

EMMANUEL UNITED CHURCH ANNUAL REPORT 2025



Welcome one another, therefore, as Christ has welcomed you, for the glory of God.

Romans 15:7

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2025 LIFE PASSAGES AT EMMANUEL UC BRAMPTON

WE WELCOME WITH CELEBRATION THOSE WHO HAVE JOINED OUR FELLOWSHIP

BY BAPTISM (1)

Robert John Layzell BallantyneAugust 24, 2025

NEW MEMBERS RECEIVED BY AFFIRMATION OF FAITH (2)

Andrea EmersonMay 4, 2025

Douglas Emerson.....May 4, 2025

NEW MEMBERS RECEIVED BY TRANSFER (3)

Ann Clark.....May 4, 2025

Dan Clark.....May 4, 2025

Rev'd Marion SwitzerMay 4, 2025

WE REMEMBER IN PRAYER THOSE WHO HAVE NOW LEFT OUR FELLOWSHIP

DEATHS (4)

Doug HowardJanuary 8, 2025

D.J. Fera.....March 1, 2025

Sherry LennipsNovember 24, 2025

Rosey Sampath.....October 7, 2025

MINISTER'S REPORT

Dear Siblings in Christ,

When I'm asked about Emmanuel United Church, the main thing that comes to mind is community. We are a community church, from our Valentine's Day dinner in February to our Welcome Back Lunch in September, we are all about the gatherings. Our United Church Women and our Men's Group meets monthly to share that community in a smaller setting as well.

Beyond being just a church about our own community, let's not forget that our community of faith is able to share of our abundance with the wider community. The contributions each of you makes, whether time, talents, or treasure, go to help the needy in our neighbourhood. Regeneration Brampton benefits not only from our Tin Bucket donations, but also from our donations to food and coat drives and from a small but dedicated core of volunteers who show up Tuesday mornings to ensure that the guests have something to eat and a place to gather.

I was touched and encouraged, on coming back from my sabbatical, to see all the ways that the community had come together and, in some ways, grown during my time away. Worship and community events had continued. There were a few new faces when I returned. Even though we didn't have a Christmas Canata on my first Sunday back, the choir was able to step in and lead worship (I cannot share how much of a relief that was).

I continued to be involved in the Communities of Faith Commission at Shining Waters Regional Council. We oversee the lifecycles of the communities of faith from Georgian Bay to Lake Ontario. This includes things like camp ministry accreditation, building maintenance, governance, and, should the time come, amalgamation and disbanding.

As for my ongoing studies, I will refer you to my sabbatical report, which can be found on page 6. During my sabbatical, I was able to complete two of six courses for my Master of Theology degree. These courses were enjoyable

and thought provoking. My plan is to complete the balance of the four courses and a thesis part-time and complete my degree by 2028.

As we look to the future, I encourage each of us to discern how we can find ways of sharing our community spirit here at Emmanuel with the local community in Bramalea. What are some of the ways we can share the Gospel of Jesus Christ that promises a Kingdom of justice, mercy, and humility? How can we reach out in faith, hope, and love to those in our neighbourhood who need it? It is in answering these questions that we will be able to continue to live out our mission as a community of Jesus followers.

Blessings,

Rev'd Tom MacNeil

What does the LORD require of you, but to do justice, to love kindness, and to walk humbly with your God? (Micah 6:8, NRSV)

MINISTER'S SABBATICAL REPORT

ACTIVITIES & OUTCOMES

The main objective of my sabbatical was to begin a Master of Theology degree at Emmanuel College at the University of Toronto. The purpose was multifold:

- To continue theological discernment begun during my ministry formation. While there was significant progress made during my Master of Divinity and Candidacy phases, some time has passed since then. Certain questions have arisen as a result of personal reflection and experience that needed dedicated time to process.
- To begin discernment regarding the next phase of my ministry. Ministry in the United Church of Canada is changing, and full-time ministry is becoming rarer and rarer. Should there be a need to shift to part-time, bi-vocational ministry, what avenues might be open to me? Particularly, what academic avenues might be open to me?
- To provide a break from the regular flow of ministry, and a reset on returning. Ministry can become repetitive, with the preparation of worship, study groups, pastoral support, etc. A break from this in general would be welcome, but would also provide for a reset on return, perchance an opportunity to review and modify processes and routines.

My initial goal was to complete three courses of the six required courses. However, I ended up dropping one course without penalty due to the focus not resonating with my other studies. I ended up with a sessional GPA of 3.85/4.00. I also wanted to discern some narrower focus for a thesis topic, which appears to be looking at how Jesus' teachings may have been influenced by Greek Cynics.

TRT 5703 – NATURE OF RELIGIOUS THOUGHT

This course served as an “exploratory course and will proceed as a seminar on ‘modes of thought’ with special attention to the changing role/value of ‘religious thought’.”¹ It provided me with an overview of the development of human thought, from our earliest hominid ancestors to the emergence of the modern western research university.

It provided me with an overview of how our modes of thought developed. Our early hominid ancestors lived in a world inhabited by agents (gods, spirits, etc). Their main mode of thought was a narrative mode, interacting with these agents in a story-driven way. If something happened, such as a storm or crops growing, it was because an agent willed it. This would continue until the Milesian philosophers such as Thales, Anaximander, and Anaximenes, who turned to an understanding of the world based on natural, rather than supernatural, causes. This gave rise to the scientific mode of thought.

Of particular interest is the theological mode of thought, which is not quite narrative (it seeks to find absolute patterns and rules), but also not quite scientific (there is the unknowable God at the centre). My own research proposes that this is a hybrid mode of thought, where one is trying to naturalize the narrative (the narrative being, of course, drawn from scripture, tradition, and personal experience).

EMT 5612 – COMPARATIVE THEOLOGY

This course served as “an advanced introduction to the comparative theological method.”² As it was methodological in nature, the main focus was on the act of comparison and issues arising therefrom.

¹ <https://www.tst.edu/course/20259-trt5703hf-5703-0101-nature-religious-thought>

² <https://www.tst.edu/course/20259-emt5612hf-5612-0101-comparative-theology>

One of the main issues was developing a theology of religious diversity, as John J. Thatamanil would phrase it. This grounds the comparative approach and shapes the goal. Exclusivists would focus on how their own religion is the only correct one and try to show how others fall short. Inclusivists would focus on how all religions are actually trying to reach the same ideal and compare based on the similarities. Pluralists would focus on how each religion is trying to reach its own ideal and try to point out helpful similarities and differences between each.

My own learning was mostly reflective. Understanding the idea of pluralism helps me to understand more of my own theology. I now understand myself to be ontologically more in line with Daoism, a religious path I had explored in my youth. Narratively, I identify as a follower of Jesus, in that I believe the course of the universe bends toward the eschatological vision of justice Jesus proclaimed. Liturgically, I would probably align with a more embodied tradition that I have yet to identify.

FUTURE DIRECTIONS

Going forward, my next step will be to complete my ThM, which I anticipate will be in 2028. My research will focus on developing a naturalistic understanding of Jesus while remaining within the bounds of United Church theology. Following that, I would like to continue in a Doctor of Ministry program, with a focus to be discerned.

