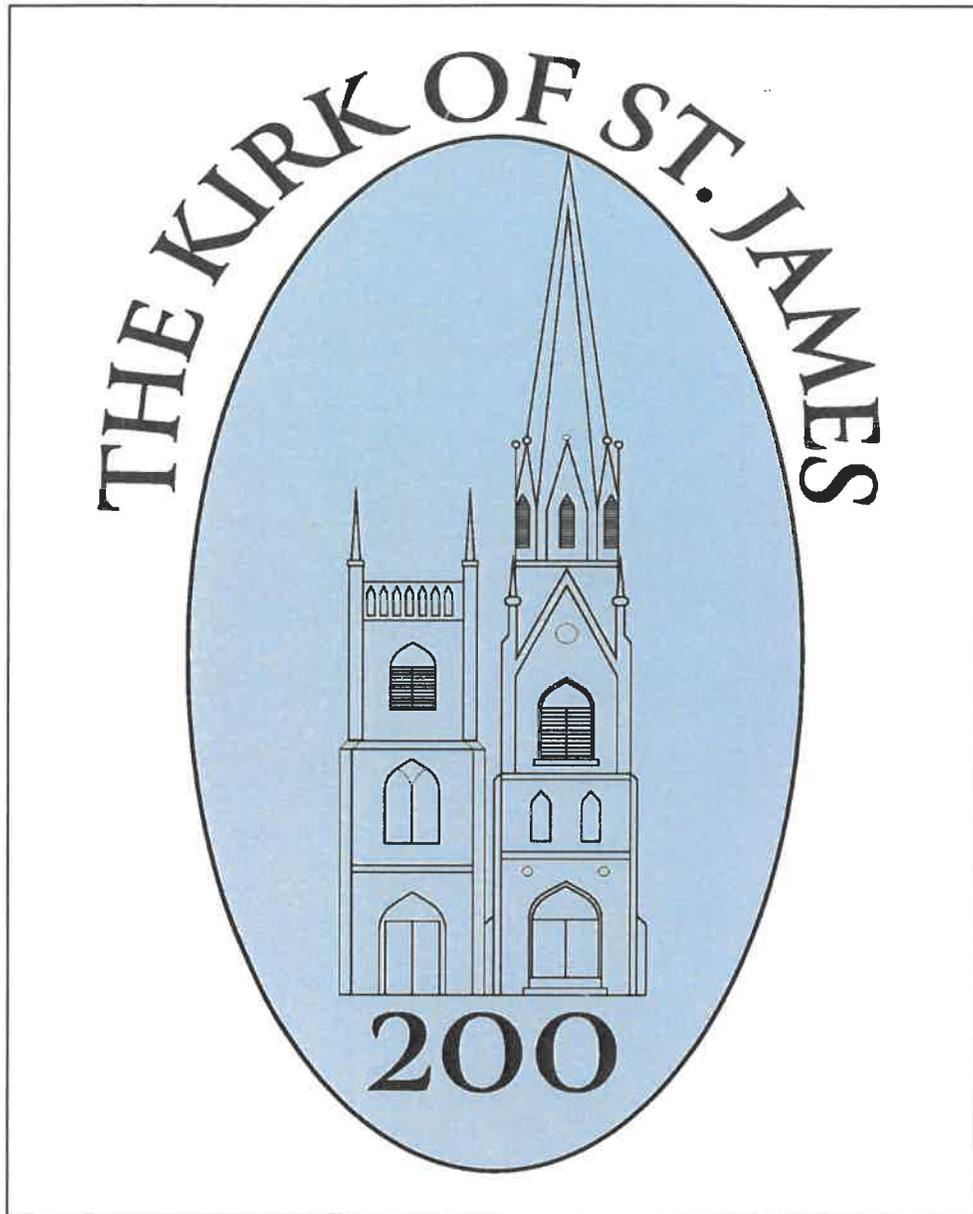


THE KIRK ANNUAL REPORT 2025



**The Statements and Reports of 2025
Presented to the Annual Congregational Meeting Sunday, March 8, 2026**

Minister: Rev. Amanda Henderson-Bolton

Action Clerk of Session: Shauna Sullivan Curley
Recording Clerk of Session: Timothy Rose

St. James Presbyterian Church

35 Fitzroy St., Charlottetown, PE, C1A 1R2 Phone (902) 892-2839
E-mail: kirkstjames@pei.aibn.com www.kirkstjames.ca
www.facebook.com/StJamesPresbyterianChurch

STATEMENT OF PURPOSE THE KIRK OF ST. JAMES

We begin by acknowledging the traditional territory upon which we gather this morning. For many thousands of years, the Mi' kmaq have sought to walk gently on this land. They offered assistance to the first European travellers to this territory and shared their knowledge for survival in what was at times a harsh climate. We seek a new relationship with the Original Peoples of this land, one based in honour and deep respect.

St. James Presbyterian Church is a Christ-centered community where God is celebrated. We are committed to discerning and answering the Holy Spirit's call.

In response to God's call St. James is and will continue to be a spiritual community that:

- Worships joyfully in a manner that is Scriptural, inspirational, educational, active, varied and prayerful.
- Welcomes all in an open, inclusive, and caring manner, accepting that all are equal before God.
- Honours and takes care of each other as we seek to know God together in the spirit of Christ.
- Puts its faith into action visibly and tangibly in the surrounding community, serving through faith, speaking for Christ, and seeking justice.
- Remains connected to its heritage of faith, reform, and active witness, and looks forward in faith and confidence to God's presence.

TABLE OF CONTENTS

Statement of Purpose-----	2
Agenda 2025 Annual Meeting-----	3
Annual Meeting Minutes 2024-----	4
Attendance List for 2024 AGM-----	7
Special Congregational Meeting Minutes, August 24, 2025-----	8
Minister’s Report-----	10
Session	
Report of the Action Clerk of Session -----	11
The Kirk Session-----	14
Trustees Report-----	15
Roll Clerk Report-----	16
The Parish Register-----	16
Communicant Roll-----	18
Adherent Roll-----	19
Session Committees	
Sunday School and Nursery CE Report-----	20
Adult CE Report-----	22
Cradle Roll Report-----	23
Congregational Care Committee Report-----	23
Worship Committee Report-----	24
Music Report-----	25
Heritage Committee Report-----	26
Cruise Ship Heritage Tours Report-----	28
Fellowship Committee Report-----	29
Mission and Outreach Committee Report-----	30
Restoration and Improvement Implementation Committee Report-----	32
Sustainability Working Group Report-----	33
The Stamper and Charlotte Residences Report-----	34
The Cundall Trust Report-----	35
Kirk 200 th Anniversary Report-----	36
Management Reports	
Management Committee Report-----	38
Property Committee Report-----	39
Stewardship Committee Report-----	40
Treasurer’s Report-----	42
2025 Financial Reports-----	43
Proposed 2026 Budget-----	56
Nominating Committee Report-----	61

**AGENDA FOR 2025 ANNUAL MEETING HELD
MARCH 8, 2026**

1. Constitution of the Meeting
2. Appointment of Chair and Secretary
3. Approval of Agenda
4. Adoption of Minutes:
 - (a) 2024 Annual Meeting held March 9, 2025
 - (b) Special Congregational Minutes, August 24, 2025
5. Business arising from the minutes
6. Reports of Office Holders & Committees (a motion to receive all reports will be made once all are reviewed)
 - (a) Minister's Report
 - (b) Report of the Action Clerk of Session
 - (c) Report of the Trustees
 - (d) Report of the Roll Clerk
 - (e) Session Committees:
 - (i) Christian Education – Sunday School & Nursery
 - (ii) Christian Education – Adult Programming
 - (iii) Cradle Roll Secretary
 - (iv) Congregational Care
 - (v) Worship
 - (vi) Music
 - (vii) Heritage
 - (viii) Cruise Ship Heritage Tours
 - (ix) Fellowship
 - (x) Mission and Outreach
 - (xi) Restoration and Improvement Implementation
 - (xii) Sustainability
 - (xiii) Stamper and Charlotte Residences
 - (xiv) Cundall Trust
 - (xv) Kirk 200th Anniversary

(motion to receive all the above reports)
7. Management Reports
 - (a) Management Committee
 - (b) Property Committee Report
 - (c) Stewardship Committee Report

(motion to receive all the above reports)

 - (d) Treasurer's Report
 - (i) Financial Report for 2025 year (motion to receive financial report)
 - (ii) Review of Proposed 2026 Budget (motion to approve the budget)
 - (iii) Appointment of Accountants
8. New Business
9. Report of Nominating Committee (call for further nominations and motion to adopt report)
10. Recognition and remarks
11. Adjournment and closing prayer

**DRAFT MINUTES
ST. JAMES PRESBYTERIAN CHURCH
2024 ANNUAL MEETING
MARCH 9, 2025, KIRK HALL**

Attendance: See list at end of these minutes.

1. **Constitution of the Meeting** – Rev. Amanda Henderson-Bolton opened the meeting with prayer at 12:05 p.m.
2. **Appointment of Chair and Secretary** – **MOVED** (Jennifer Moss/James Macnutt) that Daphne Dumont be appointed Chair and Shauna Sullivan Curley be appointed Secretary. **CARRIED.**
3. **Approval of Agenda** – The Chair welcomed people to the meeting, noting that it had been an early start for everyone due to the clocks moving forward an hour for Daylight Saving Time. She then invited additions or changes to the draft agenda. There being none, the agenda was approved by consensus.
4. **Approval of Minutes** – **MOVED** (David Robinson/Tim Rose) that the minutes of the 2023 Annual Meeting held on March 10, 2024 be approved as circulated. **CARRIED.** The Chair commended David Robinson for the comprehensiveness of the minutes.
5. **Business arising from the Minutes** – There was no business arising from the minutes.
6. **Reports of Office Holders and Committees** – All reports were presented and received as printed in the Annual Report for 2024.
 - (a) **Minister’s Report** – page 9. Rev. Henderson-Bolton announced that renovations to the upstairs washrooms will take place as soon arrangements can be made. She thanked David Harrison, Wayne McMillan and Shauna Sullivan Curley for their roles in securing significant funding for the project.
 - (b) **Report of the Action Clerk of Session** – page 10.
 - (c) **Report of the Trustees** – page 13.
 - (d) **Report of the Roll Clerk** – page 14. Shauna Sullivan Curley advised of several corrections to the Roll, namely, that the following persons be listed as communicant members rather than adherents: Dash Gallant, Nash Gallant, Hosna Gorzin, Hossein Gorzin, Mona Gorzin, Angela Oatway, Charlotte Oatway, Juliette Oatway, and Ron Russell.
 - (e) **Report of Presbyterian Women** – page 18. Christy Ashby informed the meeting that due to challenges arising from COVID and aging membership, the group Presbyterian Women has been dissolved. She shared this news with a sad heart, and thanked the many women who had been part of the group over so many years. She reported that all women of the church now participate in providing food and assistance for events which would formerly have been looked after by Presbyterian Women, and that she had never been turned down when she asked anyone for help. Mrs. Ashby concluded by advising that the remaining funds of Presbyterian Women had been turned over to the church. **MOVED** (David Robinson/Ian Scott) that a vote of sincere thanks be offered to Presbyterian Women for their decades of dedicated and exemplary service to the Kirk. **CARRIED.** The vote was unanimous and was followed by a round of enthusiastic applause.
 - (f) **Session Committees:**
 - (i) **Christian Education – Sunday School and Nursery** – page 19.
 - (ii) **Christian Education – Adult Programming** – page 21.
 - (iii) **Cradle Roll Secretary** – page 22.

- (iv) **Pastoral Care** – page 22. Daphne Dumont advised that Jane Walker was improving in hospital and was expected to be released soon. Ian Scott mentioned that Pastoral Care will assume some of the outreach work previously undertaken by Presbyterian Women.
- (v) **Worship** – page 23.
- (vi) **Music** – page 24.
- (vii) **Heritage** – page 25. James Macnutt offered to answer any questions on the committee’s report.
- (viii) **Fellowship** – page 27. Katherine Burnett noted that hot and cold beverages at fellowship time and other congregational events would be self-serve from now on.
- (ix) **Mission and Outreach** – page 28.
- (x) **Restoration and Improvement Implementation** – page 30. Wayne McMillan advised that the work continues to progress. The Kirk has recently signed a contract for \$68,000 for twenty-eight Lexan window coverings. There is no shortage of work to be done. Unfortunately, the quote received for the remaining stonework was \$1.8 million and therefore the church is unable to have the work done. James Macnutt expressed the congregation’s thanks to Mr. McMillan and the committee for arranging and overseeing all the work that has been done to date.
- (xi) **Sustainability** – page 31. Shauna Sullivan Curley noted that improving the church’s washroom facilities was one of the terms of reference of the Sustainability Working Group and members were pleased to be able to obtain funding for the project which will improve the facilities for ourselves and significantly improve the potential for rental income. She also highlighted the Candlelight Concert series by the Fever Group which is filling the sanctuary on concert evenings and providing welcome revenue for the Kirk. It has been noted that inquiries for other rentals are up, which has been attributed in part to the raised profile of the Kirk as people become more aware of our facilities due to the Candlelight Concerts.

MOVED (David Ashby/David Harrison) that the foregoing reports be received.
CARRIED.

7. Management Reports:

- (a) **Management Committee** – page 35.
- (b) **Property Committee** - page 36.
- (c) **Stewardship Committee** – page 37.

MOVED (David Robinson/David Harrison) that the foregoing three reports be received.
CARRIED.

