collected in August for distribution to the WRRC and Salvation Army. Our advent project supported these two agencies as well, with \$3400 in gift cards donated for local families in need.

Our congregation honoured our pledge of \$15,000 to the Mission and Service fund. A new initiative involved recognizing the Everyday Heroes in our community, identified by members of our congregation and presented with an Everyday Hero card.

We also responded to a request for help from Strathroy's Kitchen of Hope, providing preparation and serving of nutritious meals once per month. Thank you to our willing volunteers who supported this initiative.

The children, leaders and volunteers adopted a World Vision fish project this summer. Cupcakes and/or vintage candies were sold at the Pride Festival and Farmer's Market to promote this project and our church. Special Thanks to Brad and Dave Honsberger!

On behalf of our team, THANK YOU to everyone who has helped with and supported our projects, fundraisers and social events. We are indeed a family who cares and shares God's love with others!

<b>AD HOC TEAM NAME</b>	Meal Ministry
<b>MEMBERS</b>	Brenda Bourdeau, Cathy Adkin, Denise Johnson, Dianne Dixon, Marjorie Harris, Ida Traxler, Nancy Larocque, Linda Powers, Kelly Pardy, Ruth Ellerker, Diane Goodhand, Gail Morton, Marlene Dorrestyn, Debbie Ellwood-Latif, Meagan Green, Tina Zimmerman, Diane Mooney, Barb McKinnon, Marlene Hodgson, Sandra Linton, Margaret Bailey
<p data-bbox="105 369 701 401"><b>CELEBRATIONS AND ACCOMPLISHMENTS</b></p> <p data-bbox="105 443 1544 516">The 37 Frank Youth Meal Ministry Team has once again been busy preparing and delivering 19 meals throughout the year to be enjoyed by the youth of our community.</p> <p data-bbox="105 518 1507 623">The ongoing contribution from Strathroy United Church is well appreciated by staff as they have the ease of serving warm, nutritious meals that are ready-to-serve. It is always such a happy welcome when we arrive with the meals!</p> <p data-bbox="105 625 1495 661">In addition to the meals, delivery includes desserts, coffee cream, fruits/veggies and special treats.</p> <p data-bbox="105 701 1536 806">Thank you to all the members of this team for the creative planning and preparing of these meals that are delivered to 37 Frank Youth Centre. Your time and effort show warmth and acknowledgement to the youth of Strathroy and area.</p> <p data-bbox="105 808 1240 844">Thank you to everyone in the congregation for supporting this outreach program.</p>	

## TEAM REPORT Congregational Life

<b>Members</b>	Marlene Dorrestyn (chair), Rev. Brad Morrison (ex-officio), Sandra Linton, Tina Zimmerman
<b>Celebrations and Accomplishments</b> <ul style="list-style-type: none"><li>- Return to full service communion</li><li>- Children's worship working on curriculum</li><li>- Children's choir performed on special Sundays</li><li>- Baptisms, weddings, &amp; funerals</li><li>- Started working with Rev. Alana Martin, GO Project, to find ways to work with older children of the congregation.</li></ul> <p>Thank you to all the many volunteers who help our team make Strathroy United a welcoming place to be.</p>	
<b>Challenges</b> <p>More volunteers for children's worship and communion prep and cleanup.</p>	

# TEAM REPORT

## Finance Team

### MEMBERS

Wayne Wilcox (Chair), Patti Krista (Past Chair), Zabrina Jackson (Secretary), Tim McMillan (Treasurer), Dianne Dixon, Heather Horning, Brad Morrison (ex-officio)

### CELEBRATIONS AND ACCOMPLISHMENTS

The Finance Team oversees all financial matters of the church such as monthly bill payments, monthly budget reporting, administration of bequests and donations and the long-term financial planning of the financial assets of the church. We monitor income and expenses and report these figures to the Church Council on a monthly basis. The Finance Team also has the responsibility to keep the congregation informed of financial matters on a regular basis.

During the year the Team reviewed the Restricted and Bequests Funds Policy. The Fund was expanded to include all current bequests with expanded details for the use of each Bequest. The Team also created a policy called Additional Funds with Restrictions Policy. This policy listed all funds that are not bequests and states the restrictions for each of these funds.