For the immediate future, I will be remaining in congregational ministry. I would like to work on my own personal style of evangelism. Realizing that my naturalistic theology is not quite standard fare, how do I bear witness to the Gospel of Jesus Christ in the world? How can I share that in pastoral conversations, public worship, and general evangelism?

WORDS FROM THE CHAIR

Dear Members, Adherents, and Friends,

As Chair of the Board for Emmanuel United Church, I am honoured to present this year-end report, reflecting on our congregation's activities, achievements, and challenges over the past year. Through faith, dedication, and community spirit, we have continued to grow together and serve our wider community.

Throughout the year, our worship services remained central to our congregational life with the help of several lay preachers this fall during the Sabbatical leave of our minister, Rev. Tom MacNeil. We celebrated special occasions, including Easter, Christmas, and various church anniversaries, with increased participation and heartfelt enthusiasm. Our worship team and minister were instrumental in creating meaningful experiences, both in-person and online, ensuring that all members felt connected regardless of circumstance.

Emmanuel United Church continues to prioritize outreach and service. This year, we supported local food banks, hosted fundraising events, and organized clothing drives for those in need. Our volunteers dedicated countless hours to these causes, reflecting our commitment to living the Gospel through action. Partnerships with other faith communities and organizations have allowed us to expand our impact and reach more individuals and families in our city.

Fellowship remains a cornerstone of our church community. We enjoy potluck meals, soup Sundays, and study groups, fostering strong relationships among our members. Our annual Valentine lunch continues to be well-attended. The church's committees work diligently to ensure everyone feels welcome and included in our shared life together.

The coming year presents new opportunities and challenges. We aim to continue nurturing a spirit of inclusion and hospitality. With God's guidance

and the support of our congregation, I am confident that Emmanuel United Church will continue to thrive and make a meaningful difference in our community.

On behalf of the Board, I extend heartfelt thanks to our minister, staff, volunteers, and congregation members for your unwavering commitment and faith. Together, we have achieved much, and I look forward to another year of growth and service. May God bless Emmanuel United Church as we journey forward in faith.

Your Brother in Christ,

Mario Finoro

Emmanuel United Church Board Chair

EMMANUEL'S MINISTRIES

Minister: Rev'd Tom MacNeil

OFFICIAL BOARD

Resolves current matters and issues. Consists of Chairs of all Standing Committees.

Chair Mario Finoro (2022)

Past Chair Diane Aikman (2022)

Secretary Mike Davis (2025)

STANDING COMMITTEES

CHRISTIAN DEVELOPMENT

Plans and implements faith development programs for all ages: children through adults.

Chair Moira Finoro (2016)

Sunday School Superintendent Sara Milroy (2013)

Members Noel Nathaniel (2007)

Suzette Persad (2009)

COMMUNICATIONS/TECHNOLOGY

Responsible for purchase, upgrades, and maintenance of technology and communication platforms and livestreaming equipment.

Co-Chairs Eric Ford (2021)

Carolyn Coggins (2021)

Members Rik Aikman (2021)

Owen Davis (2021)

CONGREGATIONAL LIFE

Oversees membership and lay care ministry and promotes congregational fellowship opportunities.

Chair Nancy Huntley (2016)

Members Linda Gignac (2014)

Lynette Parkes (2016)

Mary D’Intino (2024)

Helen Malcolm (2025)

Diane Aikman (2014)

Carolyn Logan (2026)

LAY CARE TEAM

Works with the minister to stay informed and in contact with members regarding health matters and celebrations, sends cards and makes phone calls.

Members Diane Aikman

Marg Benzie

Grace Baboolal

FINANCE & USAGE

Manages all financial obligations for the congregation: receipts, expenses, budgets, and debt. Manages rental of all church spaces.

Chair	Don Ford (2022)	
Treasurer	John Gignac (2023)	
Usage Coordinator	Diane Aikman (2022)	
Members-at-Large	Sharron Davis (2025)	
Counters	Karen Carruthers (2002)	Shirley Campbell (2020)
	Noel Nathaniel (2004)	Don Ford (2022)
	Sara Milroy (2006)	John Gignac (2024)
	Carolyn Coggins (2017)	Linda Gignac (2024)
	Tina Robinson (2019)	Michelle Nepal (2025)

MINISTRY & PERSONNEL

Oversees and nurtures minister, church staff, and lay leaders.

Chair	Doug Houston (2004)	
Members	Rik Aikman (2007)	
	Marg Benzie (2015)	

OUTREACH

Coordinates community and global outreach initiatives.

Chair Vacant

Members Sharron Davis (2024) Keith Knill (2020)
Sharon Allen (2020) Claire Horan (2023)

PROPERTY

Manages the church building and property maintenance.

Chair Doug Emerson (2025)

Members Rick Thompson (2023) Laurie Gallant (2018)
Mario Finoro (2018) Diane Aikman (UCW Rep.)

STEWARDSHIP

Encourages joyful giving and faithful usage of resources (in whatever way one can) in gratitude for all of God's blessings.

Chair Mario Finoro (2017)

Members Diane Aikman (2021)

TRUSTEES

Oversees insurance, investments, and tax matters.

Chair	John Gignac (2019)	
Members	Tony Smith (2019)	Noel Nathaniel (2023)
	Carol MacMurchy (2016)	Shirley Campbell (2017)

WORSHIP

Oversees the Sunday worship programs in conjunction with the minister, various choirs, and organist. Works to create life-giving worship experiences for all ages.

Chair	Vacant	
Members	Sara Milroy (2013)	Carolyn Coggins (2018)
	Tony Smith (2019)	

OTHER

BROADVIEW REP

Collects yearly subscription fees and remits.

June Killam (2009)

MEN'S CLUB

Men's fellowship group that meets once a month for special programs and helps with activities and fundraising.

President	Mario Finoro (2015)
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UCW

Women's ministry group composed of three units who meet regularly for fellowship, faith development, fundraising, and fun!

Recording Secretary	Linda Harris
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Treasurer	Vilia Fera
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Representatives	Sunshine Group – Karen Carruthers
	Happy Hearts – Vilia Fera
	Women of Worth (WOW) – Diane Aikman

Notes:

1. Those members marked with an asterisk are involved in committee work only. They are not voting members of the Official Board.
2. The Chair of the Board is an ex-officio member of all committees.
3. The Minister is an ex-officio member of all committees except Ministry & Personnel.

COMMITTEE REPORTS

STANDING COMMITTEES

CHRISTIAN EDUCATION

In 2025, the Christian Education committee continued to provide an all-ages Sunday School class as needed during the school year. Our long-time teacher Lynette Parkes retired from her position in the spring after many years of faithful service, leaving Sara Milroy as both superintendent and staff. Sara is prepared to offer a lesson whenever children attend worship and choose to go to class. Up to 4 children have attended during the past year.

Reverend Tom MacNeil has continued offering the Deeper Dive Wednesday afternoon discussions with a small but loyal group of adult participants. During Tom's sabbatical, Marg Benzie helped facilitate 2 video study programs, Love Working Through Faith and The Lord's Prayer. The video format was well received by participants.

