

Norval United Church 2025 Annual Report

VISION STATEMENT

Changing lives through God's love.

MISSION STATEMENT

To be a caring, forgiving Christian community that welcomes people of all ages to join us on life's journey in finding God, growing spiritually, sharing our faith and reaching out to serve others.

STATEMENT OF INCLUSION

In response to God's call, Norval United Church (NUC) is committed to welcoming and celebrating people of all ages, genders, gender identities, gender expressions, racialized groups, sexual orientations, family configurations, abilities, ethnic backgrounds, and economic circumstances into full participation in the life and work of NUC.

We seek to:

Create a safe, respectful, and welcoming community

Celebrate the gifts of one another

Receive with gratitude the leadership, service and ministry of one another

Celebrate and honour the life passages of all

(births, baptisms, weddings, blessings, healing, death and dying)

Continue our discovery of what it means to be an inclusive community

Challenge ourselves to grow toward greater inclusion and justice seeking for all people

NORVAL UNITED CHURCH CORE VALUES

Authenticity

Diversity

Community

"Can Do" Attitude

Spiritual Growth

Roots

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Minister's Comments

Rev. Heather Power, Lead Minister

“Let us hold fast to the confession of our hope without wavering, for the One who has promised is faithful. And let us consider how to provoke one another to love and good deeds.”

- *Hebrews 10:23–24*

As I look back on 2025, I am filled with gratitude for the many ways this community continues to live out its faith with courage, creativity, and compassion. It has been a year of joy, reflection, and meaningful ministry, and Norval continues to show what it means to be a faith community that shows up for one another and for the world.

We marked several important milestones. We celebrated paying off our church mortgage, welcomed friends from across Georgetown and beyond to mark The United Church of Canada's 100th Anniversary, and brought the energy of camp into our sanctuary on Camp Celebration Sunday. In the fall, our Stewardship series invited us to listen deeply for God's call and respond with gratitude and purpose. Along the way, we shared laughter, care, and learning, from P.I.E. Sunday and Pride celebrations to our pancake supper, our committed Prayer Group ministry, concerts and fundraisers, and a thriving Christmas Artisan Market.

Our online ministries remain one of Norval's unique blessings. From Sunday worship to Midweek Breath and study groups that connect people near and far, these offerings continue to nurture faith in meaningful ways. We are also grateful for *My Daily Minute*, a devotional email created by Rev. Paul Ivany that continues to inspire many in our community and beyond. Thank you to all who offer guidance and care in this space, with special thanks to Cheryl Mees for her faithful leadership.

I am deeply thankful for our dedicated staff team: Phil Brennan, Alan Forde, Michael Grove, and Melanie Schrader. Their steady work supports the heart of our ministry. We also give thanks for Rev. Jen Auger, who concluded her ministry with us at Easter. Jen was a wonderful colleague, and while I miss her presence, I wish her every blessing in her new call.

With Jen's departure, many volunteers stepped up to support our ministries with children, youth, and families. Special thanks to Tammy VanReenen for helping coordinate and guide this ministry during the transition, and to our Search Team as we continue discerning a new Children's and Youth Ministry leader. We were also blessed to welcome Rev. Ruth Noble, who graciously offers her time and gifts in this area. To all our Sunday Kids Program volunteers, including our youth, and to the Cormier family for hosting our much-loved Family Movie Nights, thank you.

I also want to offer heartfelt thanks to Helga Kennedy for her years of dedicated leadership as Chair of the Executive, and to John Eastwood for stepping into this role with care and commitment. Thank you to all Executive members and the many who serve on Norval's vibrant teams and committees. Your faithful leadership is part of what makes this community so strong.

None of these moments happen by accident. They are born of love, dedication, and a shared sense of purpose.

As we move into another year together, may we carry with us the spirit that makes Norval such a special place: a community of welcome, service, care, and hope.

Let us continue to dream boldly, love deeply, and follow where the Spirit leads. There is so much more still to come. Deep gratitude to you all.

Administration

Executive Team

John Eastwood, NUC Executive Chair

This past year was a time of continued transition for Norval. Yet, amidst the change, we trust in the constancy of God, and we are steadfast in envisioning lives changed through God's Love. In the spring of 2025, Rev. Jen Auger responded to a call to become the Minister at Hope Springs United Church in Elora, leaving Norval after close to 8 years of dedicated and impactful ministry with us. Rev. Jen began her role at Norval as a Designated Lay Minister for Youth and Young Families. We celebrated in May 2024 when Rev. Jen was commissioned into Diaconal Ministry at the Horseshoe Falls Regional Council Meeting. Rev. Jen's influence on Norval endures; her impact is evident in so many ways; from everyday moments, such as in the blessing that sends our children off each Sunday, to poignant traditions, such as the warming of babies' baptismal waters. Rev. Jen was the driving force behind the growth in our Summer Camp, and she initiated many effective outreach programs. Although she no longer serves at Norval, we are grateful for how we grew, along with her, over the last 8 years, and we celebrate her new opportunity for growth at Hope Springs.

After years of dedicated service, in the spring, Helga Kennedy stepped down as Chair of the Executive Team. It is hard to overestimate the leadership she provided to Norval during challenging times. From navigating the move from our old building to our new building, to working through the transition of Paul's retirement and Heather's start, to addressing the challenges of Covid, Helga has been a constant, steady source of guidance and leadership. I recall fondly the retreats she organized for the Executive Team to plan and set goals for Norval. I also recall Helga leading us in the walk from our old building to our new building. Fortunately, Helga continues to serve on the Sunday and Weekday Welcome Team, by helping to decorate the sanctuary, and by supporting worship.

Towards the end of 2025, Jennifer Stinson resigned from her role on the Worship Team, and associated position on the Executive Team. Jen has a wonderful gift for creating worship space that is solemn and sacred, yet never stuffy. During her time on the Executive Team, Jen helped to keep Norval's mission at the front and center of all discussions and planning. Jen also worked tirelessly behind the scenes, stepping in to quietly help whenever it was needed. I will miss her wisdom and faithful contributions to the Executive Team.

Fresh things are springing up, and this season of change has also been a time of new growth. Norval creates a welcoming environment that invites the community into our space seven days a week. The building is full of life and vibrant activity. To get a small sample of that activity, I encourage you to read the reports of individual teams and then pause and reflect on what has most moved you in the life of Norval over the last year. Indeed, during this season of change we continue to be blessed. We have much to celebrate.

On March 23rd we gathered as a community of faith to discuss our youth and young family ministry, as well as the actionable goals we should prioritize in the short term. This was also a time of fellowship and community building, as together we imagined our future and how God is calling us. Following this Town Hall,

in late May, we approved the plan to hire a Congregational Designated Minister. After receiving approval from regional council in the summer, Brendan Cunningham, the chair of the search team, began the important process of finding the right person to provide leadership to our children, youth, and family ministry. We recognize the search process is challenging, and we are so thankful for the ongoing hard work of the search team.

During this season of change we continue to be immensely thankful for the blessings we have received, and the generous giving of time and finances to the mission of Norval. I suspect that reviewing the annual report will stir thankfulness in your heart for all the hard work put into the life of Norval by countless volunteers; some serving in more overt ways and others working tirelessly behind the scenes. There is a lot to be done, and people step up. Yet, our caring, forgiving community, which shows grace to one another when we stumble, doesn't just allow us to get things done, it is also a key point of our striving.