The Finance Team would like to thank every member of Strathroy United Church Congregation for your support with your time, commitment and offerings during this past year.

This past year envelope donations were down slightly to \$113,344  
Envelope donations since 2021 are as follows

2021 Envelope Donations - 83,046  
2022 Envelope Donations - 83,711  
2023 Envelope Donations - 95,350  
2024 Envelope Donations -117,681  
2025 Envelope Donations -113,344

The church revenue was \$174,545 and the expenses were \$259,588 leaving an excess of expenditures over receipts of \$85,042. This excess was higher than last year but well below the budget for the year which was estimated to be a shortfall of \$109,357. The reduced shortfall was achieved with reduced expenses by all Teams and use of Bequest funds.

On behalf of the congregation I would like to express our appreciation to our treasurer Tim McMillan. Thanks also to Zabrina Jackson, Dianne Dixon, Patti Krista and Heather Cormack for their dedication to the financial matters of our church.

I would like to personally thank the Finance Team members for all their guidance and help during my first year as Chair.

Wayne Wilcox  
Chair – Finance Team

## **TEAM REPORT**

### **Investment Team**

<b>MEMBERS</b>	Wayne Wilcox (Chair), Patti Krista (past Chair), and trustees Floyd Denning, Doug Goodhand and Don Walker
<b>CELEBRATIONS AND ACCOMPLISHMENTS</b>  <p>The role of the Investment Team is to oversee the investments of Strathroy United Church by ensuring that our investments are invested within the guidelines set out by the Investment Policy, to review the performance of our portfolio and to review and confirm the investment strategy.</p> <p>During the year the Investment Team reviewed and updated the Strathroy United Church Investment Policy.</p> <p>As of December 31, 2025 the church's long term investment portfolio is \$2,608,941. as compared to last year which was \$2,491,871. This increase was achieved mainly through gains in stock equities at BMO Nesbitt Burns and gains in mutual funds at Frontier Capital.</p> <p>In 2025 the Investment Team met with and reviewed our accounts and investments with representatives from BMO Nesbitt Burns. We will be arranging further meetings in 2026 with both Frontier Capital and BMO Nesbitt Burns to further discuss our investments.</p> <p>Wayne Wilcox Chair - Investment Team</p>	

# TEAM REPORT

## Trustees

<b>Members</b>	Rev. Brad Morrison (chair ex officio), Floyd Denning (retiring), Doug Goodhand, Nancy Larocque, Don Walker
<b>Celebrations and Accomplishments:</b> <p>The Trustees renewed participation in the new United Church insurance plan. We paid \$11,329.20 in premiums in 2025, compared to \$8,867.93 in 2024 (lower due to a one-time refund of \$1,748.96 .</p> <p>The Trustees reviewed and supported the various Bequest Form Requests generated by other teams this past year.</p> <p>The Trustees oversee the Investment Team, which oversees the congregation's investment portfolio according to the investment policy. The Investment Team includes representation from Trustees and Finance. Investment reports are included with other financial reports in this annual report.</p> <p>We thank Floyd Denning, who announced his retirement this AGM cycle, for serving as a Trustee, being a representative to the Investment Team, and providing prudent counsel and continuity as a former Kerwood United Trustee.</p> <p style="text-align: right;">Respectfully submitted by Brad Morrison</p>	