- (d) **Treasurer’s Report** – page 39. Wayne McMillan advised that the Kirk had a surplus of \$202 at year end. He drew attention to the second last paragraph in his report relating to the demographics of the congregation and the significant effect on revenue of losing older members, many of whom are significant contributors. **MOVED** (Linda Godfrey/Josephine Rose) that the Treasurer’s Report be approved. **CARRIED.**

- (i) **Financial Report for 2024** – pages 40-52. Wayne McMillan reviewed the financial statements from MRSB for the year ended December 31, 2024. He noted the church’s assets (other than buildings), cash on hand, liabilities and net assets. Mr. McMillan explained the endowment funds invested at the Presbyterian Church in Canada. The fund did well last year. The capital of \$200,000 cannot be accessed but the remaining balance is accessible to the Kirk if needed. The value of the fund fluctuates with the markets. Mr. McMillan drew attention to the

Statement of Operations and noted that there was more detail in the budget document as MRSB consolidates some accounts in the financial statements. He noted that the HST receivable has since been received, with approximately \$17,000 allocated to the Restoration and Improvement Fund and the balance to general operations. Mr. McMillan also drew attention to the various Session funds, and noted that the Clerk's Fund was a new fund. In response to an inquiry, Mr. McMillan advised that the Clerk's Fund had been donated by a member to be used at the discretion of the Clerk of Session to enhance the life of the Kirk. **MOVED** (Wayne McMillan/David Harrison) that the report be adopted. **CARRIED.**

- (ii) **Review of Proposed 2025 Budget** – pages 53-56. Wayne McMillan reviewed the proposed 2025 budget as presented. The budget includes a two percent increase to envelope offerings and PAR. In terms of rental income, the increase relates to revenue from Candlelight Concerts. Based on the frequency of concerts in 2024, the budget includes thirteen concert dates although it is not known exactly how many there will be. In terms of salaries, a two percent increase has been budgeted. Due to increases in assessments from the Presbyterian Church in Canada, the pension assessment has gone up almost twenty percent and the cost of health insurance has gone up ten percent. The treasurer noted a new allocation of two thousand dollars for Christian Education; in recent years CE expenditures had been covered by donations from a member. Presbytery and Synod assessments have increased by ten percent. Lastly, the treasurer drew attention to the list on page 54 of the capital work undertaken in 2024, much of which is still in progress. In response to a question from Jocelyne Lloyd regarding monies for 200th anniversary activities, Mr. McMillan advised that no allocation had been made as none had been requested. Ian Scott stated that there is an outstanding application to New Horizons for Seniors for \$25,000 and some of the items in that application have a 200th anniversary focus. **MOVED** (Wayne McMillan/David Harrison) that the 2025 budget be adopted as presented. **CARRIED.** There was a round of applause for Wayne McMillan for his continuing dedication as the Kirk's treasurer.
- (iii) **Appointment of Accountants** – **MOVED** (Wayne McMillan/David Ashby) that MRSB be appointed to conduct the financial review of the Kirk for 2025. **CARRIED.**

8. **New Business** – There was no new business.
9. **Report of the Nominating Committee** – pages 57-58. The Chair asked three times for further nominations or volunteers for the committees listed in the Nominating Committee report. Hearing none, the report of the Nominating Committee was adopted as presented.
10. **Presentation of Sanctuary Banners** – David Robinson spoke of the significance of the 200th anniversary of the founding of the congregation, noting that not a lot of churches have such a long history. The Kirk has been a wonderful, faithful and persistent presence in the life of Charlottetown for two hundred years, and Mr. Robinson wanted to donate something “significant, visible and reasonably durable” to mark that presence. At the January Session meeting, Katherine Burnett commented on how much she missed the Advent banners, saying she would love to see banners displayed year-round. Mr. Robinson thought that was an excellent idea and searched online for Ordinary Time banners to add to the Kirk's collection of banners. He found a fifty percent off sale “which appealed to his Presbyterian sensibilities” and decided to purchase ten banners: two for Christmas, four for Ordinary Time, two for Lent, and two for Pentecost. Mr. Robinson stated that he and his wife Constance present these sanctuary banners to the Kirk to enhance our worship experience through this anniversary year and for many years to come. Rev. Henderson-Bolton accepted the banners on behalf of the congregation, thanking David and Constance for the beautiful gifts.

11. Recognition and Remarks – Rev. Henderson-Bolton expressed her gratitude to everyone at the Kirk for what they do to make the Kirk a wonderful church community. She stated that every year a few people are highlighted for their contributions to the Kirk, often for work that is behind the scenes. The people to be recognized this year with cards and gift cards are Georgie and Doug Macmichael, Karen Forbes, and Constance and David Robinson. Rev. Henderson-Bolton noted that Georgie and Doug are hardworking elders who are active in virtually every event at the Kirk (including setting up for today’s luncheon). She mentioned seeing Georgie going with a staple gun today and following her to find out about the new welcome display for the bulletin board in the entry. In accepting the recognition, Georgie said that they came to the Kirk in 2015 upon their return to Charlottetown because of friends who go to the Kirk and now the Kirk is their family. Karen Forbes was not present and will receive her card of recognition later. Rev. Henderson-Bolton noted in particular Karen’s dedication to organizing fellowship events and her contribution as a choir member. Speaking about Constance and David, Rev. Henderson-Bolton noted that chances are when you receive an e-mail about a Kirk activity, it is from Constance or David. They are dedicated elders involved in all aspects of Kirk life, showing compassion and taking leadership roles. Rev. Henderson-Bolton closed by saying that she tells everyone that the Kirk is the best congregation.

12. Adjournment and Closing Prayer – Chair Daphne Dumont thanked everyone for their attendance and their work in preparing reports for the meeting. Rev. Henderson-Bolton thanked Daphne for her talents as meeting chair, in particular, for making the meeting process so clear and accessible. There being no further business, on motion of David Harrison, Rev. Henderson-Bolton adjourned the meeting with prayer at 1:00 p.m.

Attendance:

Communicants:

David Ashby
Christy Ashby
Katherine Burnett
Mary Burnett
Philip Champion
Shauna Sullivan Curley
Rosalie Darby
Rodney Dekker
Daphne Dumont
Dawn McMillan
Wayne McMillan
Jocelyne Lloyd
Linda Godfrey
Hossein Gorzin
Mona Gorzin

Hosna Gorzin
David Harrison
Georgie Macmichael
Doug Macmichael
David MacNevin
James Macnutt
Frances McBurnie
Shirley Moase
Jennifer Moss
Constance Robinson
David Robinson
Josephine Rose
Tim Rose
Ron Russell
Daphne Scott
Ian Scott
David Toms
Jane Wooldridge

Adherents:

Tanner Burns
Aniko Ersek
Andre Hendricken
Leanne Fraser Hendricken
Marius Lavoie
Emily Merriam
Jessi Roper
Joanne Russell
Beth Stokes

Minister:

Rev. Amanda Henderson-Bolton

Respectfully submitted,

Shauna Sullivan Curley
Secretary, 2024 Annual Meeting

MINUTES OF A SPECIAL CONGREGATIONAL MEETING

Sunday, August 24, 2025, 11:30 a.m.

INTRODUCTION

Shauna Sullivan Curley, Action Clerk of Session, welcomed all members of the congregation to the meeting and explained that the purpose of this special meeting was to consider a recommendation from the Session and the Restoration and Improvement Committee that the Kirk apply for a loan of up to \$90,000 from the Presbyterian Church Building Corporation to support the building of two accessible and gender-neutral washrooms to replace the existing upstairs washrooms.

MOTION: David Harrison put forward a motion, seconded by Rebecca Wellner, that Shauna Sullivan Curley chair the meeting and Tim Rose serve as secretary to record decisions made at the meeting. **CARRIED.**

Wayne McMillan, church Treasurer, will also provide his expertise to clarify any financial issues or concerns that may arise during the meeting.

ATTENDANCE

Members (28)

Christy Ashby, Mary Burnett, Phillip Champion, Shauna Sullivan Curley, Rodney Dekker, Karen Forbes, Hossein Gorzin, Mona Gorzin, David Harrison, Jocelyne Lloyd, Simon Lloyd, Doug Macmichael, Barbara MacNevin, David MacNevin, Jim Macnutt, Frances McBurnie, Dawn McMillan, Wayne McMillan, Shirley Moase, Jennifer Moss, Hyeonjung Park, Josephine Rose, Tim Rose, Ron Russell, David Toms, Valerie Toms, Jane Walker, Rebecca Wellner

Adherents (4)

Shahriar Gorzin, Tara Gorzin, Aniko Ersek, Connie Yun

Guest Minister

Rev. Dawn Griffiths

The chair read out the following four resolutions and invited a mover and seconder:

MOTION 1:

That the congregation undertake as a building project the necessary renovations to create two modern, accessible and gender-neutral washrooms, which will be the subject of an application for a congregational loan of \$90,000 from The Presbyterian Church in Canada.

MOTION 2:

That the congregation request the Presbytery of Prince Edward Island to endorse a contract of debt and to authorize the trustees of the congregation to provide the promissory note required for a loan from The Presbyterian Church in Canada.

MOTION 3:

That the congregation agreed to take advantage of the 15-year interest-free period to pay down the loan of up to \$90,000 as the congregation is able; and

MOTION 4

That the congregation not contract any additional debt without obtaining written permission from The Presbyterian Church in Canada and the Presbytery.

The motions were moved by Wayne McMillan and seconded by David Harrison. The chair provided background on the need for a congregational loan to bridge the funding gap to enable the important washrooms renovation project to move forward.

Jim Macnutt advised the congregation that the Church Trustees had a special meeting and fully agree and support the proposed renovations and the loan.

There being unanimous support by the congregation, the four motions were **CARRIED**.

The Chair advised that the Stewardship Committee will launch a special financial appeal to raise funds to help pay off the proposed loan as quickly as possible.

There being no further business, the Chair closed the meeting with a prayer.

Tim Rose
Secretary

MINISTER'S REPORT

“There is a time for everything,
and a season for every activity under the heavens”

Ecclesiastes 3:1

As Ecclesiastes assures us there is a time for everything, and this past year has been a season of celebration for the Kirk. I wonder when they laid the foundation stones for the first church, if they could have imagined us two hundred years in the future? Planting a church is always a radical act of hope—hope for the future and for what is possible and seldom can we imagine how God might take those seeds and help them grow through not only decades but also centuries.

It has been a busy year here, not only because of our events and celebration of two hundred years as a worshipping congregation here on the corner of Pownal and Fitzroy, but also because we continue to try and faithfully answer God's call. This work has been unfolding in numerous ways, as we continue to explore mission ideas with New Beginnings, as we work with Congregational Care, the outreach of the Fellowship committee, among all the other important pieces of our life together. As we strive to pull these threads together and keep building a larger vision of our ministry and mission, I am reminded of how blessed we are within this congregation.

There are no words to say thank you for all you do as a congregation. I would never be able to track the countless hours you spend dropping in to “work on something” or make sure needs are being covered. We are thankful for everyone who reads in church, sings in the choir, bakes cookies, shovels walkways, keeps us in their prayers, and offers support. The time and talent you offer on our committees, organizing books and baked good for sales and washing umpteen little communion cups on a Sunday morning are all a part of our life in the church and it is a joy getting to share this life with you.

Thank you for your grace and your love and for who you are as a congregation. Often when people ask about the Kirk, I feel like a proud mom talking about her children and how amazing they are—and I mean every word. You are an incredible congregation, with an endless capacity for love and empathy, and I am so thankful that my story and my call are intertwined with you.

I look forward to the year ahead, and what God is calling us to do.

Much love and praying for God's deepest blessing upon you,

Rev. Amanda

REPORT OF THE ACTION CLERK OF SESSION

*“TO THE GLORY OF GOD
AND TO MARK 200 YEARS
SINCE OUR CONGREGATION
WAS FOUNDED IN 1825
WITH GRATEFUL HEARTS
WE DEDICATE THIS PLAQUE
OCTOBER 19, 2025”*

Those words say it all: we are grateful people - grateful for our beloved Kirk, our congregation and its history and future, grateful to be God’s hands and feet in our community, grateful to learn and to grow as God’s people.

It is my pleasure to present, on behalf of Session, the 2025 annual report to the congregation of the Kirk of St. James. 2025 was a special year for the Kirk as we celebrated two hundred years as a congregation and looked ahead to the future, to the things we must do to stay relevant and make a meaningful difference in our community and beyond.

Session held eight regular meetings and six pre-communion meetings. In the spring of 2026, the six year terms of Session elders Jennifer Moss, Doug Macmichael, Georgie Macmichael and Tim Rose will expire and I thank them for their faithful service over their terms. I acknowledge the myriad ways in which Georgie Macmichael contributes to the vitality of the Kirk, and thank her as she retires from Session. Following the elder elections in the fall, Jennifer, Doug and Tim have agreed to serve another term on Session. As of the writing of this report, the fourth Session elder for the 2026-2032 term remains to be announced.

I also acknowledge with thanks the dedication of Tim Rose as Recording Clerk of Session for six years and welcome Constance Robinson as our new Recording Clerk of Session. I appreciate Constance’s willingness to take on this important work.

Session continued with the New Beginnings work under the guidance of our coach, Rev. Torrey Griffiths of Kensington St. John’s Presbyterian Church. On May 3, 2025 Rev. Griffiths led Session in a “Why” Workshop to help us clarify and focus in on the priority areas identified in New Beginnings that we should address first rather than feeling overwhelmed by the prospect of taking on every good new idea that has emerged from the process. Session is anxious to move from talk to action, hence the plan to introduce seniors’ gatherings in early 2026 and to stock up on soups that can be offered during visitations to people of all ages. The comfortable and welcoming family nook at the back of the sanctuary was an initiative born of the recommendation in New Beginnings that we make the sanctuary more family-friendly. Thanks go to Rev. Amanda and David Robinson for spearheading the family nook.

Moving next to the 200th anniversary of the Kirk, I begin by expressing the profound thanks of the congregation to Constance Robinson for leading up our Kirk 200 program of events and activities. Her creativity and organizational ability are truly impressive. She has helpfully provided a separate report on our bicentennial celebrations which will serve as an excellent historical record. You will see various activities included in committee reports as well, and I will not repeat them all here. I will, however, make special mention of a few memorable moments and experiences: the Kirk sanctuary resplendent in tartan, full pews, fabulous performances during the gala variety concert “1825” on October 18th Rev. Jeffrey Murray, Moderator of the Presbyterian

Church in Canada speaking to us on the theme of persistence during the anniversary service on October 19th; during the dedication of the anniversary plaque Rev. Amanda explaining to the children how they are part of the present and the future of the Kirk; the audiences listening intently to Rev. Jack Whytock, Joan MacFarlane, Ian Scott and Rev. Amanda during the Kirk 200 Heritage Talks, to name but a few. I am proud of the ways in which we came together to celebrate 200 years of our Kirk community.