Moira Finoro, Chair

COMMUNICATIONS/TECHNOLOGY

In 2025, we continued to livestream our services on YouTube every Sunday. Rik Aikman and Owen Davis operated the system most weeks, which was very helpful. Eric Ford and Sara Milroy assisted when available/needed. There have only been a few minor glitches that were fixed in the moment. Posts to Facebook continue to be uploaded weekly, which allows people to be aware of upcoming services. After the service, views are typically around 35 to 45. We have had positive responses to our livestreaming process. Last year, we installed new security cameras at the church. These replaced the old cameras that were costly to maintain. The new cameras have worked well, and we now have an additional camera that overlooks the parking lot. We continue to use MailChimp to communicate with the congregation. It has

been helpful to have updated mailing lists to ensure that e-mails are received by all who want them.

Eric Ford, Co-Chair

WEEKLY E-NEWS

The weekly announcements (e-News) are sent out using MailChimp which helps us reduce our paper consumption. These announcements are intended to keep people up-to-date on the week's activities, upcoming events, prayer concerns, and the multitude of ways we can share our many gifts and talents to build God's kingdom in Bramalea and beyond.

If you would like to receive the e-News, please send a quick note to Stefanie at stefanie@emmanuelunited.com and she will add you to the distribution list!

Please remember, if you have a request for someone to be included on the Prayer List or to share information about an anniversary, birth, etc. due to the Privacy Act, we need permission from the individual or family to pass along this information to the congregation or to include it in the Sunday announcement reel!

Stefanie Cormier, Office Administrator

CONGREGATIONAL LIFE

Congregational life once more strove to initiate a wide variety of social activities to enhance important interactions within our church community. All fundraisers and free will offerings went to the general fund. Our many volunteers are the heart of our activities, and we could not function without them. We started out the year with a soup luncheon. This activity was taken up as a monthly activity in September, initiated by the Reverends Marjorie and Keith Knill and Claire Horan. We now enjoy Soup-n-Sip on the third Sunday of the month with the assistance of many volunteer helpers. Another ongoing monthly activity is Mid-Week Sip-n-Talk held on the last Tuesday of the month

at 10:30 a.m. Other activities in which we were involved during the year were the Lent Pancake Luncheon; assisting the Men's Club with the Valentine Luncheon and the Corn and Hotdog Luncheon; the Earth Day Outdoor Cleanup; the outdoor Plant Sale during the Boot Sale; several Summer Ice Cream Sundays; the Progressive Dinner in August; Church Decorating for Advent; and Cocoa, Cookies and Carols at Christmastime. We are a strong and active community but are always looking for help from volunteers or those with ideas for other initiatives.

Nancy Huntley, Chair

LAY CARE

The team continues to keep in touch with members and friends of Emmanuel who are going through difficult times due to illness and/or grief. Please keep us informed if someone you know requires a friendly message or phone call. Help your lay care team stay informed about our Emmanuel Family.

Linda Harris, Coordinator

FINANCE & USAGE

All financial information can be found in the appendix at the end of this report.

Don Ford, Chair

USAGE

Emmanuel is a busy place all week, year-round. Regular meetings of Deeper Dive, UCW units and the Men's Group as well as our ever-growing Scrapbooking group use the hall and the Friendship Room. Our rental groups include six AA groups, two NA groups, one MA group, Toastmasters, Sparks and Embers, the PCS Brampton choir, Mini-Skool, and the International Community Church. The International Community Church continues to hold

worship services in the sanctuary at 2:00 p.m. every Sunday. Currently we are working around rentals and congregational activities. Every week around 275 men, women and children come to Emmanuel for community activities and support groups.

All rental contracts have been updated. Thank you to Stefanie for issuing rental receipts and to Carol McMurchy for making sure all our renters have up- to-date insurance coverage.

Diane Aikman, Chair

MINISTRY & PERSONNEL

We beg you, our friends, to pay proper respect to those who work among you, who guide and instruct you in Christian life. Treat them with the great respect and love because of the work they do. Be at peace among yourselves. (1 Thessalonians 5:12-13)

The mandate of the M&P Committee is to oversee the hiring of staff, review their duties and their responsibilities, complete contractual documentation, and conduct Annual Performance reviews. An annual budget is prepared and recommended by M&P, then submitted to the Treasurer and Official Board for approval. On an ongoing basis, M&P monitors relationships between the staff and members of the congregation. We receive concerns or complaints from both staff members and the members of the congregation. All matters that are in writing are then dealt with confidentially and resolved. We normally meet on an as-required basis, but no less than once per quarter, at a time that is convenient to our members.

Each year, committee members are assigned liaison roles with the staff members. The assigned liaisons meet with the staff members and are available to receive feedback from the congregation. We invite our Minister to join our meetings periodically so we may keep the lines of communication always open. Laura Fisher resigned from our committee in December 2025. We wish to thank her for her service on our committee. The current liaison assignments are as follows:

Ministry and Personnel Liaisons – 2026

Rev. Tom MacNeil <i>Minister</i>	Doug Houston Marg Benzie
Colin Persad <i>Organist/Music Director</i>	Rik Aikman Marg Benzie
Stefanie Cormier <i>Office Administrator</i>	Rik Aikman Doug Houston

Any issues related to janitorial services should be addressed to the Property Committee (contact person Doug Emerson) as this work is done on a contract basis managed by the Property Committee. Also the Wedding Coordinator and Funeral Coordinator roles are overseen by the Worship Committee.

During the fall of 2025, our minister, Reverend Tom MacNeil, undertook a 3-month sabbatical during which he initiated work towards a Master of Theology degree at Emmanuel College. We wish to thank the Worship Committee for their efforts in providing Sunday worship leadership coverage throughout this period.

Our committee held our annual fundraiser selling poinsettias during Advent which raised \$191.80 for the General Fund and helped to decorate the sanctuary throughout the Christmas season. Thank you to all those who purchased flowers.

I wish to offer a personal thank you to Rik Aikman for his continuing efforts on behalf of the Ministry and Personnel Committee to ensure that correct information is provided to ADP, the church’s payroll provider, so that our staff are paid correctly and on time. I would also like to thank Marg Benzie, Rik

Aikman, and Laura Fisher for their contributions to the committee over the past year. As a committee, we thank each one of our staff for their dedication and commitment to Emmanuel United Church.

Respectfully submitted,

Doug Houston, Chair

STEWARDSHIP

Dear Members and Friends of Emmanuel United Church,

On behalf of the Stewardship Committee, I would like to extend our heartfelt thanks to you for your ongoing support and dedication to our congregation. Your generosity and commitment have enabled us to continue our ministry, outreach programs, and community initiatives throughout the past year.

We are deeply grateful for your time, talents, and financial gifts. Whether you contributed through volunteering, participating in worship and events, or offering your resources, each act of stewardship played a vital role in nurturing our church community and extending Christ's love beyond our walls.

This past year, your stewardship has allowed us to make meaningful impacts—supporting those in need, maintaining our facilities, and providing a welcoming space for worship and fellowship. Together, we upheld our mission and values, facing challenges with faith and hope.

As we move into the coming year, we pray for continued blessings upon our congregation. Your stewardship remains essential as we pursue new

opportunities to serve and grow. Thank you for being a vital part of Emmanuel United Church's journey.