**Strathroy United Church**  
**Balance Sheet**  
**December 31 2025**

	<u>DEC.31 2025</u>	<u>DEC.31 2024</u>
<b>Cash</b>		
Petty Cash	\$ 600	\$ 600
Saving Bank Account	8	8
Chequing Account - Libro	58,066	119,755
Libro Shares	1,991	1,991
	<u>60,665</u>	<u>122,354</u>
<b>Investments (Note 9)</b>		
Investments - BMO - Cash	0	276
Investments - BMO - High Interest Savings	27,719	56,340
Investments - BMO - GIC's	804,170	849,122
Investments - BMO - Principal Protected Notes	40,000	60,000
Investments - BMO - PP Notes - Unrealized Gain (Loss)	3,797	(88)
Investments - BMO - RBC Shares (Note 6)	12,779	12,779
Investments - BMO - RBC Shares-Unreal. Gain (Loss) (Note 6)	15,300	8,019
Investments - BMO - Other Equity Funds (Note 6)	24,860	24,860
Investments - BMO - Other Equity Funds - Unreal. Gn (Ls) (6)	9,565	5,710
Investments - BMO - Kerwood-Bethesda Funds (Note 8)	268,554	268,554
Investments - BMO - Kerwood-Bethesda-Unreal. Gain (Loss) (8)	157,300	47,964
Investments - Frontier Capital (Note 7)	806,979	806,979
Investments - Frontier Capital-Unrealized Gain (Loss) (Note 7)	437,918	351,356
<b>Total Long-Term Investments</b>	<u>2,608,941</u>	<u>2,491,871</u>
<b>Receivables</b>		
Accrued Interest Receivable	16,488	17,191
HST Receivable	1,800	4,972
Other Receivable and Prepaid Expenses	-	-
	<u>18,289</u>	<u>22,163</u>
<b>Capital Assets</b>		
Solar Panels (Note 3)	-	-
<b>TOTAL ASSETS</b>	<u>\$ 2,687,893</u>	<u>\$ 2,636,386</u>
<b>Current Liabilities</b>		
Accrued Liabilities and Accounts Payable	\$ 2,264	\$ 2,315



**Strathroy United Church**  
**Statement of Receipts and Expenses - General Fund**  
**December 31 2025**

	<u>TO DEC 31</u> <u>2025</u> <u>Actual</u>	<u>TO DEC 31</u> <u>2024</u> <u>Actual</u>	<u>TO DEC 31</u> <u>2025 - 2024</u> <u>Difference</u>	<u>2025</u> <u>Budget</u>	<u>2025-Budget</u> <u>Difference</u>
<b>Revenue</b>					
Donations	\$ 113,344	\$ 116,992	\$ (3,648)	\$ 120,000	\$ (6,656)
Children's Ministry	100	-	100	-	100
Fundraising	6,508	6,120	388	6,000	508
Funeral Luncheons	200	1,100	(900)	-	200
Roast Beef Dinner	-	-	-	6,450	(6,450)
Rentals	14,614	16,728	(2,114)	16,728	(2,114)
General Investment Income	8,890	6,483	2,406	3,000	5,890
Housing Fund Investment Income	5,504	23,530	(18,026)	4,000	1,504
Organ Maintenance Fund Investment Income	1,712	7,982	(6,269)	1,000	712
Kerwood-Bethesda Fund Investment Income	16,882	17,773	(891)	12,000	4,882
Solar Panel Revenue (Note 3)	6,791	2,483	4,308	6,881	(90)
	<u>\$ 174,545</u>	<u>\$ 199,192</u>	<u>\$ (24,647)</u>	<u>\$ 176,059</u>	<u>\$ (1,514)</u>
<b>Expenditures</b>					
Property Team	\$ 28,191	\$ 34,174	\$ (5,983)	\$ 38,350	\$ (10,159)
Trustees	11,329	8,868	2,461	11,350	(21)
Region 7 Assessment	12,576	12,168	408	11,220	1,356
Administrative Services	3,628	2,748	879	4,100	(473)
Community Life Team	2,495	2,218	277	7,750	(5,255)
Congregational Life Team	3,732	4,182	(450)	5,932	(2,200)
Ministry and Personnel Team	197,636	194,955	2,681	206,714	(9,078)
	<u>259,588</u>	<u>259,313</u>	<u>275</u>	<u>285,416</u>	<u>(25,828)</u>
<b>Excess of (expenditures over receipts)</b>	<u>\$ (85,042)</u>	<u>\$ (60,121)</u>	<u>\$ (24,921)</u>	<u>\$ (109,357)</u>	<u>\$ 24,315</u>
Transfer of Bequest Funds to Operations (Note 1)	-				