In mid-2025 it became apparent that the federal Enabling Accessibility grant and the monies earmarked from the Redevelopment Fund would not be enough to pay for the washrooms renovation project. This is a high priority project because the Kirk needs modern, accessible and gender neutral washrooms for our services and activities and also to enhance the rental potential of our facilities. With that in mind, Session accepted the recommendation of the Redevelopment Committee that the Kirk apply to the Presbyterian Church in Canada for a congregational loan of \$90,000. As Action Clerk of Session and co-chair of the Sustainability Working Group and with the benefit of early work by David Robinson and Wayne McMillan, I guided the application through the approval process which included a special congregational meeting on August 24, 2025, approval of Presbytery on September 9, 2025 and approval from the PCC on November 3, 2025. The monies were received approximately a month later. As of this writing, the Redevelopment Committee is actively seeking a contractor to do the work.

In the fall of 2025 as a result of dissatisfaction with the sound quality on the livestream and YouTube videos of Kirk worship services and a consequent drop in the number of views of the services, we engaged the consulting services of Don Fraser to help find a solution. Ian Scott led the charge for the congregation on this initiative and spent countless hours with Don as Don basically stripped the sound back to the basics in order to understand the various components of our aged sound system which had been pieced together over many years. Don approached the work with patience and persistence. With the benefit of Don's advice and in the face of successive equipment failures, the Kirk made a significant investment into new components for the sound system and also switched to a different video streaming software. The end result, which includes a system of pre-sets for the sound board, will mean that videography and sound will eventually be handled by one person rather than two.

"Communication is ministry," said Dr. Callie Long of the PCC National Office at the Atlantic Synod meeting in October. We know that the Kirk's streamed services are meaningful for those who use them, whether weekly or on occasion when they cannot get to the in-person worship service. Over a third of the cost of the improvements was funded by donations from congregation members who value the weekly livestream, and for that we are thankful. As well, many families now ask that we stream their loved one's funeral so that friends and relatives from near and far are able to share in the service. The number of views of our services has gone up since we have made these investments in the sound and video systems. For example, Kirk worship services in January 2026 received between 68 and 80 views per service. The October 2025 anniversary service and Christmas Eve 2025 received over 100 views each. This is outreach work that matters to people.

At last year's annual meeting President Christy Ashby announced that Presbyterian Women had made the difficult decision to dissolve as a group due to diminishing numbers, an aging membership and the challenge of restarting after COVID. Words cannot express the positive impact that Presbyterian Women has had at the Kirk over the many, many years of faithful service, much of it behind the scenes providing the organizational backbone for Kirk activities and events such as the Kirk Ceilidh Fall Fair. At the Kirk 200 Heritage Talks this past fall Joan MacFarlane and Ian Scott highlighted some of the ways in which the faithful service of Kirk women's groups has manifested itself over the years, such as in mission and social justice work. We are forever in their debt. The dissolution of Presbyterian Women as a group means adjustments here at the Kirk, such as a larger role for the Congregational Care Committee and a different way of organizing volunteers and food for Kirk events. Former members of Presbyterian Women continue to contribute their time and talents to the life of the Kirk as individuals, as they are able.

In June of 2025 David Robinson concluded his service as superintendent and teacher of the Sunday School. At the Sunday School closing the congregation acknowledged David's impressive work and his dedication in basically rebuilding the Sunday School. He loves the children, they love him and it shows. David was presented with a framed Gloria Wooldridge print of a lighthouse scene, symbolizing his service as a beacon of light for the children in our Sunday School. David continues to support the Sunday School with special treats. Under Rev. Amanda's leadership, a new model of Sunday School has been implemented, currently with three people each taking leadership for set periods of time.

Once again the Kirk community came together to host successful fellowship and fundraising activities such as the Book, Bake and Take-out Soup Sale, the Ceilidh Fall Fair and the Christmas Afternoon Tea. New this year was the first annual Souper Sunday held on February 15, 2025 with entrants vying for the prize for best soup. Mona Gorzin was voted the winner of the Golden Ladle. The event was a lot of fun and a welcome way to break up the long winter months. Another special gathering was a tea hosted on May 2, 2025 for the Kirk's former Minister, Rev. Dr. Michael Caveny and his husband Joe Robinson who were visiting from British Columbia. The event was well-attended and a wonderful opportunity to reconnect with Michael and meet Joe.

The activities of our committees are outlined elsewhere in this annual report booklet and I will not repeat them here. Suffice it to say that much of the work of the Kirk is accomplished through the dedication of members of Kirk committees and small working groups. They make good things happen.

On November 24, 2025 the funeral of Rev. Dr. John R. Cameron, the Kirk's Minister Emeritus, was held at the Kirk with Rev. Amanda and Rev. Thomas Kays sharing the service. The well-attended service included representatives of the National Church, the Synod of the Atlantic Provinces, the Presbytery of Prince Edward Island and the elders of the Kirk. Dr. Cameron, a long time Minister of the Kirk and former Moderator of the Presbyterian Church in Canada, is fondly remembered and dearly missed.

We also remember fondly members and adherents who have passed away in 2025 - Carol Glendenning, Dolina Lemay, Christine MacPherson, Norma Morris and Jane Walker. We will remember them.

Our congregation is truly blessed to have Rev. Amanda as our Minister and we know it. A gifted preacher and empathetic pastor, Rev. Amanda leads and guides us with confidence and good humour, ever reminding us that God's greatest gift is the gift of love.

Music director and organist Frances McBurnie and the Kirk choirs continue to grace us with beautiful music which lifts our spirits. Treasurer Wayne McMillan puts in countless hours at the Kirk attending to the finances, chairing the Redevelopment Committee and troubleshooting issues as they arise. Office administrator Amy Holloway keeps us on track and operating smoothly, going above and beyond to ensure that things get done. Thanks also go to Kathy Moreside for her attentive work in keeping our facilities neat and clean. We are grateful to them all.

Again this year I say, it truly takes a village.

Respectfully submitted,

Shauna Sullivan Curley, Action Clerk of Session

THE KIRK SESSION 2025

Moderator: Rev. Amanda Henderson-Bolton B.A., M.A., M.Div.
Action Clerk of Session: Shauna Sullivan Curley
Recording Clerk of Session: Timothy Rose

Elders:	Date of Ordination	Notes
Sullivan Curley, Shauna	April 26, 1998	Action Clerk of Session
Robinson, David	June 23, 2002	
Moss, Jennifer	January 6, 2008	
Harrison, David	March 4, 2012	
Lloyd, Jocelyne	May 29, 2016	
Robinson, Constance	May 29, 2016	
Rose, Timothy	August 2, 2021	Recording Clerk of Session
Macmichael, Douglas	September 27, 2021	
Macmichael, Georgina	September 27, 2021	
Burnett, Katherine	March 27, 2022	
Hagerman, Nelson	March 17, 2024	
Rose, Josephine	March 17, 2024	

Non-Session Elders:

MacNevin, David	April 23, 1978	Toms, David	March 4, 2012
Macnutt, Jim	April 23, 1978	Toms, Valerie	April 29, 2018
Lea, Jim	June 5, 1983	Glass, Janet	March 2, 2014
McMillan, Wayne	June 5, 1983	Wellner, Rebecca	March 2, 2014
Ashby, David	May 28, 1989	Dekker, Rodney	April 29, 2018
Dumont, Daphne	May 28, 1989	Evans, Linda	April 29, 2018
Henry-MacDonald, Heather	May 28, 1989	Montigny, Glenda	April 29, 2018
Scott, Ian	May 28, 1989		
Stewart, David	May 28, 1989		
Hooley, David	January 30, 1994		
Wooldridge, Jane	January 30, 1994		
Burnett, Rob	April 26, 1998		
Matheson, Stuart	April 26, 1998		
Watts, Alan	April 26, 1998		
Darte, Kathy	June 23, 2002		
Lees, Jessie	August 4, 2002		
Martin, Richard	June 23, 2002		
Ashby, Christy	January 6, 2008		
Bruvels, Mary Lynne	January 6, 2008		
Diviney, Kay	January 6, 2008		
MacKenzie, Don	January 6, 2008		
Lloyd, Simon	January 10, 2010		
Scott, Daphne	January 10, 2010		
Halliwell, Michele	April 29, 2012		
Godfrey, Linda	March 4, 2012		
Hooley, Paulette	March 4, 2012		
Stewart, Pamela	March 4, 2012		

TRUSTEES REPORT

Section 3 of *An Act Respecting St. James Presbyterian Church in Charlottetown* (the “*Act*”) provides for Trustees “who shall be the signing officers for the corporation in relation to the sale, transfer, encumbering and conveying of the real or personal property vested in the corporation....”

The *Act* states that there shall be not more than three Trustees each of whom shall be a Professing Member. Trustees act on the instructions of and are subject to the direction of the Professing Members by a motion duly passed at an Annual Meeting or a Special Meeting.

The *Act* requires the Trustees to elect annually from their number a chair and such other officers as deemed advisable. Trustees hold office for a one-year term and are eligible for reelection. Current Trustees are Jim Macnutt, Wayne McMillan and Donald MacKenzie.

During the year under review, the Trustees held two meetings, on August 13, 2025, and on February 3, 2026. At the meetings, the following items were discussed:

- A. **Kirk Finances** – Treasurer Wayne McMillan advised that there is a budget surplus of \$2,477, despite the sound system upgrade in the maintenance budget, which was forecasted at \$9,200, increasing the overall expenditures to \$17,033. All other accounts were generally within the budgeted range.
- B. **Building Repairs** - The washroom upgrades are projected to begin in the immediate future, just waiting on further contractor confirmation of cost and a start date.

Work on the windows and doors is ongoing. There are also other matters that require attention, including the basement floor, but securing contractors and adequate funding continues to be a problem.
- C. **Capital Campaign** – The campaign component has been completed, for now. There is a balance of approximately \$379,350 in the Restoration and Improvement Fund, but that amount is already committed for the washroom upgrades and work that has already been completed.
- D. **Trustees Bylaw** – Don MacKenzie and Jim Macnutt are planning to meet this spring to address this item, which will outline some of the specific responsibilities of the Trustees, and in particular, Trustee liability.
- E. **Presbyterian Church Building Corporation Loan** – The Trustees met in advance of the Special Congregational Meeting in August to discuss this matter. While approval by the Trustees of this loan was not required under the *Act*, the Trustees agreed that this was a prudent course of action.

The following officers were elected for the year ahead: Donald MacKenzie, Chair; Wayne McMillan, Treasurer; and Jim Macnutt, Secretary.

Respectfully submitted,

Donald K. MacKenzie, Chair

REPORT OF THE ROLL CLERK

Communicant members as of December 31, 2024	195
Removal from the roll by Death	6
Removed from the roll by Resolution of Session	0
Removed from the roll by Transfer of Certificate	0
Removed from the roll to Inactive Status	0
Added to the roll by Profession of Faith	0
Added to the roll by Transfer of Certificate	0
Added to the roll by Adult Baptism	0
Total Communicant Members as of December 31, 2025	189
Total Adherents	125
Sunday School and Nursery	14
Total Church Family	314
Total Church Households	162

THE PARISH REGISTER

SACRAMENT OF BAPTISM

Charlotte Elizabeth O'Toole	November 2, 2025
Evie Tempest O'Toole	November 2, 2025
Magnus Henry O'Toole	November 2, 2025

MARRIAGES SOLEMNIZED

Braden Alexander Muttart & Barbara Jean Morrison	September 20, 2025
--	--------------------

FUNERALS/DEATHS

Doris (Macmillan) Dinsmore	November 11, 2024
Christine MacPherson	February 10, 2025
Cecil William Smith	March 18, 2025
Carol Glendenning	July 22, 2025
Jane Walker	September 25, 2025
Norma Morris	October 20, 2025
Dolina Lemay	October 28, 2025
Rev. Dr. John R. Cameron	November 12, 2025

Communicant Roll (as of December 31, 2025)

Arthur, Lorraine	Farris, Jean	Lea, Jeannie
Ashby, Brian	Fisher, Janet	Lea, Jim
Ashby, Christy	Fisher, Jennifer	Lees, Jessie
Ashby, David	Fisher, Megan	Livingstone, Carter
Ashby, Jennifer	Forbes, Karen	Livingstone, Charlotte
	Francis, Vicki	Livingstone, Kathy
Bartlett, Helen	Francis-Pranger, Timothy	Livingstone, Robert
Bolton, Chad		Lloyd, Jocelyne
Bowman, David	Gallant, Carolyn	Lloyd, Simon
Bowman, Gladys	Gallant, Cheri	Love, Donald
Bruvels, Mary-Lynne	Gallant, Dash	Love, Heather
Burnett, Deanne	Gallant, Jeff	Lukeman, Nancy
Burnett, Ellen	Gallant, Kim	
Burnett, Katherine	Gallant, Linda	Mabry, Edith
Burnett, Mary	Gallant, Nash	MacCallum, Kathie
Burnett, Robertson	Gallant, Ray	MacFarlane, Joan
Butler, Cathy	Gaudet, Cheryl	MacFarlane, Mary Lou
Butler, Tim	Glass, Janet	MacFarlane, Scott
	<i>Glendenning, Donald *</i>	MacIntyre, Heath
Cameron, Anne	Godfrey, Alex	MacKenzie, Craig
Champion, Pauline	Godfrey, Dane	MacKenzie, Donald
Champion, Philip	Godfrey, Linda	MacKinnon, Eileen
Chandler, William	Gorzin, Hossein	MacKinnon, Margaret
Clark, Peter	Gorzin, Mona	MacLennan, Kurt
Clark, Phyllis	Gorzin, Hosna	MacLennan, Sue
Clay, Cameron	Graham, Donald	MacLure, Betty
Corish, Janet	Graham, Shirley	Macmichael, Douglas
Cudmore, Doug	Greenan, Andrea	Macmichael, Georgina
	Greenan, John	MacNevin, Barbara
Dalton, Aarika		MacNevin, David
Dalton, Ricky	Hagerman, Nelson	Macnutt, Barbara
Darby, Rosalie	Halliwell, Michele	Macnutt, James
Darte, Jillian	Harrison, David	Madren, Betty
Darte, Kathy	Hayes, Tiffany	Martin, Joy
Darte, Marjorie	Henry MacDonald, Heather	Martin, Richard
Davison, Susan	Holt, Barbara	Martin, Sherry
Deacon, Rebecca	Hooley, Brian	Martin, Stephan
Dekker, Rodney	Hooley, David	Matheson, Stuart
Dew, Frank	Hooley, Paulette	McBurnie, Frances
Dew, Kirsten	Hooley, Peter	McDonald, Nancy
Dew, Myra	Horrealt, Kim	McGinn, Alexander
Dobson, Carol	Humphrey, Andrew	McGuigan, Allyson
Downe, Percy	Humphrey, Beatrice	McGuigan, Barbi
Dumont, Daphne	Hyndman, Peter	McGuigan, Caroline
Dumont, Margaret		McMillan, Dawn
Dumont, Richard		McMillan, Wayne
	Kluge, Sarah	Midgley, Cindy
Evans, Linda		Midgley, Peter
	Large, Kathy	Moase, Shirley
	<i>Larkin, John *</i>	