Members of the Executive Team have recently started conversations with the other United Churches in Georgetown about ways we might identify and collaborate around vibrant and meaningful mission in Georgetown. These meetings were prompted by the United Church of Canada Program *Toward 2035*, which is an invitation to prayer and conversation about God's call for the future of the United Church of Canada. We are excited to see what emerges from these conversations going forward. Where will God lead Norval next?

Submitted by John Eastwood, on behalf of the Executive Team

Art Ditschun, Ginny Finbow, Beth Laidlaw, Heather Power, Jennifer Stinson, Ken Thorn, Tammy Vanreenen, and Peter Yee

Ministry & Personnel and Children & Youth

Tammy VanReenen

The Ministry and Personnel Committee has had another busy year in 2025. It was a year of transition, celebrations, growth, and challenges.

Just after Easter, Jen Auger began a new chapter in her ministry and accepted a position with Hope Springs United Church in Elora. Before she left, we celebrated her years of service as our Minister of Youth and Young Families.

We have certainly missed Jen's contributions. She built relationships with our youth and nurtured their confidence and leadership. It has shown. At present, we are seeking a part-time Congregational Designated Minister, and we have been since late Summer 2025. In the interim, our youth have been leading and supporting our young children in Kids' Worship. A new curriculum has been introduced and implemented - "Spark- Activate Faith" thanks to Brenna Baker. Leaders and families have been happy with its uptake. The youth continue to be supported and organized by the M& P Chair. And of course, they continue to benefit from Jan Arnold's contributions of crafts, goodies and hands-on-support. Reverend Ruth Noble also began volunteering her time to support the youth programming through get togethers and supporting Holy Chaos celebrations. The Cormiers also stepped up to support Family Movie nights which continue to happen on a regular basis.

Heather Power has taken on the role of sharing the Kids' Message before the children and youth leave for their own service. She clearly has served as a Minister of Youth and Young Families in the past and the children and adults alike have enjoyed and benefitted from this added responsibility that she has taken on. Heather and the youth have also led some Holy Chaos services which were enjoyed by children, youth and adult congregants. It should also be noted that Heather also took on more pastoral needs of the church as there is no longer a Minister of Youth and Young Families sharing some of these needs. We are hopeful that we will find a CDM soon who can share some of Heather's responsibilities and lighten her load.

We celebrate another year as a community of faith, held together by a dedicated team of staff and volunteers. We continue to be blessed with the services of our super organized Office Administrator, Melanie Schrader, hardworking Custodian, Michael Groves, and diligent Technical Support Coordinator, Phil Brennan. We also continue to be blessed by Alan Forde's talented musical ministry and support to our choir. Jennifer Sibbett also supports our payroll services on a regular basis.

Tammy VanReenen continues to be our Chair, while Fay Baxter, Val Tamblyn and Anne Wilcox continue to serve on the M&P Committee. Recently, Marilyn Smith has joined our committee as well. We have continued to provide seasonal get-togethers for staff to show our appreciation for all that they do for our church community, a tradition that was started by Heather Fraser. We also do our best to complete regular check-ins with our staff members to stay connected and be a source of support when needed.

Our committee completed our first training session with Micol Cottrell, Pastoral Relations Minister with United Church of Canada. In this training we reviewed recommended policies and procedures and received tips and ideas re: supporting staff and being the liaison between staff and congregants. We've since been working on continuing to improve policies, procedures, and we have made improvements in documentation and filing, especially as it relates to contract development.

Please pray for the M & P Committee as we continue to navigate staff needs and hopefully hire a new CDM soon in conjunction with our Search Committee. May God bless us as we are called to care for ministry personnel and lay employees, acting as a liaison between these employees, the Executive, and the church community. Help us to continue to endeavour to be transparent, authentic and sensitive to the needs of employees, executive members and our greater church community.

Trustees

Rob Tamblyn

In 2025 the trustees focused on our Phase 2 project with Kindred Works. We regularly reached out to Kindred Works about the project to better understand delays, and with the goal of moving the project forward as quickly as possible.

The Phase 2 project is to build an apartment building on our property. Kindred works (which is affiliated with United Church of Canada) would be responsible for all aspects of the build and the eventual operation of the apartment building. Norval United Church would share in the profits from the operation of the apartment building.

This project is progressing at a slower pace than anyone expected due to factors beyond our control. The delay is largely attributed to the time required to address comments received from the Town of Halton Hills (ToHH) on the various documents (10-12) in the application submission package which has already undergone two rounds of review and comment. Following the most recent communications, Kindred Works have advised that most technical requirements imposed by the Town have been addressed, and they (KW) provided the following outline on the major steps/stages remaining towards completion:

- Prepare and finalize documents for re-submission of the application to ToHH
- Town staff recommendation to Council on the project application
- Site Plan & Building Permit Phase
- Financing & Pre-Construction

In total, the remaining work could take between 2-3 years so it's estimated that shovels-in-ground could be late 2028 or early 2029. While the rate of progress has been a frustration for all concerned, the project remains a cornerstone for the future of NUC, and we pray for expeditious completion of the remaining work.

After many years of service, two trustees are resigning as of the AGM; Vicki Richardson and Maggie Bras. I want to thank both for their time, dedication, and commitment to Norval United Church. We are actively searching for new Trustees to replace them. I want to thank the other trustees for their continued dedication to the Church; Art Ditschun, Brad Fraser, and Bruce Reed.

Nominating Committee

Jan Arnold, Chair

The Nominating Committee is a standing committee of Norval United Church (NUC) members. Currently our team is comprised of 4 members: Jan Arnold, Heather Fraser, Marie Carney and Maureen Wilson along with Rev. Heather Power.

Nominating Committee Process: The Nominating Committee is responsible for finding volunteers to serve on various NUC committees and teams, and the Nominating Committee discerns who will be recommended to the congregation for membership of NUC committees and teams.

Process of selecting members for the Executive Team: The Nominating Committee shall communicate verbally, and by written notice in Norval Online, to the congregation at Sunday services during the months of November and December to advise the congregation of Executive Team openings, and the congregation will be invited to nominate individuals to serve on the Executive Team.

Nominations from the congregation will close on the second Monday of January. In addition to receiving nominations, the Nominating committee can proactively invite individuals to consider serving.

Ideally, the Nominating Committee will discuss recommendations for executive team positions at the second last meeting of the Exec team before the AGM. If suitable candidates are not found by that time, the nominating committee will continue their search. A new exec team member will begin serving immediately and be ratified through a vote at the next congregational meeting.

If an executive team member leaves their position before the end of their term, the Nominating Committee will seek to nominate another person to complete the term, and they will be ratified at the next Congregational Meeting.

[2026 Committee and Contact Lists](#)

The Nominating Committee has reviewed and updated our 2025 Committee and Contact Lists for 2026. These lists are available at the Sunday morning welcome table or from Melanie in the office.

Highlights and changes leading into 2026 include:

Worship Team: The worship team welcomes Helga Kennedy, Amy Bolton and Charlie Bolton. Sincere thank you to Janel Bascom and Jennifer Stinson for their past support.