Transfer of Unrestricted Bequest Fund Interest & Realized Investment Gain to Operations (Note 2)	14,976	17,773
<b>Total Excess of (Expenditures over Receipts)</b>	<b>(70,066)</b>	<b>(53,240)</b>
Surplus (Deficit), Beginning of Year	-	-
Transfer from Unrestricted Bequest Fund		53,240
<b>Surplus (Deficit), End of Year</b>	<b>\$ <u>(70,066)</u></b>	<b>\$ <u>-</u></b>

**Strathroy United Church**  
**Statement of Team Expenses - General Fund**  
**December 31 2025**

	<u>TO DEC 31 2025 Actual</u>	<u>TO DEC 31 2024 Actual</u>	<u>TO DEC 31 2025 - 2024 Difference</u>	<u>2025 Budget</u>	<u>2025-Budget Difference</u>
<b>Property</b>					
Utilities	\$ 15,977	\$ 16,444	\$ (467)	\$ 19,000	\$ (3,023)
Repairs and Maintenance	10,076	14,251	(4,175)	17,000	(6,924)
Photocopier	956	1,038	(82)	1,000	(44)
Phone System Lease	-	-	-	350	(350)
Internet Access	1,182	1,089	93	1,000	182
Capital Expenditures	-	1,351	(1,351)	-	-
	<u><b>28,191</b></u>	<u><b>34,174</b></u>	<u><b>(5,983)</b></u>	<u><b>38,350</b></u>	<u><b>(10,159)</b></u>
<b>Trustees</b>					
Insurance	\$ 11,329	\$ 8,868	\$ 2,461	\$ 11,350	\$ (21)
Trustees - Other Expenses	-	-	-	-	-
	<u><b>11,329</b></u>	<u><b>8,868</b></u>	<u><b>2,461</b></u>	<u><b>11,350</b></u>	<u><b>(21)</b></u>
<b>Region 7 Assessment</b>	\$ 12,576	\$ 12,168	\$ 408	\$ 11,220	\$ 1,356
<b>Administrative Services</b>					
Stationery and Office	\$ 1,077	\$ 831	\$ 245	\$ 900	\$ 177
Telephone	1,608	1,350	258	1,400	208
Photocopier Colour & B/W Copies	310	320	(11)	350	(40)
Computer Training & Maintenance	341	-	341	1,200	(859)
Minor Capital	-	-	-	-	-
Bank Interest & Service Charges	293	247	46	250	43
	<u><b>3,628</b></u>	<u><b>2,748</b></u>	<u><b>879</b></u>	<u><b>4,100</b></u>	<u><b>(473)</b></u>
<b>Community Life</b>					
Summer Camp Fire	\$ -	\$ -	\$ -	\$ 300	\$ (300)
Evangelism and Promotion	96	94	2	200	(104)
Celebrations	739	799	(60)	700	39
Meal Ministry - 37 Frank Street	1,510	1,738	(228)	2,500	(990)
Meal Ministry - Kitchen of Hope	666	-	666	-	666
Meal Ministry Donations/Bequests	(2,176)	(1,459)	(717)	-	(2,176)
Kitchen Expenses	424	475	(52)	300	124
Social Events	50	22	28	500	(450)

Groups	202	-	202	250	(48)
Other Fundraising Expenses	984	548	435	500	484
Roast Beef Dinner Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,500</u>	<u>(2,500)</u>
	<b><u>2,495</u></b>	<b><u>2,218</u></b>	<b><u>277</u></b>	<b><u>7,750</u></b>	<b><u>(5,255)</u></b>