With gratitude and blessings,

Sincerely Yours,

Mario Finoro

OUTREACH

REGENERATION

In 2025, Outreach held two food drives for Regeneration. The campaigns took place prior to Easter and Thanksgiving. A display was set up in the Narthex with information about the physical Food Bank, some of the Food Bank expenses and the "Power of Purchase". Outreach has put the emphasis on cash donations (which are allowed as personal tax donations). For every 1 dollar donated, 15 dollars worth of food can be purchased by Regeneration. The Christmas campaign was put on hold in 2025. The emphasis will be Easter and Thanksgiving going forward.

Sharron Davis

HOPE-BOXES

In 2025, Brampton Hope Box was able to provide over 30 boxes to families grieving pregnancy or infant loss. 25 boxes were given to the local hospital where the social workers distribute the boxes to grieving families that they support. Lots of support was received in the form of tangible items. Small baby blankets were donated to include in the boxes and self-care items such as bath bombs and lotions were also received. Hope Box is currently gathering supplies to bring 25 to 30 more boxes to Brampton Civic Hospital as well as to prepare boxes to have on hand for when requests come in.

Angela MacNeil

VILLAGE OF LOVE

In developing countries, many children are abandoned and placed in orphanages because of disease, poverty, and violence. 80% of children in orphanages have family who can't afford the essentials of life. Village of Love works with these children and their families before they're abandoned. Kibera, a suburb of Nairobi Kenya, is one of the worst slums in Africa. Village of Love provides an innovative solution. They support impoverished families and those who care for the children by providing growing baskets so that each family can supplement their food; paying school fees so children can stay in school; offering micro loans so caregivers can grow their income and providing food and dignity to the children; and offering personal support and resources to enable a brighter future. All our gifts to Village of Love support these families, the caregivers, and the children. Thank you for your support.

As of January 1st, gifts to Village of Love are to be sent to Runnymede United Church in Toronto to reduce administrative fees.

Keith Knill

COMMUNITY GARDEN

2026 marks the 10th anniversary of our Community Garden partnership with The City of Brampton. Several Emmanuel members are still actively gardening. Over 100 other community members have been involved over the years. The city is replacing the original wooden borders of the plots with metal borders this year. Many of the wooden borders had rotted.

Rik Aikman

100 TABLES

To mark the United Church of Canada 100th anniversary, Emmanuel participated in the 100 Tables national initiative which invited the communities of faith across the country to transform a picnic table into a site of welcoming that reflects the Church's century-long commitment to live out

God's call to love and serve. We decided to have two tables. One was painted with the message of Welcome in 17 languages and the other with words of inspiration and faith to encourage gatherings and be a visible sign of a promise: to meet people where they are, both spiritually and physically. The tables were placed near the front doors facing the school and are in regular use. In the spring, a Street Library will be added as another way to welcome local residents and encourage community sharing. Thank you to the church members who worked to build and decorate the tables. It was a fun and inspirational project.

Helen Malcolm

PROPERTY

The Property Committee at Emmanuel United Church strives to maintain a safe, functional, and well-kept building and grounds through regular site visits, contractor coordination, and performing ongoing maintenance. Key projects last year included responding to incidents such as frozen pipes, heating system leaks, and lighting failures. In 2025, committee leadership transitioned, with Douglas Emerson taking on the role of Chair. The committee ended the year with six active members, down from a peak of eight. Existing service contracts were renewed with various contractors, while the committee completed many repairs and replacements throughout the building. It also began reviewing and updating outdated emergency and operating procedure manuals, with plans to release them and conduct a fire drill in 2026. Looking ahead, there are a few improvement projects proposed for 2026, while other aging infrastructure will require continued monitoring, including roofing, exterior sheathing, heating system components, windows, flooring, and fire safety equipment.

Doug Emerson, Chair

TRUSTEES

The insurance policy on the church building, contents, etc. and liability was issued effective December 1, 2025, to December 1, 2026. Limits on the building and contents were increased according to the current rate of inflation at the time of renewal.

The following groups make use of the building on a regular basis:

- A.A, (alcoholics anonymous) – 5 groups, evenings and/or at noon, once a week.
- N.A (narcotics anonymous) – 3 groups, evenings and/or at noon, once a week.
- M.A. (marijuana anonymous) – 1 group meets one evening a week.
- Mini-Skool – 5 days a week.
- Peel Choral Society, Sparks & Embers and Toastmasters - all evenings, once a week.
- Holy Word Church of God – July for VBS on Saturdays.
- International Community Church – Sunday afternoons.

There were 5 private, 1-day events.

Douglas Emerson, Chair

WORSHIP

The committee usually meets monthly or as needed to support the ministry team. We encourage members of the congregation to volunteer as greeters or ushers for the Sunday services. We would like to thank Rev'd Tom MacNeil and Colin Persad for their continued leadership and guidance during the services. Communion has been celebrated using the pre-filled cups during the year.

Eric Ford and his tech team have done an amazing job, enabling us to record and livestream our services on YouTube. When Rev'd Tom was on Sabbatical leave for three months, we were pleased to welcome Cheryl Stenson, Keith Mayer, Don Ford, Diane Aikman, and Rev'd Marjorie & Keith Knill to lead us in their unique style of worship.

We would also like to thank the members of the congregation who took part in our special Lent and Advent services. Our special thanks goes out to Eva Wilkie who stepped in to lead the choir and play the organ while Colin was recuperating after surgery.

Karen Carruthers, Chair

NEW DIRECTIONS

The New Directions said good-bye to Jane Thompson and wish her well in her new home. We welcomed Helena Majernik to our small but enthusiastic group. The members of New Directions enjoy sharing their gift of music with Emmanuel during services and special occasions. We continue to refine our program of secular music of the 60's and 70's to use at senior care residences and other events. This past year we sang for a Probus group and the Men's Club Valetine's Luncheon. If you want some music at your gathering do not hesitate to talk to us.

*Diane, Moira, Tina, Laura,
Sharon, Vilia, Marion, and Jane*

SENIOR CHOIR

My dear sisters and brothers in Christ,

The Emmanuel United Church Senior Choir continued to faithfully support the mission and witness of our church in 2025, resuming weekly music leadership at our Sunday services. I would like to acknowledge the dedication and contribution of our choir members who faithfully come out to practices

each Thursday night and work tirelessly to prepare worship music and a choral anthem.

Our choir enrolment currently stands at 16 members with an average attendance of 15 on Sunday mornings.

The choir was in attendance at two (2) funeral services for the following members of our congregation:

1. DJ Fera – March 1, 2025
2. Sherry Lennips – November 24, 2025

On Sunday April 13, 2025, our choir, together with the Grace United Church choir, presented an Easter Cantata, “The Body of Christ” by Pepper Choplin. This was attended by members of both congregations along with many invited friends. An offering was received and gifted to Regeneration Outreach from this worship experience and labour of love. We would like to express thanks to our narrator, Helen Malcolm, our guest tenor, Jim Benzie, who is always willing to share his talent with us, and conductor, Don Salfarlie. We also presented this work at Holland Christian Homes on Tuesday April 15, 2025.

This year we said goodbye to Jane Thompson who moved from our community to her new residence in Hamilton. We wish to thank Jane for her many years of dedication service in the alto division of our choir.

On Sunday December 14, 2025, our choir led a special service in which they presented the stories behind the composition of some of our favorite Christmas Carols.