CDM Search Team: This team was created in 2025 to search for a new congregational designated minister. This baptized lay person will lead our children, youth and family programming. Search Team members are Brendan Cunningham (Chair), Amy Bolton, , Susan Tupling, Mike Cormier and Heather Power.

Faith Formation Team: This new team is in development and will be dedicated to nurturing the spiritual growth of our online and in-person communities. The team is to be comprised of at least five individuals and will work under the direction of ministry personnel and will collaborate with other groups/teams within the church, to develop cohesive and integrated Faith Formation programming that supports the shared vision and mission of the church.

Team members include Brendan Cunningham, Caitlin Cormier, Abigail Kingscott, and Dawn Marsellus. Ideally, two more members will round out this group and we look forward to this team becoming more active once we have hired our new Children, Youth, and Families Leader.

Camp Team: Previously named the Camp Advisory Team, the Camp Team is currently led by Adrienne Eastwood, Chair. The other members of the Camp Team for 2026 include Kathryn Cunningham and Gillian Revie, and the team would welcome one new team member. The Camp Team is responsible to ensure that our summer camp runs smoothly each year. Camp Team duties include: hiring a Camp Director every year (with the support of M&P Chair), applying for funding and grants to run camp, and supporting the work of the Camp Director (e.g., assisting the Director with hiring the youth leaders). We are pleased to share that NUC's Camp Director for 2026 is Lucy Bolton.

Executive Team: A new position of Vice-Chair has been created for the Executive team. The role of Vice-Chair is still a work in progress and will focus on improving communications within our church. The term will be for one or two years until the Chair of the executive steps down, at which time the Vice-Chair will take on the role of Chair of the Executive for two years. After years of dedicated service Jennifer Stinson has resigned from her role on the Worship Team and Executive Team. Sincere thanks to Jen for all the many ways she has supported Norval over the years.

Transition Team: The Transition team was created over two years ago to support the congregation and Reverend Heather Power in her new role with Norval United. This team has fulfilled its mandate and has been dissolved. Thank you to Ginny Finbow, Elaine van Doorn, John Eastwood, David Venning, Jen Auger and Heather Power for their service with this team.

Stewardship Team: The Stewardship team was created in 2024 to plan and run Stewardship Campaigns. The Stewardship team was also active in 2025; that year the team consisted of John Eastwood, Adrienne Eastwood, Debora Venning and Lynne Remigio. The Stewardship team is being dissolved for 2026. Ongoing stewardship efforts in 2026 will therefore fall to existing teams at church (i.e., finance and executive).

Other Teams: We continue to announce in person and in Norval Online for several other groups which would welcome new members. These include the Sunday Morning Welcome team, and the Weekday Welcome team led by Helga Kennedy, and the AV team led by Phil Brennan.

On behalf of the Nominating Committee, sincerest thanks to Melanie Schrader for her friendly skillful office support and to all the dedicated volunteers who contribute so much to our Norval United community.

Digital Ministry

Cheryl Mees

At Norval United, our reach may be wide, but our sense of community remains close. We celebrate Norval's continued innovation and unwavering commitment to extending our ministry far and wide. Our vibrant and dedicated online community is an integral part of who we are, gathering faithfully for worship, study, and connection. Though geography may separate us, the Spirit binds us together in one community of faith. We continue to have communication with folks within and outside of the NUC community in a variety of ways. Our weekly Norval Online e-newsletter goes out to more than 800 email addresses and is accessed by many through social media platforms.

The number of subscribers to My Daily Minute continues to grow. We have over 3500 email addresses that receive this daily e-devotional. Many My Daily Minute readers join us for our online Sunday worship, Midweek Breath and other online gatherings. Our Facebook and Instagram pages are active and allow folks to access Norval Online, My Daily Minute, as well as connects them to other events and offerings in the Norval community and beyond.

Midweek Breath continues to be a gift for all those who gather weekly online for 30 minutes of prayer, reflection, meditation and music. In 2025, Leadership was shared on a rotating schedule between Cheryl Mees, Adrienne Corti, Jennifer Stinson, Jen Auger, Heather Power, and Elaine van Doorn, with additional tech and reading support from Phil Brennan, Vicki Stephens, and Deanne Pederson. We continued to see steady numbers of participants each Wednesday and welcomed a number of new regular attendees in 2025. Although the format has changed slightly over the last year, it is still well received.

This past year, we also enjoyed a Lenten Study led by Rev. Brenna Baker and an Advent Study led by Cheryl Mees. The Advent Study involved participants from local and more distant areas. Participation was regular and very interactive.

Looking ahead, more Studies are being planned, and other ideas are being floated. Online Coffee Hour and Book Study are among the things being considered. Look for more information in Norval Online.

Property Committee

Ken Thorn

There were a number of highlights this year, both indoors and out.

Beginning outdoors, we now have a pollinator garden to provide food and habitat for the insects that we rely upon to pollinate both crops and many other wild plants. Our own Primrose Watson-Leung, one of UCC's Climate Motivators in 2025, brought us the idea, and worked hard to make it come into bloom. Janet and Keith Laven helped with the weeding and watering.

In the spring, 10 yards of mulch were spread onto our gardens with the help of David Develter, Paul Ivany, Janet and Keith Laven. Vicki Richardson weeded and pruned so that we knew where to spread the mulch and weeded the gardens over the summer.

In February, we had a cheerful bonfire at the front entrance to mark the retiring of our mortgage and enjoy some S'mores.

Finally, the ballasts in all 4 of the overhead lights high up in the canopy were replaced. Aside from the entrance, our name is now fully illuminated.

Indoors, the HVAC system for the offices and meeting room was balanced by adjusting the dampers in several of the heating/cooling ducts to more evenly distribute the air flow from the rooftop units.

2025 also saw the need for significant plumbing repairs to the building. Items such as replacing the faucet in the North Halton Community Living office, repairing a leaking sink drain in the kitchen, replacement of parts in 3 of the flushing mechanisms in the men's washroom and replacing one of the outdoor water taps.

We signed an Emergency Evacuation Agreement with the Town to allow users of the Gellert Centre to evacuate to our building for temporary shelter in the case of an emergency.

This year we had 13 customers who contracted to rent space on an ongoing basis, both indoors and outside. This earned a total of \$100,799. Community Living North Halton is our principal renter and accounts for about 71 % of the total. Other significant renters are Switzer Carty Bus company, Halton Distress Centre and the EarlyOn/Links to Care Early Learning Program.

Occasional and one-off rentals earned \$22,373. There were 73 such events this year. They included family gatherings, birthdays and baby showers, CAHH corporate events, the Halton Hills Hockey Heritage Awards Banquet, Diwali and Holi celebrations, Townsend Smith Foundation events, 4th Georgetown Scouts Kub Kar Derby, music recitals and a Glen Williams citizen group fundraiser. We also hosted 2 NUC fundraisers when the Toronto Male Voices Welsh Choir performed for us.

The total rental income for 2025 was \$123,172.

Our 2026 calendar is quickly filling up with rental reservations and on a couple of occasions we have had to disappoint potential renters because the dates that they were committed to had already been booked.