**Statement of Team Expenses - General Fund  
December 31 2025**

	<b>TO DEC 31 2025 Actual</b>	<b>TO DEC 31 2024 Actual</b>	<b>TO DEC 31 2025 - 2024 Difference</b>	<b>2025 Budget</b>	<b>2025-Budget Difference</b>
<b>Congregational Life</b>					
Senior Choir	-	-	-	100	(100)
Other Worship & Music Supplies	344	628	(284)	200	144
Copyright Licencing	-	779	(779)	900	(900)
Pulpit Supply & Guest Speakers	2,273	1,981	292	2,032	241
Guest Musicians	250	600	(350)	1,800	(1,550)
Christian Education Programs	137	193	(56)	500	(363)
Audio Visual Resources/Toner	728	-	728	400	328
	<b>3,732</b>	<b>4,182</b>	<b>(450)</b>	<b>5,932</b>	<b>(2,200)</b>
<b>Ministry and Personnel</b>					
Salaries - Ministers	\$ 85,558	\$ 82,436	\$ 3,122	\$ 85,559	\$ (1)
Less Salaries - Visitation Bequest	(5,000)	-	(5,000)	-	(5,000)
Travel - Ministers	-	-	-	700	(700)
Education - Ministers	25	256	(231)	1,689	(1,664)
Telephone - Ministers	600	600	-	600	-
Tech Allowance - Ministers	-	-	-	500	(500)
Church Administrator	21,245	20,904	341	21,548	(303)
Organist and Choir Director	23,490	22,614	876	23,491	(1)
Custodial Services	27,008	24,895	2,112	26,850	158
Treasurer	3,432	3,336	96	3,441	(9)
Professional Development	-	-	-	400	(400)
Payroll Benefits	40,366	38,897	1,469	40,936	(570)
Payroll Process Charges	769	775	(6)	800	(31)
M&P - Miscellaneous Expenses	143	243	(100)	200	(57)
	<b>197,636</b>	<b>194,955</b>	<b>2,681</b>	<b>206,714</b>	<b>(9,078)</b>

**Strathroy United Church**  
**Church Projects Fund**  
**December 31 2025**

	<b>DEC.31</b>	<b>DEC.31</b>
	<b>2025</b>	<b>2024</b>
	<hr/>	<hr/>
<b>Receipts</b>		
Envelope Donations	\$ 1,265	\$ 1,700
Other Receipts	-	-
	<hr/>	<hr/>
	1,265	1,700
	<hr/>	<hr/>
<b>Expenditures</b>		
Computer	1,819	-
	<hr/>	<hr/>
<b>Excess of receipts over expenditures (expenditures over receipts)</b>	<b>\$ (554)</b>	<b>\$ 1,700</b>
Surplus, Beginning of Year	11,129	9,429
	<hr/>	<hr/>
<b>Surplus, End of Period</b>	<b>\$ <u>10,575</u></b>	<b>\$ <u>11,129</u></b>

**Strathroy United Church  
Mission and Service Fund  
December 31 2025**

	<b>DEC.31 2025</b>	<b>DEC.31 2024</b>
<b>Receipts</b>		
Envelope Donations	\$ 12,914	\$ 13,835
M&S Soup & Roll Lunch Fundraising	977	818
Bequest Fund Interest	1,110	347
M&S Extra	-	-
	<b>\$ 15,000</b>	<b>15,000</b>
<b>Expenditures</b>		
Remitted to UC Canada - Regular	15,000	15,000
Remitted to UC Canada - Extra	-	-
M&S Lunch Expenses	-	-
	<b>\$ 15,000</b>	<b>15,000</b>
<b>Excess of receipts over expenditures</b>	<b>\$ -</b>	<b>\$ -</b>

**Compassionate Fund  
December 31 2025**

	<b>DEC.31 2025</b>	<b>DEC.31 2024</b>
<b>Receipts</b>		
Envelope Donations	975	1,020
Gifts in Kind Donations	-	-
	<b>975</b>	<b>1,020</b>
<b>Expenditures</b>		
Compassionate Purchases	500	350
Gifts in Kind	-	-
	<b>500</b>	<b>350</b>
<b>Excess of receipts over expenditures (expenditures over receipts)</b>	<b>\$ 475</b>	<b>\$ 670</b>
Balance on Hand, Beginning of Year	10,321	9,651
Balance on Hand, End of Period	<b>\$ 10,796</b>	<b>\$ 10,321</b>

This balance is included in General Fund Equity through the liabilities.