Montigny, Glenda
Moore, Valerie
Moss, Jennifer
Muir, Daniel
Mundle, Edward
Mundle, Katherine

Oatway, Angela
Oatway, Charlotte
Oatway, Juliette

Park, Hyeonjung

Rankin, John
Read-Clay, Ruth Ann
Robinson, Constance
Robinson, David
Robinson-Bartley-Crossley,
Eleanor
Robinson-Bartley-Crossley,
Robert
Rose, Josephine
Rose, Timothy
Russell, Ron
Russell, Stephanie

Saunders, Roslyn
Saunders-McGinn, Todd
Schleyer, Phyllis
Scott, Daphne
Scott, Ian
Scott, Suzanne
Sears, Herbert
Smith, Clair
Smith, Judy
Stewart, David
Stewart, Karen
Stewart, Pamela
Sullivan Curley, Shauna

Taylor, Cheryl
Taylor, Danyl
Taylor, Kurt
Toews, Marjorie
Toms, David
Toms, Valerie

Walker, Suzanne
Warren, Jesse
Warren, Joel
Warren, Patricia

Warren, Richard
Watts, Alan
Watts, Kim
Watts, Samantha
Wellner, Rebecca
Winter, Cathy
Wooldridge, Donald
Wooldridge, Jane

Yun, Dongkoo

** Names italicized and marked
with a star (*) indicates they
passed away in 2026 and will
be removed from the roll for
that year.*

Adherent Roll (as of December 31, 2025)

Beauregard, Karen	Harrison, Nicole	Nicholson, Mary
Bolton, Grayson	Harrison, Will	Nguyen, Celeste
Bolton, Theo	Hendricken, André	Nguyen, Huy
Bouey, Stephen	Hendricken, Ella	Nguyen, Sebastien
Bouey, Sung Ha	Hendricken, Katherine	
Burnett, Miriam	Holmes, Heather	Oatway, Jason
Burnett, Niall	Hooley, Ellie	
Burns, Tanner	Hooley, Jack	Penny, Andrew
Butler, Brett	Hooley, Melissa	Penny, Caitlin
Butler, Haley	Horreil, John	Penny, Felix
Butler, Katie		Penny, Gretta
	Lavoie, Marius	Perry, Hannah
Caldwell, Douglas	Lloyd, Charlotte	Perry, Marsha
Caldwell, Laurie	Lloyd, Grace	Perry, Randy
Crossley, Merrick		Peterson, Kim
	MacCallum, Brian	Prowse, Bill
Dekker, Sharon	MacKenzie, Ally	
Devine, Patti	MacKenzie, Emma	Rankin, Barbara (Flanagan)
Diviney, Rev. Dr. Kay	MacKenzie, Jack	Redden, Lynne
Doyle, Brian	MacKenzie, Kimberley	Robinson, Linden
	MacKinnon, Kalie	Russell, Benjamin
Ersek, Aniko	MacKinnon, Lorne	Russell, Bria
	MacLennan, Emily	Russell, Joanne
Fisher, Ryan	MacLennan, Matthew A.	
Ford, Beckett	MacLennan, Olivia	Scales, Alan
Foyle, Donna	MacWilliams, Gary	Stewart, Glenna
Fraser Hendricken, Leanne	MacWilliams, Hudson	Stokes, Beth
	MacWilliams, Kelly	
Gallant, Bobby	MacWilliams, Leo	Taylor, Harriet
Gallant, Bradley	McDonald, Andrew	
Gallant, Christopher	McDonald, Colin	Walker, Catherine
Gallant, D'Arcy	McDonald, Justin	Walker, Ian
Gallant, Elizabeth May	McDonald, Melissa	Walker, Jordan
Gallant, Emily	McGinn, Donald	Walker, Nicholas
Gallant, Emma	McGuigan, Harold	Warren, Elise
Gallant, Lucas Joshua	McMillan, Leia	Warren, Emmett
Gallant, Samantha	McMillan, Rui	
Gallant, Skot	McPherson, Barbara	Young, Flora
Gallant, Sophie	Merriam, Emily	Young, Kari
Gallant, Wayne	Midgley, Kayce	Young, Peter
Gorzin, Shahriar	Momcilovic, Ilona	Yun, Connie
Gorzin, Tara	Momcilovic, Zlatibor	Yun, Judy
	Moss, Noah	
Halliwell, George, Jr.	Moss, Jamie	[MIA] - Minister in
Halliwell, Grace	Mundle, Alexis	Association
Halliwell, Lisa		
Halliwell, Matthew	Nicholson, Frank	
Hansen, Lynn	Nicholson, Laura	
Harrison, Aiden	Nicholson, Marilyn	

CHRISTIAN EDUCATION REPORT SUNDAY SCHOOL AND NURSERY - WINTER & SPRING

The winter/spring season of 2025 has been a very busy and enjoyable time in the Nursery and Sunday School. We have once again grown, which is a great encouragement and joy.

During this period we have had between one and three children in the Nursery each week, under the care of Jennifer Moss, Georgie Macmichael, Kelly MacWilliams, Charlotte Oatway, Angela Oatway, Nicole Harrison and Leanne Fraser-Hendricken, with occasional support from Eleanor Robinson-Bartley-Crossley, Robert Bartley-Crossley, Suzanne Scott and Dawn McMillan. Our regulars have been Theo Bolton, Sophie Gallant and Niko Gallant, Flora and Otis Young, with occasional visits by Merrick Crossley. They enjoy safe and stimulating play time and snacks under the watchful eyes of our caring Nursery Attendants.

I have been ably assisted in the Sunday School by Assistants, Rosalie Darby, Paulette Hooley and Angela Oatway, with occasional support from Dawn McMillan and Charlotte Oatway. Our classes have included the participation of: Grayson Bolton, Shahriar & Tara Gorzin; Kate & Ella Hendricken; Juliette Oatway; Hudson & Leo MacWilliams; Jamie Moss; Felix & Greta Penny; and occasional participation from other children whose families were visiting the Kirk. In March we invited our four 3-year-olds, all of whom were turning four in April, to join the Sunday School a few weeks early. This allowed the additional participation of Theo Bolton, Merrick Crossley, Sophie Gallant and Flora Young.

During the winter and spring of 2025, the Sunday School explored stories of Jesus's ministry and miracles. We played fun games, did interesting crafts, and consumed large quantities of Bear Paw cookies!

Once again this year, our Music Director, Frances McBurnie, has ably led a Children's Choir, which performed during worship on special occasions.

Each year I encourage the children to think of others in need in the world, and choose goals for our Sunday School collection that reflect this objective. During the fall of 2024 we decided to raise funds once again to send a child to Camp Keir for a week. The camp, our Presbytery youth camp in Canoe Cove, raises money for camperships which are used to allow disadvantaged local children to experience the joy of summer camp. Camperships are \$400 each. We have set the goal of raising enough money to pay for two camperships. When this goal was reached, the children were very eager to raise another \$400 so that three children could attend camp, and we were able to meet this stretch goal by the end of June.

We provide "Pew Packs" of activity and colouring books at the Pownal Street entrance, for the use of visiting children who may not go down to the Sunday School class. These are well used throughout the year, and replenished with seasonal items as required.

We staged an Easter Egg hunt for the children in the Sanctuary again on Easter Sunday morning, April 20. I was ably assisted in this by Simon Lloyd, who again ran the event while I was in a pre-Communion Session meeting. The event generated a lot of excitement among the youngsters, especially those who were too young to have participated in an Easter Egg hunt before.

On June 22, I had the honour of saluting our high school, college and university graduates. They included: Sophie Gallant; Charlotte Macnutt Lawson; Trinity Montigny; Charlotte Lloyd; Bryna MacCallum and Dylan Rose. All were presented with graduation cards, gift cards and our congratulations. After the graduates were recognized, I presented the Nursery and Sunday School volunteers with a small devotional to thank them for their essential support of our youth programming. Additionally, all of the Sunday School, and Nursery children were presented with our traditional Dairy Queen gift cards, with which to purchase a summer treat. Finally, all of the children were presented with mint sets of 2025 Canadian coinage, as a keepsake of their participation in our youth programming during the Kirk's 200th anniversary year.

In concluding our Sunday School and Nursery closing exercises, I presented small gifts to: Frances McBurnie, in recognition of her support of, and engagement with, our youngsters; and to Rev. Amanda and Chad Bolton, for the many ways that they offer positive examples to our youth, and create safe spaces for them to share healthy and uplifting fellowship. Finally, I expressed thanks to my wife Constance, who has been so incredibly supportive of my work with our Kirk children over the years, and whose support has been so essential to my ministry with the Kirk's children.

Upon the conclusion of our year-end exercises, Rev. Amanda made a touching and generous presentation to me to mark the end of my eight-plus years as the Sunday School Superintendent and teacher. Following worship, we enjoyed a special fellowship time featuring cake and lemonade.

It has been a privilege to have spent the last number of years teaching our youngsters about God's love for them and Jesus' saving grace in their lives. The growth of our youth programming participation during my tenure, from 3 children to 17 individuals, has been gratifying and a source of real joy. It has been wonderful watching them all grow, achieve and blossom. They are amazing people, who I love dearly.

I thank everybody who keeps our children in their prayers and all members of the Kirk family for their continued support of our youth programming. I know that going forward, our youth are in good hands.

Respectfully submitted,

David Robinson, CE Co-Convener

SUNDAY SCHOOL AND NURSERY - AUTUMN

The 2025-26 Sunday School year got off to a great start. Our 'Welcome Back' BBQ kicked off the new year complete with old fashioned games that delighted both young and old alike.

We have a lovely group of children who range in age from four and up. Some of the children from Nursery began attending Sunday School in the fall. They are an energetic group who enjoy participating in a wide variety of activities.

Our older students have moved onto becoming Nursery and Sunday School helpers. Juliette, Kate, and Jamie, along with our regular volunteers, help make these programs an intricate part of our offerings at the Kirk.

In December, the Nativity Pageant was another successful, humorous, "beyond cute" event and the children were excited to see Santa.

A big challenge for our Sunday School Program has been sourcing a curriculum that fits within our church community while meeting the needs of our students. We continue to explore our options.

Respectfully submitted,

Sunday School volunteer teachers - Kim Watts, Chad Bolton, Angela Oatway

Note of Thanks

I want to say a huge thank you to David for the love and care he has shown our young people over his time as our Sunday School leader. We have been deeply blessed by his presence and devotion. It is hard to find the words to express our appreciation fully. I also want to thank Kim, Angela and Chad for stepping into something completely new, as we navigate a way forward. Our Sunday School leadership rotates monthly or sometimes bi-monthly depending on availability. As mentioned, one challenge has been sourcing a curriculum that works for our set up. We are currently exploring a new program at the recommendation of a local youth leader called Dwell. Thank you to everyone who love our Kirk youth and children so deeply.

Respectfully submitted,

Rev. Amanda

CHRISTIAN EDUCATION REPORT ADULT PROGRAMMING

Our 2025 Lenten study called Luther in Springtime was offered on Tuesday mornings; it was led by Rev. Dr. Kay Diviney. The course was an introduction to Martin Luther (1483–1546) and his work as a German theologian whose writings launched the Protestant Reformation. It was a well attended course and was much appreciated by all those participating.

Being the 200th anniversary of the congregation, history played a strong influence during the year and we are pleased that the Kirk Heritage Committee took a lead in organizing four heritage lectures during the fall months entitled, “Kirk 200 Heritage Lecture Series.” They included:

- September 25th with Dr. Jack Whytock, presenting Streams of Presbyterianism (Part 1) “WHO were these Presbyterians?” which examined the various divisions with Presbyterian organizations over time and their reunification in both Scotland and Canada with a special Island focus.
- October 2nd with Dr. Jack Whytock, concluding Streams of Presbyterianism (Part 2) “The Built Worship Space of Presbyterians” which examined the patterns of change within worship spaces over an extended period and showed that the reorientation of the Kirk interior in the 1930s to face the “short wall” rather than the “long wall” was not unique but part of a larger change in many Presbyterian churches.
- November 2nd with Ian Scott and Joan MacFarlane presenting an illustrated lecture titled "Significant People and Events in Kirk History". The major focus was on historical figures and milestones that shaped the congregation since its founding in 1825.
- November 16th concluded with Ian Scott and Joan MacFarlane joining Rev. Amanda Henderson-Bolton for "The Kirk Today" that looked at groups and activities that continue to made the Kirk a vital part of life in Charlottetown today, as a living legacy of Christian service.

Our Advent study was led by Rev. Amanda and was a group study approach using the Prebyterians Read series called Jesus’ Birth and Childhood Stories: The Well-worn, the Weird and the Wonderful, which explored both birth narratives within the four canonical Gospels as well as other non-canonical sources. Using Paul Foster’s book, The Apocryphal Gospels: A Very Short Introduction we explored some of the roughly 40 ancient documents located, which speak of Jesus’ life and ministry. The modern discovery of many of these documents was itself a fascinating story, as we read these lesser known descriptions, drawing from what each contained in terms of birth narratives as well as the unique approach of each of the four canonical gospels. We also looked at the imagery within Advent and Christmas hymns which creatively enhance the Christmas story, as we journeyed to Christmas.

Participation was excellent this year. Having adapted programming to provide daytime offerings with options for individuals to independently participate, we are pleased to see a positive response. We continue to look at programs and topics that are of value to the congregation and welcome any new suggestions.

We appreciate the excellent leadership that Rev. Amanda, and Rev. Dr. Kay continue to provide to our adult study groups and look forward to an active year for study groups at the Kirk as we enter our third century as a congregation.

Respectfully submitted,

Ian Scott, Co-convenor

CRADLE ROLL REPORT

All Kirk children who are aged one to three years were registered on the Kirk Cradle Roll for 2025. When the children reach four years of age, they “graduate” and begin attending Sunday School if they wish.