Stewardship Team Report 2025

Adrienne Eastwood

In 2025, the Stewardship team consisted of John Eastwood, Adrienne Eastwood, Lynne Remigio and Debora Venning. The focus of the Stewardship Team in 2025 was to encourage more engagement with volunteering at church. Together with Rev. Heather Power, the Stewardship planned a worship series entitled “Let your Life Speak”. We provided congregants with various resources, questionnaires and prompts to help us explore how God is calling each of us to make a difference in the world.

Over the summer months, the team reached out to the various groups and teams at church and asked folks to reflect on, and express, how participating at church had a positive impact on their lives. The Stewardship team collated everyone’s responses and created handouts for each team. We then held an open house on October 19, 2025, where each team could share with congregants about what their team does, and how to get involved.

We also celebrated Rev. Heather’s 50th birthday throughout the month of October, by asking congregants to take action in her honour in some way. Folks were given the opportunity to make a donation to support the church, to offer an hour of volunteer service, or to carry out an act of kindness. It was heart-warming to read all the actions taken in honour of Heather’s birthday!

Worshipping Together

Marriages

none

Transfers /Adult Baptisms / Membership

<u>Caitlyn Cormier</u>	Membership
<u>Mike Cormier</u>	Membership
<u>Joanne Watson</u>	Membership
<u>Tammy VanReenen</u>	Membership
<u>Kathryn Cunningham</u>	Membership
<u>Brendan Cunningham</u>	Membership
<u>Gianluca Tarantino</u>	Membership
<u>Braydan Anthony Thornhill</u>	Membership & Baptism
<u>Sophia Jane Katherine Nassar</u>	Membership & Baptism
<u>Gabrielle Elizabeth Desilva</u>	Membership & Baptism
<u>Isabelle Mary Desilva</u>	Membership & Baptism

Baptisms

<u>Sterling Fox Inkley, child of Jonathan and Shannon Inkley</u>	Feb. 9.2025
<u>Maeve Eloise Arnold, child of Adam and Nikohle Arnold</u>	March 9.2025
<u>Owen Bennet Gostlin, child of Richard and Kirsty Gostlin</u>	Sept 7.2025
<u>Devereau Wilder Inkley, child of Jonathan and Shannon Inkley</u>	Nov 23.2025

In Memoriam (Members)

<u>Wendy Anne Wolf</u>	March 25.2025
<u>Catherine Rose St. Clair</u>	April 6.2025
<u>George Miller Smith</u>	July 11.2025
<u>Lorne Marc Christie</u>	Aug. 6.2025
<u>Jean Beverly Disley</u>	Aug. 8.2025
<u>Flora Elizabeth MacArthur</u>	Sept. 13.2025
<u>Margaret May Edwards</u>	Oct. 22.2025
<u>Robert Ernest Land</u>	Nov. 12.2025
<u>Mary Gertrude Fenwick</u>	Dec. 17.2025

Norval United Church Official Roll

Membership on December 31, 2024	325
Transfer of Membership	7
Adult Baptism & Confirmation	4
In Memoriam (Members)	9
Membership on December 31, 2025	327
Baptism	4

Worship Team

Rev. Heather Power, Lead Minister

Worship is one of the many ways we are connected as a community. Whether gathered in the sanctuary or tuning in online, our services ground us in faith and nourish us for the journey. Week by week and season by season, we share sacred moments shaped by the creativity, compassion, and commitment of so many in our community.

This past year, we celebrated several meaningful milestones. In February, we joyfully marked the payoff of our church mortgage with streamers and laughter, followed by a celebration outdoors with fire and a ceremonial mortgage burning, s'mores, and cake. Special thanks to Ken Thorn for helping bring Rev. Heather's firepit dream to life.

Lent, Holy Week, and Easter offered a powerful spiritual journey. Our "Hopes for the Journey," written on fabric strips throughout Lent, were transformed into a beautiful banner by Fay Baxter and Maria Tarantino. Maundy Thursday worship was hosted by St. Andrew's United Church and shared with our Georgetown UC siblings. Good Friday invited solemn reflection, followed by Easter joy. A special Sunrise Service at the beautiful Wheelbarrow Orchards, hosted by Heather and Brad Fraser, welcomed all four Georgetown United Churches. Our Norval Easter celebration also included a heartfelt farewell to Rev. Jen Auger as she prepared to begin a new ministry. We were also blessed with spring blooms and flowers to place on the cross, with thanks to Jan Arnold.

In June, Norval hosted a joyful 100th Anniversary Celebration for The United Church of Canada, joined by St. John's, St. Andrew's, and Hillcrest United Churches, with a message of unity and hope from guest preacher Dr. Betty Pries and special refreshments afterwards.

Worship remained vibrant through the summer. Camp Celebration Sunday welcomed campers, staff, volunteers, and families for a joyful service full of gratitude and storytelling. Thanks to Rev. Heather, Camp Director Sydney Watson-Leung, and the camp staff and volunteers for helping bring camp to church and deepening those connections.

In the fall, we celebrated our 10 a.m. Welcome Back Sunday service outdoors with a delicious barbecue lunch afterwards. Thank you to all who helped organize that special day. We also explored the theme *Let Your Life Speak* during our fall Stewardship series, reflecting on purpose, calling, and the many ways we offer our lives in service and love. Special thanks to Rev. Brenna Baker for her leadership and support throughout the series, and to our Stewardship Team for their thoughtful guidance. Our Remembrance Sunday service, led by Rev. Ruth Noble and our youth and children, offered a powerful and moving time of reflection. The service connected us to those from Norval who served in years past, grounding us in remembrance and gratitude across generations.

Advent and Christmas were deeply meaningful. The sanctuary came alive with stunning decorations, thanks to Helga Kennedy, Wendy Elliott, Heather and Brad Fraser, Jan Arnold, Michael Grove, and others. Glittering Christmas trees, colourful poinsettias, and barn boards marking hope, peace, joy, and love drew us into the season's promise. Once again, our Loving Memory Tree was a touching visible reminder of loved ones, with ribbons shared by our NUC community and beyond.

Thanks to all who supported the season's services, to Helga for coordinating behind the scenes, and to Rev. Ruth Noble and our children, youth, and families for a fun and festive Family Christmas Eve service.

Music continues to shape our worship. We give thanks to our Pop-up Choir, hymn leaders, and all who share musical gifts throughout the year, especially Alan Forde, whose music ministry blesses us each week. Our AV Team ensures our services are accessible and engaging. Special thanks to Phil Brennan for his technical expertise, creativity, and musical support. We also thank Michael Grove and Melanie Schrader for the many ways they support our worship behind the scenes with care and commitment.

We're deeply grateful to Rev. Jen Auger for her leadership this year, and to all who support worship by reading, ushering, preaching, decorating, preparing and serving communion, and more. As Lead Minister, it has been a privilege to share in worship leadership alongside such a dedicated and creative team. Special thanks to our Worship Team members, whose thoughtful planning, care, and collaboration shape our worship life. Rooted in faith, we continue to grow as a welcoming, nurturing, and inspiring worshipping community.

We also celebrate the leadership of children and youth in worship. From Holy Chaos Sundays to regular services, their presence has moved and inspired us. Many were especially touched by Rev. Heather and Leo C. sharing the communion liturgy on World Communion Sunday, and by children and youth reading scripture and serving. We look forward to even more intergenerational participation ahead.