Due to health issues, I had to be away during the months of November and December. I would especially like to thank Eva Wilkie, who took on the reigns of music director and Organist during my absence.

I would like to extend my thanks to our tech team – Eric Ford, Rik Aikman, and Owen Davis for their hard work in ensuring that the music is carried across well on the YouTube broadcasts.

Special thanks to Diane Aikman for her tireless labour of love in assisting with the selection of music, providing guitar and percussion accompaniment, in addition to performing solos. Thanks also to our other soloists – Carolyn Coggins, Tina Robinson, Linda Gignac, and Doug Houston.

In closing, we would like to thank the EUC official board and our congregation for their support in the last year and we look forward to a great and blessed new year as the Spirit leads us ahead into 2026!

To God be the Glory!

Respectfully submitted,

Colin Persad, Music Director & Organist

OTHER GROUPS

MEN'S CLUB

The men's club is a fellowship of men within the church community who gather regularly to support each other in their spiritual growth, personal development, and community service. This group provides a safe space for men to discuss life challenges, share their faith, and build strong supportive relationships with one another. Activities include devotional readings, Bible readings, service projects, and social events. Our meetings are held every 2nd Saturday of the month in the church from 9 a.m. to 11 a.m. All are welcome.

Your Brother in Christ,

Mario Finoro, Chair

UNITED CHURCH WOMEN (UCW)

The United Church of Canada celebrated 100 years this past spring. We shared a worship service at Emmanuel United Church in May with all UCW units participating. We also celebrated Chinese New Year in January 2025

with a catered lunch from the Mandarin. All women of Emmanuel were invited.

We hosted two euchre/ bridge luncheon events that continue to be popular in the community. As always, our annual bazaar is our major fundraising event of the year. We enjoyed a fabulous turkey dinner on the first Saturday in December. We are fortunate at Emmanuel as we continue to have 3 active UCW units. If you are interested in joining one of our groups please consult the information below.

Linda Harris

HAPPY HEARTS

The Happy Hearts meet on the 3rd Tuesday of each month at Emmanuel United Church usually at 10:30 for coffee and devotions. We had one Blue Jays meeting at Pat's where we all wore jerseys to support our favourite team!

Our members take turns leading the devotions and providing light refreshments. We collect an offering for the UCW (\$161.35) and the Village of Love (\$90.60). Janice is in charge of our birthday cards and we collect for postage, but not every month.

We support the major fundraising events and keep in touch with our members that have moved away. We go out for lunch or have Fortinos cater for us like they did this Christmas. We are indeed, a happy bunch, averaging 12 at our meetings. If you'd like to join us there's always an extra cup of tea or coffee.

Vilia Fera

SUNSHINE GROUP

The Sunshine unit meet at members' homes on the 4th Tuesday afternoon of the month. This year we helped sell tickets for the two bridge/euchre fundraisers as well as contribute gift cards for the event.

During the bazaar we organize and sell at the bake table and cookie walk. We are currently using the book Women of the Bible for our devotions. Please consider joining us as we always welcome new members.

Karen Carruthers

WOMEN OF WORTH (WOW)

The WOW (Women of Worth) meets the 2nd Wednesday of every month at 7 p.m. in the Friendship Room. Our meetings are a combination of bible study, business, and creating new banners for special events and seasons in the church. There is always lots of fellowship, laughter and of course food. We were delighted to add four new members to our group this year.

This past year we created a special “CELEBRATE” banner as well as a banner for the United Church 100th Anniversary and Emmanuel’s 64th Anniversary. Once again, our year was filled with supporting the work of the UCW by making meat pies, running the tearoom, making sandwiches, and serving at card parties, funerals, and luncheons. We also support the scrapbooking group with coffee and desserts and sometimes lunch on the 3rd Saturday of each month.

We welcome new members anytime. Please feel free to drop into a meeting and see what is happening.

Diane Aikman

EMMANUEL UCW FINANCIAL STATEMENT

Bank Balance as of January 1, 2025 **\$ 12,395.80**

Income

Donations from Units	\$ 244.95
National & Regional Dues	\$ 160.00
Funeral Catering	\$ 4,450.00
Meat Pies	\$ 700.00
Catering	\$ 200.00
Healing Fund	\$ 140.00
Bridge & Euchre	\$ 2,656.36
Bazaar	\$ 5,386.45
Easter Eggs	\$ 616.95
Trunk Sale	\$ 220.00
Total Income	\$ 14,774.71

Expenses

Emmanuel Sign	\$ 7,006.20
Women's Day	\$ 971.80
Speaker	\$ 100.00
Funeral Catering	\$ 428.00
Chair Cleaning	\$ 547.38
Regional & National Dues	\$ 190.00
Our Daily Bread	\$ 50.00

Sip-n-Talk	\$ 1,207.87
Healing Fund	\$ 500.00
M & S	\$ 1,000.00
St. Andrew's Food Bank	\$ 1,000.00
40th Anniversary	\$ 70.00
Camping Opportunities	\$ 500.00
Repay Vilia/Sign Deposit	\$ 5,000.00
Minister Gift	\$ 200.00
Tables	\$ 169.48
Bank Charges	\$ 42.50
Total Expenses	\$ 18,983.23
Bank Balance as of 31 December, 2025	\$ 8,187.28

EMMANUEL UCW BUDGET 2026

Expenses

Coffee and Sip-n-Talk	\$	1,500.00
Speakers	\$	100.00
Gifts	\$	200.00
M&S	\$	1,000.00
Sparrow Lake	\$	500.00
40th Anniversary	\$	70.00
Our Daily Bread	\$	50.00
Dues to SWUCW	\$	200.00
Healing Fund (4)	\$	640.00
Women's Day	\$	1,000.00
General Fund	\$	5,000.00
St. Andrew's Food Bank	\$	1,000.00
Bank Fees	\$	50.00
Coffee Urn	\$	200.00
Tables	\$	200.00
Total	\$	11,710.00