Two babies were baptized in 2025. The two babies’ names have been added to the Cradle Roll of the Kirk of St. James. The names of the children on the Cradle Roll are:

Felicity Norah Wilson
Easton Anthony Webster
River Rhys Warren
Nikolas Thomas Gallant
Otis Young
Evie Tempest O’Toole
Magnus Henry O’Toole

Respectfully submitted,

Rev. Amanda Henderson-Bolton

CONGREGATIONAL CARE COMMITTEE REPORT

The pastoral care team met a number of times over the year to discuss our mandate and work towards finding ways to provide more comprehensive pastoral care to the congregation.

We recognize the work of this committee overlaps with a number of other groups in the church so we held a meeting together to try and identify areas needing work. We met with members of the fellowship committee as well as Christy Ashby who was a long-time member of Presbyterian Women. We had noted as a committee that Presbyterian Women did a lot of work in visitation, and caring for members of the congregation, and staying in touch with members. This meeting was helpful in identifying gaps that need to be filled.

We have also been discussing low barrier ways for people to access pastoral care, and our new pew cards are one additional way people can get in touch to request a visit etc.

We have also adjusted the name of our group from Pastoral Care to Congregational Care. The reasoning behind this change was that sometimes people feel that “pastoral care” is limited to more acute situations, when in reality, this group wants to make sure we are covering the full breadth of the needs of our community-- emergency and otherwise.

We are still working toward a plan that works for the needs of the congregation and what that may look like. The way elders districts used to function, phone trees, and other things have been discussed. As the work of New Beginnings, Fellowship, Congregational Care, begin to converge we hope to find ways to better support our members. If you have any thoughts or concerns you would like to share please let us know.

Respectfully submitted,

Rev. Amanda Henderson-Bolton

WORSHIP COMMITTEE REPORT

As the Kirk's 200th anniversary year has recently drawn to a close with 2025 and we embark on a new year of worship in this special place, one thing that has remained constant is the dedication of many people who help make that happen.

The bulk of the worship committee's work this year was spent planning and executing the Kirk 200th Anniversary weekend with a concert on October 18 and special service October 19. These two events exemplified the teamwork and sense of community that has sustained this congregation since 1825 and brought those who organized and attended a feeling of joy and celebration.

The variety concert, entitled 1825, brought together talented performers, most of whom either belong to the congregation or have a connection to us, such as former choral scholars. The following morning, we were delighted to welcome Rev. Jeffrey Murray, moderator of the general assembly of the Presbyterian Church of Canada, to give a guest sermon.

The videos of these events are available to relive on the Kirk's YouTube channel. Visit [youtube.com/watch?v=s11Av_PqNDA](https://www.youtube.com/watch?v=s11Av_PqNDA) for the concert and https://www.youtube.com/watch?v=unvzNJYW1_0 for the worship service. We should also acknowledge the informative and enjoyable heritage lecture series organized by the Kirk's heritage committee for the anniversary, and note that the lectures are also available to view on the channel.

On the topic of online content, a huge debt of gratitude is extended to those who spent many, many hours this past year on working to make the sound system more dependable for in-person worshiping and for those who tune in from home. While that work continues, there has been a vast improvement in the quality of audio even since Christmas. Thank you to Shauna Sullivan Curley, David Toms, Ian Scott and others who worked under the expertise of Don Fraser to reach this breakthrough.

Another anniversary-related and worship-connected item this year was the generous donation by Constance and David Robinson of new sets of banners that not only denote special seasons of the church calendar but also included a set of green banners for "normal times" in the year. The banners were dedicated at the annual meeting a year ago and have brought colour to the sanctuary all year long. We also gratefully acknowledge the beautiful cloth denoting the anniversary crafted specially by the Kirk-affiliated sewing group for the communion table, which was presented this year.

Speaking of additions to the worship space, one recommended by this committee in view of New Beginnings and actioned by Session, was a family nook that includes rocking chairs, snacks and soft toys for families with young children. The feeling was that too often parents were exiting the sanctuary to comfort babies and toddlers and therefore missing out on worship time. It is hoped this space will make young families feel more welcome to stay. Another New Beginnings recommendation by this committee -- that the video of the service be played on a TV in the nursery so parents and nursery volunteers feel included -- has also been put in place.

In closing, please receive a heartfelt thanks from this committee. Those who give the gift of music, who set up and tear down for special seasons, who read the Scriptures, supply flowers (and who pick up the dead leaves from those flowers), we are grateful for your quiet contributions and know that you have set an example for the next 200 years.

Respectfully submitted,

Jocelyne Lloyd, convener

on behalf of Rev. Amanda, Frances McBurnie, Kathy Large, Josephine Rose, Pamela Stewart and Valerie Toms.

MUSIC REPORT

I will sing of your love and justice; to you, Lord, I will sing praise.

Psalm 101:1

Making music at the Kirk of St. James continues to be a joy, satisfaction, and honour.

The Senior Choir sang in all services, Anthems and Introits throughout the academic year, and by leading hymns in the summer months. These fine singers are gifted, committed, and generous with their skills and talents. We continued to enjoy and appreciate our Choral Scholars: Emily Merriam, soprano, Beth Stokes, alto, Marius Lavoie, tenor, and Tanner Burns, bass.

During the fall, the choir joyously made a large contribution to the wonderful 200th anniversary variety concert. We also joined choirs from St. Peter's Anglican, St. Paul's Anglican, Amabilè Singers, and the PEI Regiment Band in a Christmas concert for the CBC Kindness Drive.

The Junior Choir is small, but capable and charming. They participated in the worship on February 9, March 9, April 20, June 22, November 30, December 14, and December 24.

During the year we enjoyed several guest musicians in the worship services. They included the Singing Strings, the Junior Strings, UPEI Brass Quartet (Noelle Pettipas, trumpet, Ivan Stewart, trumpet, Josie Thibodeau, trombone, Jacob Reddin, trombone), Vivian Qiao, violin and piano, Stephen Sundaram, trumpet, Gaige Waugh, bass baritone, Marius Lavoie, tenor, Ian Soloman, tenor, Jason Chen, organ, Dale Sorensen, trombone, Tanner Burns, bass, Connie Yun and Judy Yun, violins, Tara MacEachern, soprano, Emily Merriam, soprano, Patricia Murray, soprano, Peter Young, trumpet, Charlotte Lloyd, guitar, Barbara McPherson, organ.

We enjoyed a summer series of recitals that supported the Choral Scholarships. The artists contributed their performances. They included Katie Gaudet, horn, Seth Cudmore-Gallant, trombone and Morgan Saulnier, piano, Nicholas Murphy, bass-baritone, Jacob Reddin, trombone, Nathan Wright, saxophone, Morgan Saulnier, flute, Josie Thibodeau, trombone and euphonium, Alexandra Sorensen, mezzo-soprano, Shaw Nicholson, trumpet, Bob Nicholson, tuba and bass trombone.

We also had three visiting choirs: La Jolla and Solana Beach Presbyterian Church Chancel Choirs, the Sharon Mennonite Singers, and the Melbourne Scottish Fiddlers.

In closing I gratefully acknowledge the friendship and leadership of our Minister, the support from the Management, and Session, and the Worship Committee. I appreciate the help from so many others, especially Amy Holloway, Administrator, and Kathy Moreside, Custodian, and the incredible volunteer team of Rob Burnett and Alan Watts.

And most of all, I appreciate the Congregation, for their participation and support. Truly, I am blessed to share in the music-making with you.

Respectfully submitted,

Frances McBurnie, Music Director

HERITAGE COMMITTEE REPORT

The Committee enjoyed an active year in 2025, joining with Session and the rest of the Kirk community in celebrating our 200th anniversary as a congregation.

1) *Kirk Anniversary / Bicentennial*

Key bicentennial activities in which the Committee was actively engaged included:

- Kirk Heritage Lecture Series

September 25th – 7 p.m. – Dr. Jack Whytock, WHO were these Presbyterians?

October 2nd – 7 p.m. – Dr. Jack Whytock, The Built Worship Space of Presbyterians

November 2nd – 7 p.m. – Joan MacFarlane and Ian Scott, Significant People and Events in Kirk History

November 16th – 7 p.m. – Rev. Amanda Henderson-Bolton, The Kirk Today

All the talks were well-presented, well-attended, and well-received. Many thanks to the speakers for their thoughtful contributions, and to Clerk of Session Shauna Sullivan-Curley for graciously and capably serving as emcee for the series.

- Kirk Time Capsule

After calling for feedback from the congregation, the Committee has proceeded with purchasing a capsule and gathering content to be placed in it, including:

- Message from Rev. Amanda
- Bulletin from Anniversary Service (October 19, 2025)
- October 11, 2025 issue of The Guardian (feature article on Kirk bicentennial)
- Coins from the year
- Photo highlights of 2025 activities at the Kirk
- Recent annual reports (or excerpts)
- Digital component (e.g. video-recording of Anniversary Service), stored on multiple media.

The Time Capsule will be placed in the sanctuary. To ensure content from the 2025 Annual General Meeting can be included, the capsule will be sealed and dedicated in March - April 2026.

- Archiving and Digitization of Kirk records

Considerable work was done in Spring 2025 reviewing historical records stored in the Kirk office and making preparations for digitization of same at the UPEI Library Digitization Lab. Unfortunately, scheduling difficulties delayed further progress thereafter, but there is hope of resuming this work in 2026, with an initial focus on historical annual reports. The Committee also hopes to offer recommendations to Session regarding the organization and preservation of the Kirk's historical records.

The Committee applauds the work of Session, Reverend Amanda, and many others on the wide and rich variety of anniversary/bicentennial-themed activities undertaken throughout 2025, including the Anniversary concert, the plaque unveiled in the sanctuary at the October 19th Anniversary Service, the Anniversary cookbook, the "Kirk 200" logo and banner, etc. It all made for a most fitting celebration of our congregational heritage.

2) Other Projects

Thanks to Committee member David Ashby and former member Ian Scott for undertaking tidying and organizing work in the former “boys vestry” storeroom, located adjacent to the parking lot; this allowed, in turn, the clearing of a considerable volume of excess material from the Hyndman Archive (former minister’s vestry) and the Somers Chapel. The Committee has also received approval-in-principle from Session to rearrange the Prowse Memorial space so that it may be used for displays of heritage materials.

3) Committee Membership

David Robinson and David MacNevin concluded their terms on the Committee early in 2025, but we were pleased to welcome two new members thereafter: Stephan Martin joined us in April, and Barbara McPherson in September. Members continuing on the Committee were: Jim Macnutt (Convenor), David Ashby, and Simon Lloyd (Secretary).

Respectfully submitted,

Jim Macnutt,
Committee Convenor

Simon Lloyd
Committee Secretary

CRUISE SHIP HERITAGE TOURS: 2025 REPORT

The Historic Charlottetown Churches tour is a walking tour operated by Experience PEI, that visits St. Peter's Cathedral, All Souls Chapel, the Kirk, and St. Dunstan's Basilica in that order. Guests spend approximately 30 minutes at each location, and St. Peter's and the Kirk are the only two venues that provide on-site guides. We receive a fee per person from Experience PEI.

Although 2025 was a quieter year for cruise ship visits to Port Charlottetown, we welcomed 637 passengers on 52 Historic Charlottetown Churches Tours between May 20 and October 27. As in previous years, most of the tours took place in September and October with group sizes ranging between 10 and 21 guests. There were 10 double ship and 3 triple ship days which resulted in several days having 3 or 4 Kirk tours in the space of two hours. On the days when there were ships in Port Charlottetown, we also received a number of people who were exploring Charlottetown on their own and took advantage of the Kirk being open. This year, two tours were conducted with a German interpreter.

Even though the tour group size is capped at 20 guests, it has been recommended that I use a portable headset mic similar to the one that Rev. Amanda uses for the tours to enhance the guest experience.

It is not uncommon to have guests who specifically choose the Historic Charlottetown Churches Tour to visit the Kirk, and this year was no exception. Two of our visitors were the great-granddaughter and great-great granddaughter of the Rev. William Snodgrass who served from 1853 to 1856. Visiting us from Scotland, they were under the impression that Rev. Snodgrass was only here for 6 months and were pleased to learn that he was here for 3 years and contributed significantly to the growth of the congregation. Another visitor from Wisconsin was looking for a relative who had been killed in the First World War. We were able to locate his name on the World War I Memorial Plaque.

Planning for the tour season began in March, and every effort was made to work the tour schedule around other events in the Sanctuary. This can be a challenge when the start times of the tours at the Kirk can vary by as much as 15 minutes on either side of the scheduled time. This is usually due to the mobility of the group and the time spent at other venues. It would be nice to have a 30-minute cushion between events on the days when there are multiple things going on to avoid overlapping. I try to keep this in mind when scheduling. The team at Experience PEI was extremely respectful and accommodating of the Kirk schedule and were able to adapt when we had to switch entrances to the sanctuary at the last minute when the doors were being worked on or shortened up tours when other events overlapped.

The 2026 Cruise Schedule is now available on the Port Charlottetown website, and it is projected to be busier than last year with 79 ship visits listed between April 20 and November 2. 59 of these visits are scheduled for September and October. I expect to hear from Experience PEI in March to begin planning for the upcoming season. Once finalized, a copy of the schedule will be available on the bulletin board outside of the office if anyone would like to sit in on one of the tours.

There are a number of people to thank for their assistance. Amy for keeping me in supplies and for working with me to determine the scheduling, Fran for being so accommodating on the occasions where she had to move her music classes to the Hall and for her impromptu organ demonstrations which the guests loved, Reverend Amanda for her support, Ian Scott and Jim Macnutt for answering my questions, clarifying information, and for sitting through my presentation multiple times. I apologize if I have forgotten anyone.

I truly enjoy sharing the stories of the Kirk with the guests. We are so privileged to have such a beautiful space with such interesting stories to tell.

Respectfully submitted,
Joan MacFarlane

FELLOWSHIP COMMITTEE REPORT

Let mutual love continue. Do not neglect to show hospitality to strangers...Hebrews 13:1-2
Be hospitable to one another without complaining.... I Peter 4:9

Active members are Katherine Burnett (Convenor), Karen Forbes, Dawn McMillan, Valerie Toms and Georgie Macmichael. We had our annual organizational meeting at Katherine's home on Sept. 17, 2025. Not only do we work well together, but we also have lots of laughter and joy! The committee's primary focus is to provide for a time after worship service for folks to visit while enjoying light refreshments. It is also a time to reach out to newcomers, welcoming them to our community.