We are also grateful for Midweek Breath, our weekly meditation gathering on Zoom. Thank you to all who offer leadership and tech support, helping create a quiet space for connection and renewal each week.

As we move into 2026, may our worship life continue to ground us in faith, connect us in community, and reflect the love and hope we are called to share.

Sunday Welcome Team

Helga Kennedy

Every Sunday, our dedicated Welcome Team volunteers arrive at 9:15 am, transforming The Gathering Space into a warm, inviting environment. With name tags, connection cards, What's Happening bulletins, and more, they ensure every detail is in place, helping our community feel at home.

What truly makes this ministry special, though, is the connection it fosters—not only with those who already call Norval home, but also with visitors and newcomers. A warm greeting, a friendly smile, and an invitation to join in can make all the difference in helping someone feel seen, valued, and part of our community. It's not just hospitality—it's a ministry of belonging.

A heartfelt thank you to all our incredible Welcome Team volunteers who embody this spirit of welcome each week. And to everyone who shares a smile, checks in, and ensures everyone feels comfortable—you're helping create a truly welcoming community!

We're always excited to welcome new volunteers! Whether you'd like to join the regular rotation, serve once a month, or help during special seasons like Advent, Christmas, Lent, or Easter, we'd love to have you.

This ministry touches lives every Sunday, and the more hands we have, the more hearts we can open.

For more information or to sign up, please connect with Helga Kennedy hckennedy57@gmail.com

Weekday Welcome Team

Helga Kennedy

The Weekday Welcome Team currently consists of 3 people, each one assigned to one evening a week, to be present during the rental period. The individual is responsible to ensure that the building is accessible to the renter, assist with any questions or concerns they may have during their stay and also, ensure that the building is securely locked at the end of the evening.

We have had positive feedback from our tenants, that they very much appreciate having someone in the building greeting them as they come in.

The time commitment is a few hours one evening a week. It provides an opportunity to get to know our tenants and for them to get to know us.

Thank you to our dedicated team members Jan Arnold, Sharon Schwegler and Helga Kennedy.

The team definitely needs additional volunteers. If you are looking for a few hours to spend quietly reading a book or just enjoying a few hours to yourself, come join our team, we would love to have you. Please contact Helga Kennedy hckennedy57@gmail.com

Growing Spiritually

Friendship Group

Wendy Elliot

The Friendship Group enjoyed another busy year in 2025.

January - We welcomed guest speaker Kaitlin McKenna, who spoke to the group about the role *Halton Women's Place* plays in our community.

February - In honour of Valentine's Day, we continued our tradition of enjoying a delicious luncheon at *The Club at North Halton*. Many thanks to club member Jan Arnold for arranging and facilitating this special treat.

March - We enjoyed a comprehensive presentation by Kathy Gastle, project director of the *Lucy Maud Montgomery Museum and Literacy Centre* in Norval. Kathy entertained us with an array of visual material and fascinating anecdotes about L.M. Montgomery and her time in Norval, as well as outlining plans for the centre.

April - The group learned about the vital work provided to our community by *Links2Care*. Speaker Mirela Vukosa-Giannidis led this informative session.

May - Daisy Radigan, from the local chapter of *Seniors for Climate*, spoke to the group on the important and thought-provoking topic "Climate Change: Later is Too Late."

June - To celebrate spring, the group toured the L.M. Montgomery Gardens in Norval.

September - This month, Wendy Elliott took over from Kathy Cunnington as chair of the Friendship Group. We participated in a survey and discussion of the role and purpose of the Friendship Group and began planning for the year ahead.

October - Dianne Dillabough, a member of the *Halton Hills Turtle Guardians*, spoke to the group about turtle rescue and conservation efforts in our community and province.

November - In honour of Remembrance Day, group members attended the service at the Georgetown Cenotaph, followed by lunch at a local restaurant.

December - After enjoying a potluck lunch, the group made Christmas cards in support of NUC's Outreach Committee.

The Friendship Group meets on the second Tuesday of the month (Sept-June) from 1:00-3:00 pm in the Sanctuary. Our attendance varies but averages around 20 people. Everyone is welcome to join.

Summer Camps

Adrienne Eastwood/Sydney Watson-Leung

NUC Summer Camp 2025

Summary: NUC's Summer Camp enjoyed another successful year in 2025. With the help of passionate leaders and the support of a loving community, NUC delivered a fun, welcoming, and engaging camp program from July 7 – August 1, 2025. Throughout the summer, camp families expressed their gratitude for the inclusivity and flexibility of our program.

Camp Program: NUC's camp program continues to center around active play, STEAM activities, and faith-based exploration. We also weave environmental stewardship into our program, carrying on the work of the United Church's Climate Motivator from 2023. Our adopted mascot from the World Wildlife Fund this year was Little Timmy, the Moose, who assisted campers in learning the importance of our environment. With the help from the Leadership Team, each week campers had the opportunity to partake in full-day of themed programming, such as Camp Olympics, Survivor, a Birthday Party for our Camp Mascot, and a visit from a Camp Wizard! NUC also welcomed a special guest each week. This year the list included: Reptilia Zoo, Scientists in School, Jessie Steinberg's Leap Adventures, and Margaret Salguero, an art teacher.

Camps on TRACKS: Camps on TRACKS is a peer-mediated social skills program that increases social interactions and inclusion for all campers. Youth are taught how to naturally prompt appropriate social behaviour in the camp setting, making camp a fun and rewarding experience for everyone. Thanks to financial support from the **I Have Resolve Foundation**, Tammy VanReenen once again served as the Camps on TRACKS trainer and mentor for the Leadership Team. The principles of Camps on TRACKS helped create a strong, positive, and inclusive environment for campers and leaders alike.

Leadership Team: The 2025 Leadership Team consisted of Camp Director, Sydney Watson-Leung, and 3 Camp Managers: we welcomed back Lucy Bolton, as well as new additions Sarah Herd and Blaire D'Arcey. Guided and supported by the Camp Director, the Camp Managers created camp programming, trained volunteers, and managed the camp day-to-day. Their contributions were truly immeasurable; their impact on campers and developing young leaders through kind mentorship and engaging in camp programming was amazing. The maturity, initiative, strength and fun energy of the Leadership Team are the reasons we are able to run camp each year. They are amazing!

NUC Camp Team: The NUC Summer Camp is supported by the Camp Team – a group of volunteers from the congregation and community who support camp in a variety of ways; including applying for grants, interviewing Leadership Team candidates, and regular meetings with the Camp Director. In 2025, members of the Camp Team included: Kathryn Cunningham, Adrienne Eastwood, Ashleen Finbow, Darryl Foote, Abigail Kingscott and Gillian Revie. We are grateful for their service!

Participation Numbers: With the implementation of a registration limit of 2 weeks per camper, NUC was able to welcome **98 campers** to camp this year, increasing from 67 last year. Registration maxed out at approximately 45 campers per week. Roughly 70% of campers were supported by flexible camp fees, and 5 camp families were given camp scholarships. We also welcomed **79 Youth Staff Members** this year, including **27 Junior Leaders-in-Training** and **52 Highschool Volunteers**. Approximately 25 staff members worked at camp each week, contributing a total of **3424 volunteer hours**.