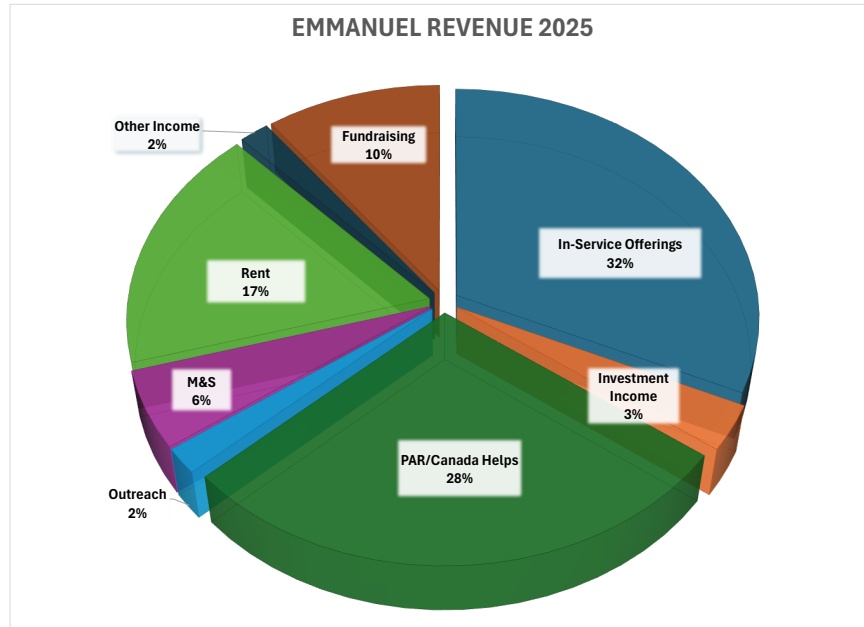
SMALL GROUP MINISTRIES- TIMES AND CONTACTS

Group	Contact	Time & Place
Mid-Week Sip-n-talk	Diane Aikman	Friendship Room – 10:30 a.m. Last Tuesday of the month
Men’s Club	Mario Finoro	Friendship Room – 9:30 a.m. 2nd Saturday of the month
United Church Women (UCW)	Linda Harris	Watch e-News for General and Unit Meetings
UCW Happy Hearts	Vilia Fera	Friendship Room – 10:00 a.m. 3rd Tuesday of the month
UCW Sunshine Group	Karen Carruthers	Watch e-News for meeting place 4th Tuesday afternoon
UCW WOW (previously Sew & So’s)	Diane Aikman	Friendship Room – 7:00 p.m. 2nd Wednesday
Walking Group	Linda Harris	Mon/Wed/Fri mornings
Bible Study/Deeper Dive	Rev’d Tom MacNeil	Friendship Room – 1:30 p.m. Every Wednesday

Watch the e-News for updated times and places for all meetings.

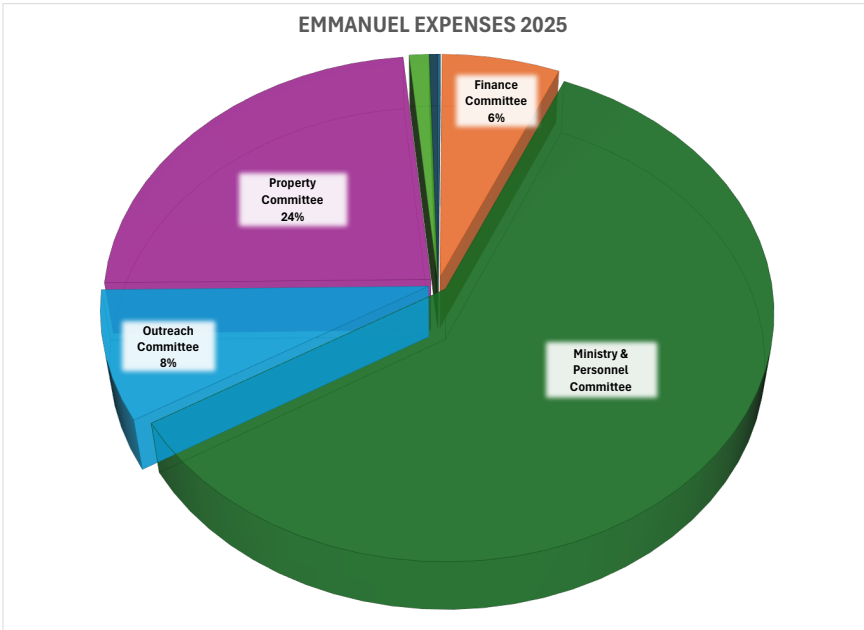
FINANCIAL REPORT

Each year at Emmanuel we plan programs for our members and seek to fulfill our mission in supporting our community and beyond. Most of the funds needed to do this come from the gifts given to the congregation by its members, adherents, and friends. Your support allows us to live out our mission. The sharing of our talents, our time, and our monetary gifts is an expression of our faith in each other and our hope for the future.



Our revenue at Emmanuel United Church for 2025 (**\$281,501.29**), a 3% increase over 2024.

In -Service Offerings	\$89,517.95
Investment Income	\$9,048.65
Alternative Offerings (United Way, PAR, etc.)	\$81,352.59
Outreach (excluding M&S)	\$4,887.50
M&S (all sources)	\$15,347.60
Rent	\$49,003.00
Fundraising.....	\$28,985.25



Our expenses at Emmanuel Church for 2025 (\$265,323.76) were more than 15% less than 2024, primarily because of lower building maintenance costs.³

Congregational Life Committee	\$330.00
Finance Committee.....	\$16,942.93
Ministry & Personnel Committee	\$158,771.32
Outreach Committee	\$22,353.61
Property Committee	\$62,891.90
Technology Committee	\$2,820.91
Worship Committee	\$1,213.09

HOW DOES EMMANUEL HELP OUR COMMUNITY?

Emmanuel United Church is a community-use church. Emmanuel is an active Church that normally operates 7 days per week with groups within our Church almost every day of the week. In addition, we host many events each year such as bridge and euchre nights, scrapbooking, UCW and Men’s Club

³ Note: Committee Expenses less than 1% not labelled to enhance clarity

activities, community outreach projects, congregational dinners, bazaar and rummage sales, etc.

We are a generous giving community when faced with a challenge. In this and previous years we have stepped up to the needs of our Church with such things as funding the new roof, purchasing new computers, the organ, cushion seats in the pews, providing to the Mission & Service Fund, repairs to our boiler system, and providing support to our outreach programs at Regeneration and St. Andrew's Food Bank. All these are hopeful signs that, with our help, our Church will continue to provide for our needs and those of our community.

SUMMARY

We continue to recover financially from the effects of the pandemic. Overall, we had a surplus of **\$16,177.53** in 2025 compared to a deficit of **\$41,426.63** in 2024. The 2024 deficit was primarily the result of significant capital expenses for repairs to the roof of the hall, a new AODA compliant ramp, and our new electronic sign. The good news is that our 2024 revenues increased, and our expenses decreased dramatically with much less spending on our building. The details are provided in the attached financial statements (Statement of Activity and Balance Sheet).

Although we were in surplus, the 2024 deficit cut our reserves dramatically. We need to continue with stable revenue, and prioritized expenditures. Overall, we are in better financial shape than many congregations but need to boost our reserves for future emergencies and capital maintenance.

The budget for 2026 that was previously approved by the congregation is attached as well. The projected deficit is \$18,500, but if revenues are stable and we are prudent with our expenditures Emmanuel will have a successful financial outcome this year.