There is a roster of able volunteers from the congregation who take turns hosting by request of the convenor. We regularly extend an invitation to all church attendees to host. This past year, we saw an increased number of willing participants. It's wonderful to have the Choral Scholars and families with children share the duty.

The hosts bring enough snack for approximately 40 people. The hot and cold beverages and gluten-free cookies are provided. We are very thankful to those who have volunteered to keep a supply of gluten-free snacks.

Set-up and clean-up are done by the Committee members with the help of the hosts. Four card tables have been added for those who find it easier to sit with a hot beverage. An experiment with self-serve hot beverage urns was widely accepted and proved to be money well spent. We are also using paper compostable cups for both hot and cold drinks more frequently.

We had very successful fellowship times during the summer months due to a host sign-up sheet which filled up very quickly. This sign-up method will be our summer plan going forward. As the summer sun provided some beautiful days, we decided to set up tables on the lawn. When we have tables and chairs, we have folks lingering and enjoying each other's company so much! And it is a great opportunity to invite passers-by to have a treat. This has proven to be the best set-up both inside and out.

We started the 200th Anniversary celebrations a bit early in the summer with a Heritage-themed Strawberry Social on July 14th on the lawn hosted by our committee. Our second early celebration for our Anniversary was an Ice Cream Social Extraordinaire on August 10. With toppings and syrups for regular and Lactose-free ice cream, there were lots of smiles and second helpings! A special after-church reception was also hosted by our team on Oct 19, the actual 200th Anniversary, with home-baked cakes made by our team members.

The committee also works in conjunction with Session for special times like the Fall Barbecue, the Christmas Potluck Luncheon, Souper Sunday, the Annual Meeting Luncheon and Easter Breakfast. We make sure there are adequate supplies in the kitchen for these events.

Because Communion services require clean-up space in the upper kitchen, we switched to all compostable paper products for these select fellowship times.

Respectfully submitted,

Katherine Burnett
Convenor, Fellowship Committee

MISSION & OUTREACH REPORT

The Kirk and members of its congregation are actively doing God's work in Charlottetown, our region, and in the wider world. We are committed to sharing our time and resources with our neighbours.

Over the winter of 2025, the Kirk continued with its relatively new "Cross Comforts" outreach to those who are un-housed or living rough on Charlottetown's streets. This year the mission was supported, in part, by a \$500 grant from the Synod of the Atlantic Provinces. We pinned winter comfort items like toques, scarves, mittens and earmuffs to the cross located on our front lawn, and invited those who need these comforts to take them. During the summer months we pinned sunscreen, lip balm, bandanas and ball caps to the cross, and likewise invited those who needed such items to take them. During the summers' heat waves in particular, these items disappeared from the cross with great frequency, and a number of additional purchasing outings were required to keep the cross stocked. During the summer, we also purchased a large number of winter-oriented items for the cross, while they were deeply discounted. We have also added reflective emergency blankets and lip balm to our winter comfort offerings.

During 2023, Session decided that we should undertake a mission activity that helped to address food insecurity in our community. Doing so was one of the themes to arise from our "New Beginnings" consultations during that year. In furtherance of this objective, we have continued to place baskets in the vestibule to collect non-perishable food stuffs on an ongoing basis. These supplies are then delivered to the UPEI food bank, to assist members of the campus community who are facing food insecurity. In January 2025, the campus food bank was relocated from the Chaplaincy Centre to the W.A. Murphy Student Centre, where there was more room to accommodate the growing need for assistance from the student population. A dedicated manager was also established for the food bank, and an on-line registration process created to make the support more user friendly. As of January 2025, the food bank was assisting 150 clients on a weekly basis. This ongoing effort has been well supported by the congregation.

Over the winter of 2025, the Kirk continued its financial, material and social support of a family which had fled religious persecution in Iran.

On the first Saturday of each month (summer excluded), a team from the Kirk cooks and serves a nourishing meal to clients of the Upper Room Soup Kitchen. On average, 70 individuals are served. The cookies we provide for dessert are always a welcome treat. In December we supplement our meal with festive fruit cake slices. These meals are always very well-appreciated by the Upper Room's clientele.

During Advent, we also collect a wide variety of goods with which to make up Christmas gift bags for the clients of the Upper Room. This year there were special requests for Giant Tiger, Dollarama or Tim Horton's gift cards, as well as winter gloves or mittens. These were collected by the congregation and used for this well-received Christmas outreach effort.

Another way that we reach out into our community at Advent is through our Christmas Hampers campaign, which collects monetary donations to provide the makings for Christmas season meals to those in need. Started in 2010 as a replacement for our White Gifts program, the Christmas Hampers campaign is a partnership with the Salvation Army church in downtown Charlottetown. This year we collected \$3,460 towards this mission.

This past May the Kirk concluded another very successful baby needs drive, to support the Island Pregnancy Centre. This mission began at the Kirk in 2022, to support at-risk mothers and their newborn babies. The baby

needs collected go into gift bags that are usually given to mothers on their one-month check-in visits to the Island Pregnancy Centre, but some items are given at a later date, if the nature of gifts is more appropriate for older infants. Many of the recipients are single mothers or mothers with limited networks of social support. This past year, Island Pregnancy Centre clients welcomed 140 babies, so the need is great.

This year, the Kirk's collection brought in: 126 articles including disposable diapers; baby wipes; shampoo; baby lotion; diaper cream; baby formula; washcloths; baby socks, plenty of long and short-sleeved onesies; sleepers; caps and baby hats; bibs; board books; stuffies; and \$25 gift cards to the Superstore. Each year since its inception, this Kirk mission has been supported by a \$1,000 grant from the Synod of the Atlantic Provinces. Those grants allow us to significantly extend the support we are able to provide to new Island mothers.

The Island Pregnancy Centre was extremely grateful to receive all of these baby goods, which will significantly assist them in meeting the needs of their clientele. Last year this clientele encompassed 532 clients or families; 206 new clients; and 160 new babies born.

During the summer of 2025, as part of its deliberations around the New Beginnings program, Session decided that the Kirk's new mission focus would be on seniors, (within and outside the congregation) especially those who are vulnerable in a variety of ways, and expectant mothers and/or young families. Our first response to this decision was to establish a "Family Nook" in the south-east corner of the Sanctuary. We had noted that our hard pews are not a particularly welcoming place for parents caring for youngsters during a service, especially babes-in-arms. So we removed two pews, laid carpet in the freed-up space, and furnished it with two commodious rocking chairs, a bookshelf containing quiet children's toys, and some snacks that are appropriate for the young. This space was ready for use during November 2025.

During the fall of 2024, the Sunday School decided to once again raise funds to send a disadvantaged child to Camp Keir, the Presbytery of PEI's summer youth camp at Canoe Cove. A campership, which funds a week-long camping experience, is \$400. We set a goal of funding two camperships over the Sunday School year and ended up being able to fund three camperships for the summer 2025 camping season.

We again planted our Communities in Bloom flower beds at the corner of Pownal and Fitzroy streets. A team of volunteer gardeners under the leadership of Jennifer Moss planted the flower beds in early June and used the extra flowers to plant the bed in front of the Kirk's lawn sign and the flower box beside the Pownal Street office entrance.

We would like to thank all of the volunteers and donors, without whom our Mission and Outreach activities would not be possible.

Respectfully submitted,

David Robinson &
Michele Halliwell, Convenor

RESTORATION AND IMPROVEMENT IMPLEMENTATION COMMITTEE REPORT

During 2025, most of the work consisted of having new frames with Lexan covering for the stained-glass windows constructed and installed, refurbishment of all exterior doors as well as the two interior entry way doors. This included including new safety entry/exit hardware. The woodgrain finish on all doors was completed by McCaskill's with exceptional results.

All exterior railings were replaced with stainless steel railings on the wheelchair access ramp and external steps. The new railings are compliant with building code standards and replaced old railings that had deteriorated and were not compliant with safety standards. Railings were also installed at the entry to the lower hall washroom steps.

During the installation of the exterior window coverings, it was discovered that several of the stained-glass windows are in very poor condition. A quote to repair three windows was received from Sattler's Stained Glass Studio Ltd. In the amount of \$23,000 plus HST. This quote was for three windows but does not include supply and set up of scaffolding, any necessary masonry work and wood frame restoration and assumes the windows can be removed from inside. A lift would be required if exterior access is required. In addition, a preliminary examination by Sattler's revealed an additional three windows are in need "immediate attention". Work on this project has not been budgeted for at this time but the project will be revisited during the year when a source of funding has been identified.

Revenue credited to the Restoration and Improvement Fund during the year totalled \$226,913 of which \$90,000 was a loan from the National Office, \$85,043 was from a grant from the Government of Canada, \$35,000 was from Endowment Fund income. These sources, totaling \$210,043, are specifically designated for the washroom project. Other revenues during the year totaled \$16,870.

Expenditures totaled \$225,844 and included the following: \$735 to the City of Charlottetown for a building permit for the washroom project; \$79,419 to R W Woodworking for restoration work on doors and building new frames with Lexan for exterior coverings for windows; \$20,959 to Coles Associates for design work and contract administration; \$140,415 to CP Construction for contracted work including installation of exterior window coverings, exterior railings, exterior door removal and reinstallation with new hardware, main spire louvers repair and paint, basement window drainage wells and infill, exterior lighting and a number of other items including payment to McAskill's for reparations and wood graining of doors. HST recovered was \$15,684.

The budget for 2026 is primarily dedicated to the washroom project that is forecast to cost \$343,275. Residual amounts owing on the Primary Contract totals \$88,887 and with the HST rebate and smaller amounts already paid for design drawings, it is forecast that the net cost will be \$393,541.

The current cash on hand is \$369,219 and with receivables and donations that have been pledged, the fund balance is \$398,653, leaving a small surplus of \$5,112.

Appreciation is extended to the Restoration and Improvement Implementation Committee members, Coles Associates Ltd., CP Construction Ltd. and the many sub-contractors who contributed towards the completion of the work on each project.

Respectfully submitted,

Wayne McMillan, Chair

SUSTAINABILITY WORKING GROUP REPORT

In 2025 the focus of the Sustainability work continued on two fronts relating to enhancement of the rental potential of the Kirk facilities, namely, the washrooms renovation project and the Candlelight concerts.

We had initially expected that monies from the federal Enabling Accessibility grant and from Kirk capital and endowment funds would pay for the washrooms renovation project. In mid- 2025 it became evident that those monies would be insufficient and further funds would have to be identified in order for the renovation project to proceed. The Redevelopment Committee and the Session agreed that a way had to be found to fund the project, hence the decision to pursue a \$90,000 congregational loan from the Presbyterian Church in Canada. The terms of such loans are very beneficial to congregations making it worthwhile to go through the application and three-step approval process outlined in the report of the Action Clerk of Session. In late 2025 the loan proceeds were received by the Kirk, enabling the Redevelopment Committee to restart its efforts to engage a contractor to do the work. The work itself will be disruptive but it is necessary short-term pain for long-term gain.

The Candlelight Concerts put on by the Fever Group continued in 2025. Concert dates were January 18th, February 14th, April 12th, May 31st, October 25th and December 20th. There were two concerts on each date except December 20th on which three concerts took place due to high demand for tickets. Ticket sales continue to go very well for all concerts and we are hopeful that the concerts will continue. It is wonderful to see so many people in the Kirk enjoying the music and of course, the concerts are a welcome source of rental revenue.

The co-chairs of Sustainability, along with administrator Amy Holloway, are the liaisons with the Fever Group. At least one of the co-chairs is present while the Fever Group is setting up and using the sanctuary in order to get the sanctuary ready, trouble shoot any issues and move things back into place after the concerts are over. Often another volunteer with the Kirk also attends to help out and for that, we are grateful.

Rev. Amanda and co-chair David Harrison have been in touch with National Office regarding advancing the possibility of funding for a redevelopment feasibility study for our Kirk facilities. In 2026 this work will be the focus of the working group. We are considering how best to move this initiative forward as a working group and may constitute a subgroup to do so. We acknowledge that the attention of the co-chairs in 2025 has been on the washrooms renovation and the concerts and there is a need to reactivate the whole working group in 2026.

Respectfully submitted,

David Harrison and Shauna Sullivan Curley, co-chairs

THE STAMPER AND CHARLOTTE RESIDENCES REPORT

Saint James is represented by three members on the “Charlotte and Stamper” board. The Stamper Residence is the building immediately west of the church on Fitzroy St. and the Charlotte Residence is across from the Fitzroy Street entrance to the Kirk. Both are licensed community care facilities run as a unit by a board appointed from the six Charlottetown Protestant churches which were named when the first residence was established by statute in 1932, as a home for ladies under the terms of a generous bequest from Horace Haszard.

The legal name of the incorporated entity is The Protestant Old Ladies Home, but recently the board changed the working name to “The Charlotte and Stamper Residences”, since women of all faiths are welcome now and we are open to receive men as well (though so far none have dared!). (We also preferred the term “resident” to “old lady”.) The bequest was to provide a central place of residence for gentlewomen who were unable to maintain their own homes in their later years, and who needed what we would now call “assisted living”. The residences offer full scale community care at very reasonable rates, because they are run on a not-for-profit basis by the volunteer board.

The Director of Care is the very talented and dynamic Pooja Dulal, who was an experienced supervisor before the retirement of the previous director. Pooja, and a talented new bookkeeper, Kate Zarins, have modernized the accounting and payment system, and recently they successfully dealt with some complex new financial initiatives coming from the province.

It is a priority that the residents experience a warm and loving atmosphere in the elegant surroundings of our historic homes. We want to reflect the Christian generosity and charitable goals of the original donor and the first trustees. Also, we want to guarantee the daily kindness and caring which the churches we represent expect from the board and staff each year. The residences are on an excellent financial footing, with a healthy capital fund held in reserve to pay for the needed repairs and upgrades which our two very old buildings (and the provincial inspectors) regularly require.

Linda Evans, Daphne Dumont, and Josephine Rose are the Kirk’s trustees on the board. None of the current board members has stepped forward to volunteer to be the official chair, so we manage nicely as a cooperative. It is a generous Christian service to provide – and it is also very interesting work; if any of our members would like to join the board, they would be most welcome.

Respectfully submitted,

Daphne Dumont (not the chair!)