Finances: We were delighted to receive a \$10,000 **Steven Worby Community Award** through the **Community Foundation of Halton North (CFHN)**, \$4500 from the **Canada Summer Jobs Grant (CSJG)**, as well as **generous donations** from members of the community who value and support what we do. In 2025 we raised our camper registration fees, while continuing to provide flexible camp fee choices for families to select according to their individual needs. Total camp revenue in 2025 was approximately \$58,000. Camp expenses totaled approximately \$42,000, resulting in a net gain of about \$16,000, which helped to offset the church's property costs. In 2026, we anticipate that our expenses will increase, because the Camp Director will start their role earlier – in February 2026. (In 2025, the Camp Director did not begin working until April).

In Closing: THANK YOU! To the many people who contributed to camp this year in many ways. From dropping off craft supplies and snacks, to sharing your ideas for camp's daily "check-in" questions, to cheering on our young leaders, know that you made a difference! We also want to express our deep gratitude to all who support our camp through grants and donations, and those who share their time and expertise.

Guyz Thursday Study Group

David Venning

The Guyz Group meets Thursday morning at 9:30 am to share what is happening in their lives, discuss a variety of topics and meet with guest speakers.

We welcome new members. Please contact David Venning.

Caring for One Another

Coffee Hour

Lyn Brennan

Coffee hour not only supports a sense of community but also provides an opportunity for conversation, connection and smiles. We trust the congregation will support whomever takes over the coordinating of this treasured time.

Volunteers are needed to assist with coffee hour and the following describes what is required:

- Arrive Sunday morning to prepare and set up by 9:30 am
- The preparation of coffee, tea, juice, water and treats
- Clean up afterwards
- Two volunteers are required for each Sunday

“Extend hospitality to strangers” Romans 12:13

Prayer Shawl Ministry (Prayer Purls)

Margaret Walbank / Fay Baxter

People who enjoy knitting and crocheting donate their time and talents creating tangible symbols of God's love.

Shawls are blessed and given to congregation members and friends when they undergo major life changes. During 2025, there were 35 recipients of shawls, marking sad, concerning and celebratory events. These occasions included bereavement, serious medical diagnosis and illness, caregiving, loss of home, starting a new job, baptism, confirmation and transfer of membership.

BFF dolls are given to infants and children being baptized, and to children who might need a special friend at the time of a significant event.

Prayer squares are to carry in a pocket or purse as a continuous reminder of the presence of God. There is a bowl at the front door of the church so that everyone who enters may take some for themselves and friends. It is not only the one receiving the shawl, square or doll who benefits. Those making the items also gain. Anyone who has basic knitting, crocheting or embroidery skills can contribute.

Contact Margaret Walbank m.e.w@sympatico.ca or Fay Baxter fay@baxter.mobi to offer assistance, or donate wool.

If you would like to suggest someone that you feel should receive a shawl or doll, contact Fay or Margaret, or the ministry team through the church office.

Prayer Group

Marilyn Smith

The Prayer Group meet every Sunday morning from 9:00 to 9:45 am. We are getting more and more requests for prayers. We have a small group and welcome anyone interested in joining the group.

If you are interested in joining the group, please see Marilyn Smith or Jennifer Barnett. We meet in room #6.

Outreach Committee

Holly Develter/Elaine van Doorn

The Outreach team would like to thank the Norval United congregation for their support of individuals and families in need.

Our focus is on the local community although we occasionally support wider initiatives.

Our theme in 2025 was food insecurity. Our Stone Soup kitchen provides over 60 monthly servings of home-made soup to participants at Food for Life and the Georgetown Breadbasket. We have also initiated a 'summer sides' program of making and distributing salads in place of soup for the summer months, which has been enthusiastically received.

A special thank you to Ephe, a community volunteer and former chef who along with Anne Wilcox, and other volunteers, organizes and leads the monthly soup making. We welcome outside groups such as hockey teams or scout groups to make a batch of soup. Volunteering helps increase a sense of connection to the broader community.

We had a successful Links2Care Holiday Givings program, and the Giving Tree was overflowing with hats, mitts, socks, toiletries and food. These items went to Halton Women's Place, the Out of the Cold program and Food for Life. We also received a very generous donation of toys and gifts from the Tiger Jeet Singh Foundation which were distributed to the community.

Our congregation and the Outreach team continue to support Food for Life with monthly donations of canned food and pantry items like condiments, sugar, flour and other basic essentials.

We've also had people participate in fundraising events such as the Coldest Night of the Year which raises funds in support of the Georgetown Bread Basket and Links2Care; Hike for Hospice and the Terry Fox Run for cancer research.

By working together, we can have a bigger impact on our community. Thank you to everyone for your contributions and support. We are happy to welcome new members to the Outreach Team.

As an Affirming Ministry Norval is committed to work toward the healing and wholeness of creation by: Challenging bias and discrimination based on appearance, sexual orientation, gender, culture, class or age.

- Working to end racism
- Promoting economic justice
- Increasing accessibility
- Caring for the planet

In 2025 the Affirming Ministry Team continued on our growth journey, demonstrating our commitment to being public, explicit and intentional as a faith congregation and increasing openness and inclusion within our church and community.

- For our 2025 P.I.E. day celebration the Norval United Church community answered the call to donate baked goods. Rev. Ruth Noble delivered a beautiful and heartfelt message of the power of being Public, Intentional, and Explicit in our support, celebration, and inclusion of all in our faith community and beyond. Our bake sale raised over \$600 for Pride Halton to help with organizing events for the 2SLGBTQIA+ members of the Halton and Halton Hills communities.
- Pride Halton hosted Prism Pride month movie night “Strange World”, which was a fun night with some new attendees and lots of delicious treats.
- Norval United attended the Georgetown town hall Pride flag raising.
- To further our education, the AMT started a book club. The community responded and purchased some great books for the church library. The following books are now available in our library to teach us about how the bible is used as a weapon against the 2SLGBTQIA+ community:
 - Love is an Orientation - Andrew Marin; Authentic Selves - Peggy Gillespie; Torn - Justin Lee; Changing our Minds - David Gushee; Us vs. Us - Andrew Marin; God and the Gay Christian - Matthew Vines; Love Makes Room - Stacey Frenes; Embracing the Journey - Greg & Lynn McDonald; Why Churches Need to Talk about Sexuality - Mark Wingfield; The Widening of God’s Mercy: Sexuality within the biblical story - C. and B. Hays; Bible, Gender, Sexuality: Reframing the Church’s Debate on Same-Sex Relationships - James V. Brownson; Walking the bridgeless canyon: Repairing the breach between the church and the LGBT community - Kathy Baldock.
 - Podcast recommendation - freedhearts.org
- Norval partnered with Port Nelson United Church and marched in the Pride Parade in Milton again this year. We had a booth at the Pride in the Park event after the parade and made lots of connections and met lots of people. It was a great day!
- The AMT hosted a Trans Day of Remembrance Vigil. It was very intimate and was attended by two Georgetown residents who had never been to Norval but were very grateful to have

- a local event to attend.
- We continued to host Prism youth nights approximately monthly however attendance continued to be low despite expanded advertising efforts.
 - Members of the congregation supported the AMT by making prayer squares in pride colours with special messages attached to them. These were given out at our booth at the pride parade and are available to those who come into our building all year long.
 - The AMT assisted with a second viewing of the Documentary “1946: The Mistranslation that Shifted Culture” viewing and discussion. Members of Port Nelson United Church joined us in this discussion.
 - To allow members an easy way to purchase an AMT t-shirt, they are now available for purchase online: [Norval United t-shirt](#)



Congregational Meeting Minutes

Norval United Church Annual Meeting Minutes

Sunday, March 9, 2025. 11:15 a.m.