Interest/Realized Gain transferred to General Operations (Note 3)						14,976	<b>14,976</b>			<b>14,976</b>	<b>17,773</b>
Interest/Realized Gain transferred to M&S Fund (Note 3)						1,110	<b>1,110</b>			<b>1,110</b>	<b>347</b>
Minister Salary	5,000		-				<b>5,000</b>			<b>5,000</b>	-
Choir Expenses					1,021		<b>1,021</b>			<b>1,021</b>	-
Strathroy-Kerwood Community Expenses			1,990				<b>1,990</b>			<b>1,990</b>	-
Concrete Pillar Caps Renovations			-				-			-	<b>780</b>
Roof Repairs							-	<b>66,158</b>		<b>66,158</b>	<b>43,551</b>
Exterior Painting			-				-			-	<b>5,057</b>
Youth Ministry			-				-			-	<b>1,894</b>
Local Transportation			-				-			-	<b>260</b>
<b>Total Deductions</b>	<b>5,000</b>	<b>-</b>	<b>1,990</b>	<b>-</b>	<b>1,021</b>	<b>16,086</b>	<b>24,097</b>	<b>66,158</b>	<b>-</b>	<b>90,254</b>	<b>122,901</b>
<b>Closing Balance</b>	<b>40,671</b>	<b>180,124</b>	<b>471,143</b>	<b>4,685</b>	<b>33,742</b>	<b>1,204,053</b>	<b>1,934,418</b>	<b>240,561</b>	<b>423,113</b>	<b>2,598,092</b>	<b>2,475,914</b>

**Strathroy United Church**  
**Notes to the Financial Statements**  
**December 31 2025**

	2025 <u>Actual</u>	2024 <u>Actual</u>
<b>1 Transfer of Bequests from Bequest Fund to General Fund</b>		
In accordance with the Bequest Fund Policy, up to 20% of the unrestricted bequest received during the year can be transferred to the General Fund.		
Amount transferred to General Fund for Church Operations:	\$ <u>-</u>	\$ <u>-</u>

**2 Transfer of Bequest Fund Interest**

Each year in November council determines the use of the interest from the unrestricted bequests. In the last 2 years this has been as follows:

Total Interest from Unrestricted Bequest Fund investments	\$ 16,086	\$ 18,121
Gain from Selling of Fiera Shares (Unrestricted Bequest Fund Portion)	-	-
Transferred to Mission and Service Fund	(1,110)	(347)
Transferred to General Fund	<u>(14,976)</u>	<u>(17,773)</u>
	<u>-</u>	<u>-</u>

**3 Solar Panels**

In 2011 the church started and completed the installation of solar panels on the church roof. The electricity generated by these panels is being sold to the local power authority. The cost of the supply and the installation was financed through the use of bequest funds. Proceeds from the sale of the electricity was used to reimburse the Bequest Fund. In August of 2022 the total proceeds to date surpassed the cost of the solar panel installation and any proceeds from that point on is being recorded as General Fund operating revenue. Between 2012 and 2022, the following total amount was transferred from the General Fund to the Bequest

Fund to reimburse the Bequest Fund for the initial cost of the solar panels:	<u>\$ 79,417.52</u>
--	---------------------

The following is the General Fund Revenue realized from the solar panels.

General Fund Revenue in 2022 (From mid-Aug, 2022 to Dec.31, 2022):	\$ 3,172.07
General Fund Revenue in 2023:	\$ 7,054.57
General Fund Revenue in 2024:	\$ 6,881.23
General Fund Revenue in 2025:	<u>\$ 6,791.40</u>
Total General Fund Revenue:	<u>\$ 23,899.27</u>

**4 Meal Ministry Fund**

At the start of 2025 there was \$0 in the Meal Ministry Fund. In 2025 the amount of donations to the Meal Ministry Fund totalled \$800.00. In 2025 \$186.22 of the Meal Ministry Fund was used to offset some of the Meal Ministry expenses in 2025. The remaining amount in the Meal Ministry Fund at the end of 2025 is \$613.78.

**5 Christmas Eve Loose Offering**

The 2025 Christmas Eve Loose Offering totalled \$327.25. Per council's approval, this amount was donated to the Ronald McDonald House.

## **6 RBC Shares and Other Equity Funds**

In December 2015 the church received a donation of RBC Shares with a market value of \$10,191.95 on the date of the donation and in December 2020 a donation of Equity Funds was received with a market value of \$24,860.31 at the date of donation. As a result of daily fluctuations in the market value of these shares and funds, unrealized gains and losses need to be recognized in the financial statements. These gains/losses are recorded as increases/decreases in the Equity section of the balance sheet.