THE CUNDALL TRUST REPORT

St. James is required to name one trustee to the Board of the Cundall Trust. Each of six Protestant Churches in Charlottetown name one trustee, following the terms of the will of Henry J Cundall. The Trustees originally ran the “Cundall Home”, a refuge for “friendless young women and girls”, in the building which is now the PEI Heritage Foundation headquarters, Beaconsfield. After various transitions the building was sold to the province and the proceeds formed the nucleus of a modest trust fund which the trustees continue to manage. When interest rates were high the interest was divided every year among agencies and volunteer groups which help young women and girls, and a percentage was saved and reinvested to increase the capital of the fund. Currently the trustees only meet when sufficient interest accumulates, at the current very low rates, to make meaningful donations.

Donations are made on condition that the receiving agency keeps them as confidential as possible, as the amount of money available to the trustees is not large enough to make it feasible to publicize the existence of the fund or solicit applications. The trustees themselves have the task of researching and recommending agencies or organizations which do good work with young women and girls. The recipients change over time and only registered charities or their subsidiaries may receive donations. The donations are greatly appreciated, particularly since they often arrive “out of the blue” when new recipients are identified. Daphne Dumont is the current representative and has been serving since 1984 (as she was surprised to discover when reviewing the minutes!) She is now the Chair of the Board.

Respectfully submitted,

Daphne Dumont

KIRK 200TH ANNIVERSARY REPORT

The Kirk's congregation celebrated its 200th anniversary in a variety of ways in 2025 through both committees and *ad hoc* groups. While many of these works may be reflected in other reports in this document, for future reference, it was thought that a roll-up of these activities would also be of benefit and interest.



Kirk200 Logo A line drawing of the bell towers of the first Kirk and the current Kirk was designed by David Robinson and finalized with the assistance of DALMAC printing. This logo was used for service bulletins, Kirk200 correspondence, advertising of Kirk events, and a banner.

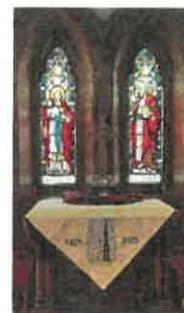
Kirk200 feather banner The Kirk200 logo was the basis of the design of a feather banner that was displayed on the front lawn of the Kirk for Sunday services and other special events during 2025.

Fellowship Committee The Fellowship Committee kept the Kirk200 theme in mind in identifying special fellowship events throughout the year, including the July Strawberry Shortcake, and the August ice cream sandwich events. Many thanks to Katherine Burnett, Karen Forbes, and all those who volunteered to host fellowship events throughout the year.

Nursery and Sunday School mementos Participants in these programs were gifted with a mint collection of 2025 Canadian coinage at the June closing of the program.

Old Fashioned Welcome Back Sunday Our September welcome back Sunday included children's games and treats reminiscent of days gone by, with ring toss, bean bag toss, wooden egg & spoon races and sack races.

Friends of the Kirk Anniversary Communion Table Cloth Over the years, the Kirk has been blessed with the generosity of a group of fabric and crafting artists who donate their talents, and their works to the Ceilidh, and for other special events. For the Kirk 200 anniversary, they presented the congregation with a beautiful communion table cloth with a central lozenge showing the bell towers of the original and current Kirk buildings and embroidery noting the 1825-2025 time span. This cloth was used at the Kirk Anniversary service and will be regularly used. Our gratitude to Christy Ashby, Helen Bartlett, Heather MacDonald, Valerie Moore, Karen Murray, Marilyn Nicholson, and Mar Thomson.



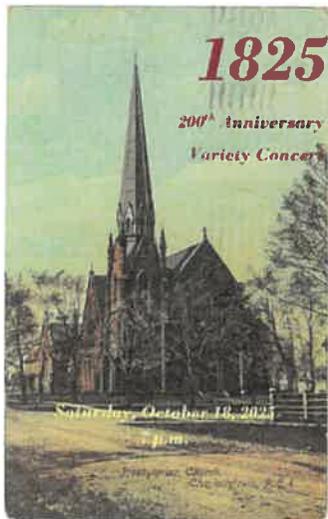
A special anniversary edition of the Kirk cookbook It included new recipes added by members of the Kirk community, as well as the recipes from the three earlier editions: 1964, 2002 and 2014. Seeing the handwriting of earlier contributors gives the Kirk 200 Cookbook a special connection to multiple generations. There are still copies available for purchase (\$25).

Kirk Heritage Committee

Members of the Committee were instrumental in providing resources for helping to inspire and plan various events, finding historical images, displaying the 150th Anniversary scrapbook(s), and actively leading projects and supporting events. Two particular activities of note were the **Kirk 200 Time Capsule**, and the **Kirk 200 Heritage Talks**:

- Dr. Jack Whytock, *Who were these Presbyterians?* (September 25th, 2025)
- Dr. Jack Whytock, *The Built Worship Space of Presbyterians* (October 2nd, 2025)
- Joan MacFarlane and Ian Scott, *Significant People and Events in Kirk History* (November 2nd, 2025)
- Rev. Amanda Henderson-Bolton, *The Kirk Today* (November 16th, 2025)

Commemorative Packets of Forget-Me-Nots bearing the Kirk 200 logo were donated by Vesey Seeds and given to people attending the Anniversary Concert, Anniversary Service, and Kirk Christmas Tea events.



1825: A Celebration Held on Saturday, October 18, 2025, this Anniversary concert was conceived by our music director, Frances McBurnie, and supported by an *ad hoc* committee drawn from the worship committee and others. It imagined the type of entertainments that would have been enjoyed by the local community at the time of the congregation's founding. The concert featured the talents of the Kirk Choir and its choral scholars past and present (including Tanner Burns, Marius Lavoie, Tara MacEachern, Emily Merriam, Ian Soloman, Gaige Waugh), Jessie Lees recitation of Rabbin Burns Ode to a Mouse, contributions from Sung Ha Shin-Bouey and Stephen Bouey, and Megan Smith, step dancing of Jennifer Carson, and guest instrumentalists Rowen Gallant, Romy Munkres and Ray Knorr. Daphne Dumont was our master of ceremonies. The sanctuary space was decorated with kilts and swatches of tartan hung as bunting and banners, accented with fairy lights, and candles in mason jars to add visual warmth. The event was well attended with close to 200 guests, including our Member of Parliament, Sean Casey. A reception organized by Christy Ashby was offered after the concert for entertainers and the audience to enjoy delightful refreshments. Total donations more than offset the cost of advertising and musician honoraria. The evening was deemed a great success in terms of attendance, quality of entertainments and sense of community.

Anniversary Sunday Service: October 19, 2025

The Rev. Jeffrey Murray, the Moderator of the 2025 General Assembly, kindly accepted our invitation to speak at the 200th Anniversary service. Patricia Murray was the guest soloist. She sang *Amazing Grace* in Gaelic. Our thanks to our Action Clerk, Shauna Curley, our Music Director, Frances McBurnie, and Rev. Amanda for arranging for these special guests to share in our very special celebrations.

200th Anniversary Plaque

A black granite commemorative plaque (located on the back wall of the sanctuary) was unveiled at the Anniversary Sunday Service, and dedicated by the Rev. Jeffrey Murray, Moderator of the 2025 General Assembly and Rev. Amanda Henderson-Bolton.



Liturgical Banners

The Kirk's inventory of vertical banners for decorating the sanctuary was enhanced with a donation of additional banners: 4 for Ordinary Time; 2 for Christmas; 2 for Lent and 2 for Pentecost.

Many people contributed resources, energy, and talent in many ways, both seen and unseen, but all deeply appreciated and vital to the success of our celebration of our 200 years as a congregation.

Respectfully submitted,

Constance Robinson

MANAGEMENT COMMITTEE REPORT

Members of the Kirk Management Committee for the year ending December 2025 were Philip Champion (chair), David Harrison (secretary, finance, Session rep), Rodney Dekker (finance subcommittee), David Ashby, and Nelson Hagerman (session rep). Ex-officio members were Alan Watts (property subcommittee), Rob Burnett (property subcommittee), Wayne McMillan (treasurer), and Rev. Amanda Henderson-Bolton. I would like to thank them for their leadership and continued contribution.

The committee met most months.

The work of the committee is detailed in accompanying reports from the Finance, Property, Human Resources and Redevelopment committees.

The Redevelopment Committee, chaired by Wayne McMillan, has had to deal with many delays, shortage of contractors and price increases, which has led to many revisions of the scope of work and re-setting priorities. Several new urgent repair needs have required re-directing funds. The priorities have been maintaining the integrity of the building, including roofing, stonework, and windows, but some interior work included repair of walls and paint in the sanctuary. We are still hopeful that long awaited upgrades of the washrooms can proceed in 2026. I would like to thank the participants for their difficult task of coordinating this project.

MRSB reviewed the financial records, and their report is attached. We greatly appreciate Wayne McMillan's ongoing financial leadership. The finance committee has provided some much-needed backup and support. Additional help is always appreciated.

The Ceilidh was a successful fundraising event again this year. Thank you and congratulations to all those who donated and worked to make it happen.

Our property subcommittee has looked after many routine and new maintenance issues over the year, often on short notice.

Managing the finances was made easier by the dedication of members who continued their financial support of the church operating expenses as well as the Capital Campaign. We encourage all those who are able, to consider joining the PAR program. Scheduled giving makes our finances and budget much easier to manage.

Thank you to our administrator, Amy Holloway, and our cleaner, Kathy Moreside, for their dedication to keeping the Church running smoothly.

Respectfully submitted,



Philip Champion, Chair

PROPERTY COMMITTEE REPORT

The Property Committee had an active year in 2025.

Our facility, with its convenient downtown location, was used in the past year for many different activities and events by numerous community organizations. The following groups use the Church regularly, and others also use our space from time to time:

Island Choral Society	Luminos Ensemble
Forte Men's Choir	Jr. & Sr. Singing Strings
Argentine Tango Dance Classes	Music lessons
Candlelight Concerts by Fever	Cruise ship and walking tour groups
Lady Baker's Tea	Shorehill Gentle Yoga
Fearless Fido	Maritime Sword School
PEI Fencing Club	Senior's College Yoga Classes
Narcotics Anonymous	Adult Children of Alcoholics Groups

The increasing use of our facility all days of the week and during mornings, afternoons and evenings has placed an additional demand on our custodial services. In the new year we will be looking for ways to increase our cleaning service.

In the winter months, we looked after snow and ice removal from our sidewalks and driveway. In the summer and fall, we supervised the grass cutting and lawn maintenance.

Over the past year our heating system performed well. The heat in the Church is provided by the Charlottetown District Energy System. The Charlottetown district energy plant burns a mixture of waste, biomass and oil. The heat produced at the plant is distributed around the City through underground pipes. The heat cost is calculated by a formula related to global oil prices. So, in any given year our total heating costs are determined by oil prices, the outside air temperature and the temperature at which we choose to keep our various spaces, most importantly the sanctuary and the hall.

Thanks to our custodian Kathy Moreside for her conscientious work and to all who helped out with property matters in 2025.

Respectfully submitted,

Rob Burnett
Alan Watts

STEWARDSHIP COMMITTEE REPORT

Stewardship

Before getting to this year's report, let's think briefly about the concept of stewardship and exactly what it means for each of us. We are blessed to have inherited a truly beautiful sanctuary from those hard-working dedicated Presbyterians of yesteryear. As stewards we are each called to "manage everything God brings into the believer's life in a manner that honors God and impacts eternity"; or, as expressed in more secular and vernacular terms to: "leave the church in better shape for our successor than it was handed over to us by our predecessor".

Here is a summary of annual income and expenses for the past 5 years:

	Income	Expenses	Accumulated Surplus (Deficit)
2021	\$303,877	\$289,703	\$70,475
2022	\$286,612	\$292,700	\$64,407
2023	\$344,263	\$318,580	\$70,090
2024	\$323,623	\$323,241	\$70,292
2025	\$339,951	\$337,474	\$72,769

*Information obtained from our Kirk Treasurer, Wayne McMillan

Note: The accumulated surplus is used to cover operating cash flow requirements to avoid borrowing each year. Operating deficits accumulated during the year are generally covered by donations received in the last two months of the year.

A few words about our prospects and challenges for the future.

Our aging sanctuary is an expensive property to maintain. Just like our own homes, our Kirk facility requires annual upkeep. For some years now, we have been deferring what should ideally be annually funded ordinary maintenance expenses. As our treasurer Wayne can attest, there is little or no room to reduce our annual operating costs - which absent any cutbacks - grows each year with inflation. Deferring some of our annual maintenance costs is not sustainable in the medium/longer run.

While the 5-year capital campaign has and will continue to help a lot as regards funding many more immediately necessary structural capital improvements, it is insufficient to allow us to do several other needed/desired capital improvements (e.g. additional exterior stonework, kitchens, upper and lower halls and classrooms, paint the sanctuary). This additional capital improvement work remains as a need for the not-too-distant future.

In short, to be fiscally sustainable as a congregation in the medium and longer run, we need to generate sufficient revenue to cover all annual operating costs including ordinary maintenance and upkeep; and not continue deferring some annual operating costs which gradually grow to a point where necessity dictates action is required. In short, in the medium and longer run, we cannot fall further into operating the Kirk based upon a "structural" operating deficit. This means we need to continue to prudently manage our operating expenses and gradually increase annual giving's to place us on a more sustainable path for the future. In effect, that in turn means either gradually increasing the giving's of the current members and/or growing the congregation of givers. Most Christian denominations nationwide are facing similar challenges.

Capital Campaign

In closing, I should reference the completion of a 5-year Capital Campaign. Treasurer Wayne advises that we had received gifts and fulfilled pledges totaling \$1,232,339 - which satisfied our budgeted goal. For 2025, we earned investment income of \$30,503 and currently have about \$379,350 left for final work in progress and a few remaining projects which the Redevelopment Committee prioritizes for implementation. Additional funds would be needed if we were to be able to complete all projects originally planned due to substantially increased costs of construction post Covid increased the originally estimated costing. This fact of life means we will not be able to complete all the work which was contemplated in our original work plan.

Modernizing the washrooms was also not part of the intended work plan to be funded by the capital campaign which was focused on more immediate and basic structural needs; however, plans are well advanced to hopefully get this particular work done in 2026. It is entirely possible that a specific fundraising campaign may be needed to help fully fund this important project.

Planned Giving

For the year ahead, the Stewardship Committee hopes to do the pre-planning to put together a planned giving campaign for rolling out in 2026-27 (i.e. donations via wills, insurance policies, gift of shares, etc.) The goal is that over time we would like to be able to fund ongoing work on our aging facility - plus hopefully gradually build an endowment fund for ministry and community outreach.