Chair: Helga Kennedy

Secretary: Beth Laidlaw

In person: 51 Online: 8

1. Helga opened the meeting with prayer and outlined some of the highlights of 2024: mortgage was paid off; we host PRISM; our rentals are on the increase; the written reports are full of good news.
2. **Moved** by Anna Laing seconded by Heather Fraser that all adherents be allowed to speak and vote. **Carried**
3. **Moved** by Helga Kennedy seconded by Anna Laing that the minutes of the previous meeting be accepted as distributed. **Carried**
4. **Moved** by Helga Kennedy seconded by Ginny Finbow that the reports be accepted as distributed. **Carried**
5. Property report was presented by Art Ditschun and Ken Thorn. There is a new sign on the front of the building with our name and address. The solar panels saved us \$6k in utility costs. New procedures, documents, and fees have been set for rentals. Rentals provided \$127k for the year. 25% of rentals are one time with 75% being long term rentals.
6. Ginny Finbow explained the Voluntary Associate Minister position that has been approved for Paul Ivany. The agreement for this position follows United Church guidelines and was structured with Paul Ivany, Heather Power, Jen Auger, and representatives from Horseshoe Regional Council. This is an unpaid position that holds no decision-making power and no committee membership. If you have needs or concerns you should contact Reverend Heather Power or Reverend Jen Auger. **Moved** by Elaine VanDoorn seconded by Ken Thorn that the Voluntary Associate Minister agreement with Paul Ivany be approved. **Carried**
7. Heather Fraser provided the nominating committee report. The updated contact list for 2025 was distributed. Changes that have occurred: Lesley Taylor has retired from the finance team and Marvin Cousins will chair the finance team; Karen and Scott Page have retired from the finance team; Peter Yee has accepted the position of Treasurer and Adrienne Eastwood has joined the finance team; Heather Fraser has retired as M and P chair and this role will be assumed by Tammy Van Reenan and Fay Baxter will be a member of this team; John Eastwood is chairing Stewardship. **Moved** by Heather Fraser seconded by Bruce Cunningham that the 2024/2025 committees be approved. **Carried**
8. John Eastwood presented our Living Our Faith document that needs to be updated on Church hub. This document was last updated when we were calling Reverend Heather. **Moved** by John Eastwood seconded by Adrienne Eastwood that the Living our Faith document be approved. **Carried**

9. On behalf of the Ministry and Personnel committee Heather Fraser thanked our staff: Reverend Heather Power; Reverend Jen Auger; Alan Forde; Tom Auger; Phil Brennan; Michael Grove; summer office Administrator Isabella; Melanie Schrader.
10. John Eastwood presented the revised governance structure. Terms of service have been changed to 3 years with the potential to extend this by two years. **Moved** by John Eastwood seconded by Ginny Finbow that the governance document be accepted. **Motion rescinded following discussion** Discussions took place on the way that the nominating committee works: vacancies are listed in Norval Online; announcements are made during Church services. It is difficult to find volunteers. Some felt that a 2 year term of service would be more appropriate and that the retiree must take one year off.
11. Peter Yee and Marvin Cousins provided a condensed 2024 balance sheet. Full reports were distributed. The year ended with \$197,926. in our bank account and \$255,705. In investments. Property costs and insurance costs have risen. We will no longer have to pay mortgage interest. **Moved** by Adrienne Eastwood seconded by Bill Schoenhardt that the financial report be accepted. **Carried**
12. Adrienne Eastwood presented the budget for 2025 and hard copies were distributed. The Stewardship campaign was successful. Thanks to our online community for their financial contributions. **Moved** by Vicki Richardson seconded by Maria Tarantino that the budget be approved **Carried**
13. Jen Auger provided the Youth and Young Families report. Reverend Heather was thanked for her support. The nursery helpers and invaluable and paying them is a small incentive. We have a strong camp advisory team. Last year camp saw 200 children and volunteers attend. Our summer camp is a beacon to other churches.
14. Heather Power provided closing comments. Our church is much more than just the building. We work together. Our outreach can be small acts of service that are quiet and meaningful. We celebrated new members; baptisms; and confirmations but we also suffered loss. Our digital ministry continues to grow. We are in a season of change that depends on team work. We are on the threshold of a new chapter. Be bold! Dream! Do! Have faith, patience and grace.
15. The meeting closed with prayer.
16. **Moved** by Ken Thorn that the meeting be adjourned at 12:45

Financial Report

Summary. The 2025 Balance Sheet, Statement of Operations and the 2026 Budget are attached. Norval United Church is currently in a healthy financial position. At the end of 2025, NUC recorded a surplus of \$35,206. As per the 2025 budget, we had planned for a surplus of \$30,000, in order to allow us to make a contribution to our long-term savings (of \$10,000), and to be ready and able to hire a Child, Youth, and Families staff member. Thank you to everyone in the Norval United Church community for supporting our mission. As a result of your generosity, we have much to celebrate. Your monetary donations and your gifts of time and service bring light and blessing into our community. Although we achieved our goals for 2025, it bears noting that we need the continued support of the Norval United Church community to continue to fulfill our mission and to meet our financial obligations in 2026 and beyond.

2025 Year-End Financial Highlights:

Net Fundraising revenue in 2025 was 66% higher than 2024, exceeding the amount that we had projected for 2025. We had so many activities that helped us such as Bake sales, selling Meat Pies, rental of tables for the Artisan market and we were very fortunate to have the opportunity to host the Welsh men's choir not once but twice this year.

Summer Camp generated significant revenue for the church, while continuing to provide affordable, accessible, and faith-based programming for children. For 2025, our net Summer Camp income was close to \$16,000, which greatly helped the church's finances.

The income generated from the Rental of facilities at our church of \$123,000 exceeded our expectations, as we had only budgeted for \$104,000.

2026 Budget:

There are a number of important changes to the church budget for 2026. With respect to revenue, the finance team noted that there was a drop in givings towards the end of 2025, and thus we have adjusted the budgeted givings for 2026 accordingly (↓\$23,000 compared to the 2025 budget).

Regarding 2026 expenses, there are a number of increasing costs. First, we have now defined the role for the new part-time Congregational Designated Minister (CDM) to serve children, youth and families at Norval, and the cost for this position has been added to the 2026 budget (i.e., \$34,000 of the Salaries budget). Second, we have been advised of increasing costs for a number of our expense lines; namely insurance (↑\$8000), United Church Presbytery dues (↑\$3000), bookkeeping (↑\$1000), and some AV/IT costs (↑\$1000). Additionally, the 2026 Property budget has been increased (↑\$9000) to be more in line with actual spending in 2025. Last, we have added two new expense lines to the budget; bank fees (\$1500) and Ministry and Personnel (\$1000) to match actual spending from 2025 that we previously did not budget for. The finance team also strongly recommends that the church plans to make a contribution to our long-term savings of \$5000 in 2026. Making annual contributions to our investments is essential in order to ensure the long-term financial health of our church.