Donald Ford, Chair

Statement of Activity

Emmanuel United Church
January-December, 2025

Distribution account	TOTAL			% Change
	Jan. 1 - Dec. 31 2025	Jan. 1 - Dec. 31 2024 (PY)		(PY)
Income				
01100 In-Service Offerings		\$660.00		-100.0 %
01101 Envelope Offerings - Local	\$89,295.95	\$77,161.70		15.73 %
01103 Loose Offerings	\$222.00	\$2,107.15		-89.46 %
01102 Initial Offerings		\$160.00		-100.0 %
Total for 01100 In-Service Offerings	\$89,517.95	\$80,088.85		11.77 %
01200 Offerings through Third Parties				
01201 PAR Givings - Local	\$72,965.00	\$70,466.50		3.55 %
01206 Canada Helps - Local	\$4,716.08	\$5,093.08		-7.4 %
01207 United Way Givings - Local	\$1,914.01	\$6,807.06		-71.88 %
Total for 01200 Offerings through Third Parties	\$79,595.09	\$82,366.64		-3.36 %
01500 Rent				
01510 Rent - Groups	\$48,343.00	\$46,742.04		3.43 %
01530 Rent - Funerals	\$660.00			
Total for 01500 Rent	\$49,003.00	\$46,742.04		4.84 %
01600 Fundraising				
01610 Local Fundraising	\$28,985.25	\$2,978.75		873.07 %
01620 Local Fundraising - Special Appeals		\$32,469.00		-100.0 %
Total for 01600 Fundraising	\$28,985.25	\$35,447.75		-18.23 %

Statement of Activity

Emmanuel United Church

January-December, 2025

Distribution account	TOTAL			% Change (PY)
	Jan. 1 - Dec. 31 2025	Jan. 1 - Dec. 31 2024 (PY)		
01700 Investment Income				
01710 UCC Investment Income	\$8,768.25	\$8,183.70		7.14 %
01720 Bank Interest and Credits	\$280.40	\$507.71		-44.77 %
Total for 01700 Investment Income	\$9,048.65	\$8,691.41		4.11 %
01800 Outreach Committee Income				
01104 Regeneration (Tin Bucket + Non Tax Received)	\$2,476.25	\$1,587.65		55.97 %
01400 M&S Donations (all sources)	\$15,347.60	\$14,512.00		5.76 %
01810 Outreach Unallocated	\$195.00	\$830.00		-76.51 %
01820 Regeneration Donations (Tax Received)	\$1,790.00	\$1,562.00		14.6 %
01830 Hope Box (Tax Received)	\$170.00	\$455.00		-62.64 %
01840 Food Bank (Tax Received)	\$485.00	\$550.00		-11.82 %
Total for 01800 Outreach Committee Income	\$20,463.85	\$19,496.65		4.96 %
01900 Other Income				
01930 Services	\$1,387.50			
01960 United Church of Canada - Support	\$3,500.00			
Total for 01900 Other Income	\$4,887.50			
Total for Income	\$281,501.29	\$272,833.34		3.18 %
Gross Profit	\$281,501.29	\$272,833.34		3.18 %

Statement of Activity

Emmanuel United Church

January-December, 2025

Distribution account	TOTAL		
	Jan. 1 - Dec. 31 2025	Jan. 1 - Dec. 31 2024 (PY)	% Change (PY)
Expenses			
02200 Congregational Life Committee			
02220 Broadview	\$330.00	\$331.85	-0.56 %
02230 Miscellaneous Cong. Life Expenses		\$27.60	-100.0 %
Total for 02200 Congregational Life Committee	\$330.00	\$359.45	-8.19 %
02300 Finance Committee			
02310 Telephone	\$1,997.95	\$2,262.64	-11.7 %
02330 Office Supplies	\$2,486.14	\$2,422.49	2.63 %
02332 Stationery & Supplies	\$84.99	\$926.12	-90.82 %
02340 Presbytery Assessment	\$9,325.00	\$9,213.00	1.22 %
02390 Miscellaneous Finance Expenses	\$480.00		
02392 Bank Fees and Late Fees	\$268.36	\$116.77	129.82 %
02395 Mileage	\$9.00		
02398 HST (Federal)	\$1,454.05	\$2,523.63	-42.38 %
02399 HST (Provincial)	\$837.44	\$1,450.36	-42.26 %
02350 Offering Reconciliation Discrepancies		\$35.00	-100.0 %
02397 Rent Cheques - Dishonoured		\$650.00	-100.0 %
Total for 02300 Miscellaneous Finance Expenses	\$3,048.85	\$4,775.76	-36.16 %
02320 Computer & Internet		\$129.39	-100.0 %
Total for 02300 Finance Committee	\$16,942.93	\$19,729.40	-14.12 %

Statement of Activity

Emmanuel United Church

January-December, 2025

Distribution account	TOTAL		% Change (PY)
	Jan. 1 - Dec. 31 2025	Jan. 1 - Dec. 31 2024 (PY)	
02400 Ministry & Personnel Committee			
02413 Minister Travel	\$13.28		
02416 Minister Education & Learning	\$1,226.61	\$1,739.47	-29.48 %
02430 Total Full-time Staff Costs	\$127,556.55		
02431 Minister Wages & Benefits	\$99,442.12		-100.0 %
02432 Minister Employer CPP,EI	\$6,568.64		-100.0 %
02433 Office Administrator Wages & Benefits	\$24,793.00		-100.0 %
02434 Administrator Employer CPP,EI	\$1,560.13		-100.0 %
Total for 02430 Total Full-time Staff Costs	\$127,556.55	\$132,363.89	-3.63 %
02440 Organist/Music Services	\$25,271.94	\$28,920.58	-12.62 %
02450 Supply Staff	\$650.00		
02451 Pulpit Supply	\$3,450.00	\$981.00	251.68 %
Total for 02450 Supply Staff	\$4,100.00	\$981.00	317.94 %
02460 Central Payroll Services	\$602.94	\$703.88	-14.34 %
Total for 02400 Ministry & Personnel Committee	\$158,771.32	\$164,708.82	-3.6 %
02500 Outreach Committee Expenses			
02510 Regeneration Expenses	\$4,461.25	\$3,979.65	12.1 %
02520 Food Bank Expenses	\$485.00	\$550.00	-11.82 %
02530 Hope Box Expenses	\$170.00	\$455.00	-62.64 %
02540 Other Outreach Ministries	\$1,889.76		
02560 M&S Payments to UCC	\$15,347.60	\$14,512.00	5.76 %
Total for 02500 Outreach Committee Expenses	\$22,353.61	\$19,496.65	14.65 %

Statement of Activity

Emmanuel United Church

January-December, 2025

Distribution account	TOTAL			% Change
	Jan. 1 - Dec. 31 2025	Jan. 1 - Dec. 31 2024 (PY)		(PY)
02600 Property Committee				
02610 Building Expenses	\$1,340.21	\$2,116.65		-36.68 %
02611 Building Maintenance	\$9,087.09	\$5,001.60		81.68 %
02613 Janitorial Services	\$14,625.00	\$17,428.98		-16.09 %
02621 Plumbing Repairs	\$207.00			
02622 Heating Repairs	\$2,046.61			
02631 Utilities - Water/Wastewater	\$1,345.15	\$619.04		117.3 %
02632 Utilities - Hydro	\$4,654.13	\$4,337.57		7.3 %
02633 Utilities - Heating	\$7,254.58	\$6,994.73		3.71 %
02629 Major Repairs/Renovations	\$47,562.64			-100.0 %
Total for 02610 Building Expenses	\$40,559.77	\$84,061.21		-51.75 %
02630 Utilities (deleted)	\$236.50			
02640 Property Expenses				
02641 Property Maintenance	\$13,543.03	\$15,508.31		-12.67 %
02642 Miscellaneous Property Expenses	\$284.89			
Total for 02640 Property Expenses	\$13,827.92	\$15,508.31		-10.84 %
02650 Insurance	\$8,267.71	\$7,448.96		10.99 %
Total for 02600 Property Committee	\$62,891.90	\$107,018.48		-41.23 %
02800 Technology Committee Expenses				
02830 Livestreaming Internet	\$1,520.00	\$1,424.37		6.71 %
02850 Security Equipment	\$494.55			
02860 Replacement Hardware-amortized	\$99.99			