## **7 Frontier Capital**

**a)** The growth component of the investment portfolio is intended to capture higher returns than the guaranteed income component and therefore has a long term time horizon and it includes some equity investments. The market value of the growth component will not exceed 75% of the market value of the total investment portfolio, with no more than 25% of the market value invested in Principal Protected Notes (PPN). These investments are held by Frontier Capital Funds in a balanced mutual fund and by BMO Nesbitt Burns in shares and mutual funds.

**b)** Unrealized gains and losses for the Frontier Capital investments, the RBC shares and the BMO Nesbitt Burns equity investments are recorded as increases or decreases in the appropriate Equity section of the balance sheet.

**c)** In 2025 there were \$0 of Frontier Capital units sold.

## **8 Kerwood-Bethesda Funds**

On January 1, 2024 the Kerwood-Bethesda United Church amalgamated with Strathroy United Church. During 2024 funds were transferred from Kerwood-Bethesda to Strathroy United. Part of these funds are Restricted and part are Unrestricted, as reflected in the Equity section of the balance sheet. Part of the funds were transferred as Cash and part of the funds were transferred as Investments.

**Strathroy United Church**  
**Schedule of Investments with BMO Nesbitt Burns**  
**December 31 2025**

<b>Description</b>	<b>Interest Frequency</b>	<b>Due Date</b>	<b>Rate</b>	<b>Market Value</b>
<b>Cash and Short Term</b>				
Cash				0
BMO High Interest Savings Account (103)	Monthly			17,839
BMO High Interest Savings Account (101)	Monthly			9,880
Equitable Bank GIC	Annual	March 2, 2026	1.560%	80,000
Community Trust GIC	Annual	April 2, 2026	4.890%	50,000
BMO Trust Company GIC	Annual	April 10, 2006	2.750%	205,048
Equitable Trust GIC	Annual	July 9, 2026	1.700%	50,000
B2B Bank GIC	Annual	September 15, 2026	3.300%	25,000
Bank of Montreal Mortgage Corp GIC	Annual	October 13, 2026	5.410%	59,000
<b>Market Value of Cash and Short Term Securities</b>				<b>496,768</b>
<b>Fixed Income Securities</b>				
BMO Global Smart (Initial Value ** 40,000)		February 3, 2026		43,797
Equitable Trust GIC	Annual	January 7, 2027	2.450%	40,122
Community Trust GIC	Annual	April 2, 2027	4.720%	50,000
Fairstone Bank GIC	Annual	July 12, 2027	4.500%	60,000
Bank of Montreal GIC	Annual	April 3, 2028	4.510%	50,000
Fairstone Bank GIC	Annual	July 12, 2028	4.430%	60,000
Homequity Bank GIC	Annual	August 10, 2028	5.070%	75,000
<b>Market Value of Fixed Income Securities</b>				<b>378,919</b>
<b>Equities</b>				
Fidelity Global Balanced (24,860)			Current Value	34,425
RBC Shares			Current Value	28,079
<b>Market Value of Equities</b>				<b>62,504</b>
<b>Total Market Value of Investments Held with BMO Nesbitt Burns</b>				<b>938,190</b>

\*\* This is a Principal Protected Note. If this security is held to the Maturity date, the minimum amount to be realized at the Maturity date will be its initial value.

**Budget 2026**  
**Statement of Receipts and Expenses - General Fund**  
**For the year ended December 31**

	2025 Actuals	2025 Budget	2026 Budget
<b>Receipts</b>			
Envelope donations	\$ 113,344	\$ 120,000	\$ 114,000
Childrens Worship	100	-	100
Fundraising	6,508	6,000	7,000
Funeral luncheons	200		200
Roast Beef Dinner	-	6,450	
Rentals	14,614	16,728	14,000
General Investment Income	8,890	3,000	8,800
Housing Fund Investment Income	5,504	4,000	5,500
Organ Maintenance Fund Investment Income	1,712	1,000	1,700
Kerwood Bethesda Fund Investment Income	16,882	12,000	16,000
Solar Panel Revenue	6,791	6,881	6,800
	<b>174,545</b>	<b>176,059</b>	<b>174,100</b>
<b>Expenditures</b>			
Property Team	28,191	38,350	37,700
Trustees	11,329	11,350	11,494
Presbytery Assessment	12,576	11,220	13,900
Administrative Services	3,629	4,100	3,700
Community Life Team	2,495	7,750	2,700
Congregational Life Team	3,732	5,932	3,232
Ministry and Personnel Team	197,636	206,714	207,151
	<b>259,588</b>	<b>285,416</b>	<b>279,877</b>
<b>Excess of (expenditures over receipts)</b>	<b>\$ (85,043)</b>	<b>\$ (109,357)</b>	<b>\$ (105,777)</b>