In light of our increasing expenses and recently observed giving patterns, the budget for 2026 forecasts a deficit. The projected deficit currently sits at \$26,200 for operations, plus \$5000 needed for savings, bringing the total shortfall to \$31,200.

We can easily eliminate the projected shortfall for 2026 if everybody increases their givings by just \$10 per week. Some of you might be in a position to increase giving by a larger amount, while others might aim for a \$5 per week increase. By prayerfully working together, each within their means, we will continue to fulfil God's calling, and 2026 will be yet another year that we can be proud of.

Submitted by:

Peter Yee, Treasurer

Adrienne Eastwood, Forecasting and Budgeting

Marvin Cousins, Finance Team Chair on behalf of the Finance Team

Norval United Church			
Balance Sheet (Unaudited)			
For the year ended December 31, 2025			
	2025		2024
ASSETS			
Current Assets			
Cash	\$ 208,602		\$ 184,578
Prepaid Expenses	\$ 5,737		\$ 7,130
HST Receivable	\$ 12,422		\$ 6,218
Total Current Assets	\$ 226,761		\$ 197,925
Other Assets			
Investments - Cowan Bequest	\$ 242,753		\$ 235,280
Investments - Other	\$ 20,544		\$ 20,425
Total Other Assets	\$ 263,297		\$ 255,705
Fixed Assets			
Land	\$ 3,190,010		\$ 3,190,010
Building	\$ 4,432,813		\$ 4,666,604
Furniture & Equipment	\$ -		\$ 44,185
Total Fixed Assets	\$ 7,622,823		\$ 7,900,799
TOTAL ASSETS	\$ 8,112,882		\$ 8,354,430
LIABILITIES & EQUITY			
Current Liabilities			
Accounts Payable & Accrued Liabilities	\$ 16,535		\$ 22,572
CIBC Mortgage	\$ -		\$ 4,802
Other Loans	\$ 5,000		\$ 5,000
Total Current Liabilities	\$ 21,535		\$ 32,375
Long-Term Liabilities			
CIBC Mortgage	\$ -		\$ -
Other Loans	\$ 15,274		\$ 20,417
Total Long-Term Liabilities	\$ 15,274		\$ 20,417
Equity			
Fund Balances	\$ 8,076,072		\$ 8,301,639
Total Equity	\$ 8,076,072		\$ 8,301,639
TOTAL LIABILITIES & EQUITY	\$ 8,112,882		\$ 8,354,430

Norval United Church			
Statement of Operations (Unaudited)			
For the year ended December 31, 2025	2025	2024	2025 Budget
OPERATING FUND			
REVENUE			
Givings	\$ 295,813	\$ 314,881	\$ 300,000
Bequests	\$ -	\$ -	\$ -
Net Fundraising	\$ 20,367	\$ 12,259	\$ 7,500
Outreach Giving	\$ 1,622	\$ 200	\$ 5,000
Summer Camp Revenue	\$ 58,074	\$ 47,041	\$ 62,000
Rental Income	\$ 123,342	\$ 128,764	\$ 104,000
My Daily Minute	\$ 20,244	\$ 21,643	\$ 20,000
Investment Income	\$ 129	\$ 57,685	\$ -
Total Revenue	\$ 519,592	\$ 582,472	\$ 498,500
EXPENSES			
One-time Search/Placement Costs New	\$ -	\$ -	\$ 1,000
Salaries and Benefits	\$ 263,419	\$ 321,189	\$ 253,000
Interest	\$ 4,640	\$ 57,120	\$ -
Property	\$ 84,775	\$ 68,064	\$ 74,000
Bank Fee & Advertising	\$ 1,811	\$ -	\$ -
Presbytery & Affirm United Dues	\$ 22,191	\$ 20,739	\$ 22,000
Insurance	\$ 18,131	\$ 17,501	\$ 18,500
Worship	\$ 7,313	\$ 11,242	\$ 6,500
Guest Speakers	\$ 2,577	\$ 1,560	\$ 2,500
Office	\$ 7,202	\$ 18,683	\$ 10,000
Ministry & Personnel	\$ 1,042	\$ -	\$ -
Pastoral Care/Fellowship	\$ -	\$ -	\$ 500
Information Technology/Audio Visual	\$ 7,808	\$ 3,393	\$ 6,000
Bookkeeper	\$ 4,404	\$ 2,927	\$ 4,000
Youth Ministry	\$ 2,151	\$ 493	\$ 1,500
Outreach	\$ 4,739	\$ 1,429	\$ 5,000
Summer Camp Expenses	\$ 42,379	\$ 44,596	\$ 59,000
Total Expenses	\$ 474,584	\$ 568,935	\$ 463,500
Net Operating Fund	\$ 45,008	\$ 13,537	\$ 35,000
OTHER MINISTRIES			
M&S Giving	\$ 13,160	\$ 19,941	\$ 19,000
M&S Remittance	\$ 13,160	\$ 19,941	\$ 19,000
Net M&S	\$ -	\$ -	\$ -
GFORCe2 Giving	\$ 10,000	\$ 7,600	\$ -
GFORCe2 Remittance	\$ 10,000	\$ 7,600	\$ -
Net GFORCe2	\$ -	\$ -	\$ -
Net Other Ministries	\$ -	\$ -	\$ -
Net Total Operations Before Amortization	\$ 45,008	\$ 13,537	\$ 35,000
CIBC AND TUCC LOAN PAYMENTS			
CIBC Loan Payment	\$ 4,802	\$ 1,305,083	
TUCC Loan Payment	\$ 5,000	\$ 5,000	\$ 5,000
Total Loan Payments	\$ 9,802	\$ 1,310,083	\$ 5,000
Net Total Operations and Loan Payments Before	\$ 35,206	(\$ 1,296,547)	\$ 30,000
Planned Contribution to Savings	\$ 10,000		\$ 10,000
Net Savings Above Target	\$ 25,206	(\$ 1,296,547)	\$ 20,000
Amortization	\$ 277,976	\$ 334,501	

Norval United Church	
2026 Budget	
OPERATING FUND	
Revenue	
General Fund Giving	277,000
Fundraising	15,000
Summer Camp Revenue	60,000
Rental Income	109,000
My Daily Minute	20,000
Total Revenue	481,000
Expenses	
Salaries and Benefits	274,000
Ministry and Personnel	1,000
Property	83,000
Presbytery and Affirm United Dues	25,700
Insurance	26,000
Worship	7,000
Guest Speakers	2,500
Office Supplies	7,000
Information Technology and Audio Visual	9,000
Pastoral Care	1,000
Bookkeeper	5,000
Youth Ministry	2,500
Outreach expenses	5,000
Summer Camp Expenses	52,000
bank fees and advertising	1,500
Total Expenses	502,200
Net Operating Fund	(21,200)
OTHER MINISTRIES	
M&S Giving	12,000
M&S Remittance	(12,000)
Net M&S	-
Net Other Ministries	-
Net Operating Fund and Other Ministries	(21,200)
LOAN PAYMENTS	
TUCC Loan Principal	5,000
Net Operating Fund and Other Ministries and Loan Payments	(26,200)
Planned Contribution to Savings	5,000
Net Savings/(Shortfall)	(31,200)