Statement of Activity

Emmanuel United Church

January-December, 2025

Distribution account	TOTAL			% Change
	Jan. 1 - Dec. 31 2025	Jan. 1 - Dec. 31 2024	(PY)	(PY)
02890 Miscellaneous Technology Expenses	\$706.37	\$18.35	\$18.35	3749.43 %
02810 Sound System Expenses		\$187.45	\$187.45	-100.0 %
02840 Website Costs		\$88.87	\$88.87	-100.0 %
02870 Computer Software		\$91.00	\$91.00	-100.0 %
Total for 02800 Technology Committee Expenses	\$2,820.91	\$1,810.04	\$1,810.04	55.85 %
02900 Worship Committee				
02910 Minister Resources	\$202.06	\$711.64	\$711.64	-71.61 %
02920 Worship Supplies	\$820.48	\$425.49	\$425.49	92.83 %
02940 Sheet Music	\$100.00			
02950 E-Ministry Expenses	\$90.55			
Total for 02900 Worship Committee	\$1,213.09	\$1,137.13	\$1,137.13	6.68 %
Total for Expenses	\$265,323.76	\$314,259.97	\$314,259.97	-15.57 %
Profit	\$16,177.53	-\$41,426.63	-\$41,426.63	139.05 %

Annual Report: Balance Sheet

Emmanuel United Church

As of December 31, 2025

Distribution account	TOTAL		
	As of December 31, 2025	As of December 31, 2024	% Change
		(PY)	(PY)
Assets			
Current Assets			
Cash and Cash Equivalent			
10001 TD New Bank Account	\$18,023.86	\$4,053.35	344.67 %
10002 Savings	\$20,103.22	\$14,864.42	35.24 %
Total for Cash and Cash Equivalent	\$38,127.08	\$18,917.77	101.54 %
Accounts Receivable (A/R)			
10010 Accounts Receivable	\$1,387.50	\$0.00	
10011 Sales Tax FILED	\$0.00	-\$3,535.21	100.0 %
Total for Accounts Receivable (A/R)	\$1,387.50	-\$3,535.21	139.25 %
Total for Current Assets	\$39,514.58	\$15,382.56	156.88 %
Non-current Assets			
Property, plant and equipment			
10100 Building Assets			
10101 Building - Deemed Appreciation	\$1,522,263.00	\$1,522,263.00	0.0 %
10102 Church	\$139,839.00	\$139,839.00	0.0 %
10103 Church Hall	\$537,898.00	\$537,898.00	0.0 %
Total for 10100 Building Assets	\$2,200,000.00	\$2,200,000.00	0.0 %
10110 Equipment			
10111 Organ	\$29,421.28	\$29,421.28	0.0 %
10112 Sanctuary Displays	\$7,034.41	\$7,034.41	0.0 %

Annual Report: Balance Sheet

Emmanuel United Church

As of December 31, 2025

Distribution account	TOTAL		
	As of December 31, 2025	As of December 31, 2024 (PY)	% Change (PY)
Total for 10110 Equipment	\$36,455.69	\$36,455.69	0.0 %
10200 Land	\$1,322,263.00	\$1,322,263.00	0.0 %
Total for Property, plant and equipment	\$3,558,718.69	\$3,558,718.69	0.0 %
10300 Manse Endowment Fund	\$116,910.19	\$116,910.19	0.0 %
Total for Non-current Assets	\$3,675,628.88	\$3,675,628.88	0.0 %
Total for Assets	\$3,715,143.46	\$3,691,011.44	0.65 %
Liabilities and Equity			
Liabilities			
Current Liabilities			
Accounts Payable (A/P)			
20100 Accounts Payable	\$6,572.05	\$16,784.24	-60.84 %
Total for Accounts Payable (A/P)	\$6,572.05	\$16,784.24	-60.84 %
20200 Accrued Expenses	\$0.00	-\$2,809.49	100.0 %
20400 Boiler Replacement Loan UCC	\$7,420.00	\$8,740.00	-15.1 %
Sales Tax PAYABLE			
HST Rebates PAYABLE	\$0.00	\$0.00	
HST Rebates PAYABLE (deleted)	\$0.00	\$3,535.21	-100.0 %
Total for HST Rebates PAYABLE	\$0.00	\$3,535.21	-100.0 %
HST Rebates PAYABLE (FED)	-\$663.85	-\$4,044.45	83.59 %
HST Rebates PAYABLE (ONT)	-\$1,742.07	-\$10,927.48	84.06 %
Total for Sales Tax PAYABLE	-\$2,405.92	-\$11,436.72	78.96 %
Total for Current Liabilities	\$11,586.13	\$11,278.03	2.73 %

Annual Report: Balance Sheet

Emmanuel United Church
As of December 31, 2025

Distribution account	TOTAL		
	As of December 31, 2025	As of December 31, 2024	% Change (PY)
Non-current Liabilities			
20410 Bonds Of Faith Non-tax receipt	\$19,500.00	\$22,500.00	-13.33 %
Total for Non-current Liabilities	\$19,500.00	\$22,500.00	-13.33 %
Total for Liabilities	\$31,086.13	\$33,778.03	-7.97 %
Equity			
30200 Building Appreciation	\$1,522,263.00	\$1,522,263.00	0.0 %
30300 Property Appreciation	\$1,299,763.00	\$1,299,763.00	0.0 %
30500 Investment Equity	\$116,910.19	\$116,910.19	0.0 %
30600 Other Special Funds Equity	\$0.00	\$0.00	
10150 Minister - Sabbatical Leave Reserve	\$0.00	-\$7,000.00	100.0 %
Total for 30600 Other Special Funds Equity	\$0.00	-\$7,000.00	100.0 %
30700 Retained Earnings	\$728,943.61	\$766,723.85	-4.93 %
Net Income	\$16,177.53	-\$41,426.63	139.05 %
Total for Equity	\$3,684,057.33	\$3,657,233.41	0.73 %
Total for Liabilities and Equity	\$3,715,143.46	\$3,691,011.44	0.65 %

SUMMARY OF 2026 BUDGET

PROJECTED INCOME

Fundraising	\$	25,000.00
In-Service Offerings	\$	93,000.00
Investment Income	\$	8,000.00
Offerings through Others	\$	88,000.00
Mission & Service Donations	\$	15,000.00
Outreach Committee	\$	5,000.00
Rent	\$	50,000.00
HST Rebates	\$	6,000.00
Total Income	\$	290,000.00

PROJECTED EXPENSES

Christian Development	\$	1,000.00
Finance Committee	\$	21,000.00
Congregational Life	\$	1,000.00
Ministry & Personnel	\$	167,000.00
Mission & Service	\$	15,000.00
Outreach	\$	4,500.00
Property	\$	90,500.00
Supply Staff	\$	2,500.00
Technology	\$	4,500.00
Worship	\$	1,500.00
Total Expenses	\$	308,500.00

OVERALL BUDGET

Projected Income	\$	290,000.00
Projected Expenses	\$	308,500.00
Deficit	-\$	18,500.00