**Statement of Team Expenses - General Fund**  
**For the year ended December 31**

	2025 Actuals	2025 Budget	2026 Budget
<b>Property</b>			
Utilities	\$ 15,977	\$ 19,000	\$ 16,650
Repairs and maintenance	10,076	17,000	17,000
Photocopier	956	1,000	1,050
Phone System Lease		350	
Internet access	1,182	1,000	3,000
Capital expenditures		-	-
	<b>\$ 28,191</b>	<b>\$ 38,350</b>	<b>\$ 37,700</b>
<b>Trustees</b>			
Insurance	\$ 11,329	11,350	11,494
Trustees - Other Expenses	\$ -		
	<b>\$ 11,329</b>	<b>\$ 11,350</b>	<b>\$ 11,494</b>
<b>Regional Assessment</b>			
	<b>\$ 12,576</b>	<b>\$ 11,220</b>	<b>\$ 13,900</b>
<b>Administrative Services</b>			
Stationery and Office	\$ 1,077	\$ 900	\$ 1,100
Telephone	1,608	1,400	1,600
Photocopier colour copies	310	350	350
Computer training and maintenance	341	1,200	350
Minor Capital			
Bank interest and service charges	293	250	300
	<b>\$ 3,629</b>	<b>\$ 4,100</b>	<b>\$ 3,700</b>
<b>Community Life</b>			
Summer Camp Fire		\$ 300	
Evangelism and Promotion	96	200	200
Celebrations	739	700	700
Meal Ministry-37 frank st	1,510	2,500	2,500
Meal Ministry-Kitchen of Hope	666	-	2,000
Less meal ministry donations / S/K local bequest	(2,176)	-	(4,500)
Kitchen Expenses	424	300	550
Social Events	50	500	500
Groups	202	250	250
Other Fundraising Expenses	984	500	500
Roast Beef Dinner Expenses	-	2,500	
	<b>\$ 2,495</b>	<b>\$ 7,750</b>	<b>\$ 2,700</b>

**Statement of Team Expenses - General Fund  
For the year ended December 31**

	2025 Actuals	2025 Budget	2026 Budget
<b>Congregational Life</b>			
Senior choir	-	100	100
Other worship and music supplies	344	200	200
Copyright Licensing	-	900	900
Less Choir Bequest			(900)
Pulpit supply and guest speakers	2,273	2,032	2,032
Guest musicians	250	1,800	1,800
Less Choir Bequest			(1,800)
Christian Education Programs	137	500	500
Audio Visual Resources/Toner	728	400	400
	<b>\$ 3,732</b>	<b>\$ 5,932</b>	<b>\$ 3,232</b>
<b>Ministry and Personnel</b>			
Salary - Minister	\$ 85,558	\$ 85,559	\$ 87,866
Less salaries - Visitation Bequest	\$ (5,000)		\$ (5,000)
Travel - Minister		700	763
Education - Minister	25	1,689	1,733
Telephone - Minister	600	600	600
Tech Allowance - Minister		500	500
Church Administrator	21,245	21,548	22,240
Organist and Choir Director	23,490	23,491	24,140
Custodial Services	27,008	26,850	27,800
Treasurer	3,432	3,441	3,528
Professional Development		400	400
Payroll benefits	40,366	40,936	41,581
Payroll processing charges	769	800	800
Miscellaneous	143	200	200
	<b>\$ 197,636</b>	<b>\$ 206,714</b>	<b>\$ 207,151</b>