Respectfully submitted,

David Hooley & Rodney Dekker, Stewardship Committee

TREASURER'S REPORT

Another successful year has been achieved by the congregation with the Operating Account finishing the year with a surplus of \$2,477. As noted in the financial statements and more particularly in the budget document, where a more detailed breakdown is provided, Envelope Offerings, Christmas Offerings and Loose Offerings all achieved a combined increase over budget of \$17,889. However, PAR Offerings were short of the budget estimate of \$112,000 by \$7,597. Fund raising events, while showing an increase over budget of \$3,360, also incurred a cost overrun of \$2,673 in expenses with the result that the net increase in income from this source was \$687 over budget. Promotions and Summer Tour revenues were down by \$1,957 as compared to the budget of \$6,000. Total revenues were \$339,952.

In terms of expenditures, most all accounts were within the budgeted amounts, with a couple exceptions. Heating costs for the Church were down by \$2,118. Church Repair and Maintenance costs, however, exceeded the budget of \$9,200 by \$7,833. This over expenditure resulted from a necessary expenditure of just under \$7,000 on the sound system. An expenditure of \$1,413 for Manse heat pump installation resulted in an over expenditure of \$402 on that Maintenance and Repair account. Total expenditures for the year were \$337,475.

2026 Budget

In terms of the 2026 budget, revenues have been increased by 2% over 2025 actuals in most accounts with total revenues being budgeted at \$323,200.

It needs to be noted that revenues for some accounts are offset by equal expenses. These accounts include Designated Offerings, Presbyterians Sharing, PWS&D, Helping Hampers and so on. Some of these such as Designated Offerings and Expenses are not budgeted for as there is no possibility of estimating them.

The budget for expenses has generally been adjusted by 2% with a couple of exceptions. The Church Maintenance and Repair account has been increased over the 2025 budget of \$9,200 to \$17,000 as the need to attend to regular maintenance items have to be addressed. Deferring such maintenance only leads to greater costs in the future. And additional time has been added to the cleaning schedule in recognition of greater utilization of the Church facilities by outside groups and as a result, greater cleaning requirements.

As Treasurer, it has become practice to draw the Congregation's attention to a particular matter that will have implications for the Church's viability. Apart from the increasing cost of facility upkeep, there is a real concern over the demographics of members and adherents and its implications for offerings. As an aging congregation, planning is needed to address the reality that the number of elderly among us will not be here to support the ongoing operational needs of the Kirk. A prime example is the drop in PAR contributions as compared to last year and the 2025 budget. Not all the decrease can be associated with the demise of contributors but there is a trend developing and the fact is that remaining members and adherents alone will not be able to adequately fund the Kirk's ongoing operational requirements.

Not being a pessimist, it is encouraging that thought is being given to addressing this issue by initiatives contemplated by the Stewardship Committee and Session's Sustainability Working Group.

In closing, in recognition for the support of Session, the Management Committee, the Finance Committee, Reverend Amanda, Amy as Administrator, the Property Committee and various other Committees and above all, to the Congregation a sincere "Thank You" for making this past year such a success.

Respectfully submitted,

Wayne McMillan, Treasurer

ST. JAMES PRESBYTERIAN CHURCH INC.
Financial Statements
December 31, 2025

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Congregation of St. James Presbyterian Church Inc.

We have reviewed the accompanying financial statements of St. James Presbyterian Church Inc. (the Church) that comprise the statement of financial position as at December 31, 2025, and the statements of changes in net assets, operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian Accounting Standards for Not-For-Profit Organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

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

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of St. James Presbyterian Church Inc. as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-For-Profit Organizations.

MRSB Chartered Professional Accountants Inc.

MRSB CHARTERED PROFESSIONAL ACCOUNTANTS INC.

Charlottetown, PE

February 2, 2026

ST. JAMES PRESBYTERIAN CHURCH INC.

Statement of Changes in Net Assets

Year Ended December 31, 2025

	2024 Balance	Excess of revenues over expenditures	Restricted session fund net revenue	FMV adjustment	2025 Balance
Restricted session funds (Note 10)	\$ 415,863	\$ -	\$ (4,334)	\$ -	\$ 411,529
Endowment funds	266,379	-	(40,000)	35,503	261,882
Internally restricted	1,684	-	(27)	-	1,657
Unrestricted (Statement 4)	70,292	2,477	-	-	72,769
	<u>\$ 754,218</u>	<u>\$ 2,477</u>	<u>\$ (44,361)</u>	<u>\$ 35,503</u>	<u>\$ 747,837</u>

	2023 Balance	Excess of revenue over expenditures	Restricted session fund net revenue	FMV adjustment	2024 Balance
Restricted session funds (Note 10)	\$ 631,508	\$ -	\$ (215,645)	\$ -	\$ 415,863
Endowment funds	220,320	-	3,331	42,728	266,379
Internally restricted	1,436	-	248	-	1,684
Unrestricted (Statement 4)	70,090	202	-	-	70,292
	<u>\$ 923,354</u>	<u>\$ 202</u>	<u>\$ (212,066)</u>	<u>\$ 42,728</u>	<u>\$ 754,218</u>

ST. JAMES PRESBYTERIAN CHURCH INC.

Statement of Operations

Year Ended December 31, 2025

	2025	2024
Revenues		
Offerings	\$ 241,411	\$ 227,456
Other rental	31,269	25,356
Gifts and miscellaneous	25,368	29,341
Fundraising events	23,803	19,994
Choral Scholarship Fund	6,000	6,012
Helping Hampers	3,460	3,590
Interest	3,350	3,331
Presbyterian World Service and Development	2,730	1,463
Presbyterian Sharing	1,560	2,060
Baby shower mission project	1,000	1,020
Subsidies and grants	-	4,000
	<u>339,951</u>	<u>323,623</u>
Expenditures		
Bank charges	1,221	1,157
Bulletins and worship	3,385	3,059
Church school supplies	188	-
Church utilities	47,224	47,146
Donations	3,260	3,565
Fundraising	4,423	1,882
HST - non-recoverable	7,197	7,085
Insurance	11,873	11,368
Manse property	15,941	22,333
Miscellaneous	6,673	2,899
Office	11,841	10,214
Presbyterian Sharing	16,500	16,000
Presbyterian World Service and Development	2,730	1,468
Presbytery and Synod	11,806	10,314
Professional fees	3,846	3,663
Repairs and maintenance	17,033	9,893
Scholarship	5,250	6,000
Session	2,718	1,653
Unbudgeted expenditures	22,520	27,111
Wages and benefits	141,845	136,611
	<u>337,474</u>	<u>323,421</u>
Excess of revenues over expenditures	\$ 2,477	\$ 202

See notes to financial statements
Prepared without audit

ST. JAMES PRESBYTERIAN CHURCH INC.

Statement of Cash Flows

Year Ended December 31, 2025

	<u>2025</u>	<u>2024</u>
Cash flows from operating activities		
Excess of revenues over expenditures	\$ 2,477	\$ 202
Changes in non-cash working capital:		
Accounts receivable	3,858	(5,888)
Restricted investments	(4,497)	46,059
Accounts payable and accrued liabilities	5,710	(5,441)
Government remittances payable	(17)	5,478
Prepaid expense	(844)	-
Deferred revenue	41	668
	<u>4,251</u>	<u>40,876</u>
	<u>6,728</u>	<u>41,078</u>
Cash flows from financing activities		
Net decrease in restricted session funds	(94,334)	(215,645)
Net (decrease) increase in internally restricted funds	(27)	248
Proceeds from promissory note payable	90,000	-
	<u>(4,361)</u>	<u>(215,397)</u>
Increase (decrease) in cash	2,367	(174,319)
Cash - beginning of year	751,996	926,315
Cash - end of year	\$ 754,363	\$ 751,996
Cash consists of:		
Cash	\$ 79,295	\$ 68,070
Restricted cash	413,186	417,547
Restricted investments	261,882	266,379
	<u>\$ 754,363</u>	<u>\$ 751,996</u>

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

1. DESCRIPTION OF THE BUSINESS

St. James Presbyterian Church Inc. (the "Church") is a registered charity for federal income tax purposes. Incorporating in the manner exempts the Church from income taxes providing ongoing compliance requirements are met. The objective and purpose of the Church is to hold worship services weekly, provide pastoral care, and to support missionary activities in Canada and overseas.

2. BASIS OF PRESENTATION

The financial statements were prepared in accordance with Canadian Accounting Standards for Not-For-Profit Organizations (ASNPO).

3. SIGNIFICANT ACCOUNTING POLICIES

Fund accounting

St. James Presbyterian Church Inc. follows the restricted fund method of accounting for contributions.

Restricted fund - Session funds consist of restricted donations to the Church. The principal is required to be maintained intact for some donations, and the investment revenues generated must be used in accordance with the various purposes established by the donors. For other donations, the principal may be used. Church policy has been established with the objective of protecting the real value of the donations by limiting the amount of income expended and reinvesting unexpended income.

Endowment funds consist of restricted donations to the Church, the principal of which is required to be maintained intact. The investment revenues generated from the externally restricted net assets is available for operating purposes.

Internally restricted funds consist of unrestricted donations to the Church with no restrictions on expending the principal of the fund which are restricted by the management committee for a specified purpose. Unrestricted donations are available for use at the discretion of the management committee.

Cash

Cash is comprised of cash in banks, restricted cash in banks and restricted investments.

Accounts receivable

Accounts receivable arise from offerings receivable and Harmonized Sales Tax receivable. An allowance for bad debts has been calculated through discussions with management, assessment of the other circumstances influencing the collectibility of amounts, and using historical loss experience. Amounts deemed uncollectible are written off and deducted from the carrying value of the receivable. Amounts subsequently recovered from accounts previously written off are credited to the allowance account in the period of recovery.

(continues)

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

3. SIGNIFICANT ACCOUNTING POLICIES (continued)

Tangible capital assets

In accordance with CPA Handbook Section 4433, Tangible Capital Assets Held by Not-for-Profit Organizations, the Church expenses its capital acquisitions in the year of purchase. Contributed capital assets are not recognized in the financial statements.

Major assets owned by the Church but not reflected on the financial statements include land and buildings (church, hall and manse), organ, piano, computer, equipment and furniture and fixtures.

During the year, the Church purchased a computer in the amount of \$2,381 and furniture in the amount of \$698 both of which were included in unbudgeted expenditures.

Investments

Investments for which there are quoted prices in an active market are carried at fair value. Unrealized gains or losses are reported as part of excess of revenues over expenditures. Investments for which there is not an active market are carried at amortized cost except when it is established that their value is impaired. Impairment losses, or reversal of previously recognized impairment losses, are reported as part of excess of revenues over expenditures.

Impairment of long lived assets

The Church tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent the carrying value exceeds its fair value.

Financial instruments

The Church initially measures its financial assets and financial liabilities at fair value.

The Church subsequently measures all of its financial assets and financial liabilities at cost or amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value of these financial instruments are recognized in excess or revenues over expenditures.

Financial assets measured at amortized cost on a straight-line basis include cash, restricted cash and accounts receivable.

Restricted investments are measured at fair value.

Financial liabilities measured at amortized cost on a straight-line basis include accounts payable and accrued liabilities.

Transaction costs on the acquisition, sale, or issue of financial instruments that are subsequently measured at amortized cost are shown as an adjustment to the carrying value of the related financial instrument.

(continues)

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

3. SIGNIFICANT ACCOUNTING POLICIES (continued)

Revenue recognition

The Church follows the deferral method of accounting for revenues. Restricted contributions are recognized as revenue in the year in which the related expenditures are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Rental revenue is recognized when the tenant begins to occupy the space and rent is due. Rental revenue that has been received in advance is recorded as deferred revenue until the Church discharges the obligations that led to the collection of funds. Damage deposits received from tenants are deferred until the obligations of the tenant have been fulfilled and the tenant ceases to occupy the space which was rented.

The Church records collections when amounts are received.

Revenues are recognized when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Interest revenue is recognized on a time proportionate basis.

Government grants

Government grants are recorded when there is a reasonable assurance that the Church had complied with and will continue to comply with, all the necessary conditions to obtain the grants. During the year the Church received \$85,043 (2024 - \$Nil) from Employment and Social Development Canada for renovations. These funds are included in Session restricted. The Church also received \$Nil (2024 - \$4,000) from the Province of P.E.I. for heat pump rebates. These funds are included in subsidies and grants revenue.

Bequests

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

Contributed services

The operations of the Church depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in these financial statements.

(continues)

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

3. SIGNIFICANT ACCOUNTING POLICIES (continued)

Measurement uncertainty

When preparing financial statements according to Canadian ASNPO, management makes estimates and assumptions relating to:

- reported amounts of revenues and expenditures
- reported amounts of assets and liabilities
- disclosure of contingent assets and liabilities

Estimates are based on a number of factors including historical experience, current events and actions that the Church may undertake in the future, and other assumptions that management believes are reasonable under the circumstances. By their nature, these estimates are subject to measurement uncertainty and actual results could differ. In particular, estimates are used in accounting for certain items such as revenues, allowance for doubtful accounts, asset impairments and legal contingencies.

4. ACCOUNTS RECEIVABLE

	2025	2024
HST receivable	\$ 22,955	\$ 24,108
Offerings receivable	287	2,992
	\$ 23,242	\$ 27,100

5. RESTRICTED INVESTMENTS

	2025	2024
<u>Endowment investments</u>		
The Presbyterian Church in Canada	\$ 200,882	\$ 205,379
 <u>Session endowment investments</u>		
The Presbyterian Church in Canada:		
D.A. MacKinnon Fund	25,000	25,000
E.E. MacKinnon Fund	11,500	11,500
MacLure Memorial Bursary Fund	10,000	10,000
P. Prowse Fund	10,000	10,000
Session Benevolent Fund	4,500	4,500
	61,000	61,000
 Grand total	\$ 261,882	\$ 266,379

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

6. DEFERRED REVENUE

	<u>2025</u>	<u>2024</u>
Offerings	<u>\$ 5,960</u>	<u>\$ 5,919</u>

7. PENSION COSTS AND OBLIGATION

The Church has a defined contribution plan providing retirement benefits to its employees. Pension costs represent the Church's portion of contributions required under the plan. During the year, \$12,751 (2024 - \$10,687) was expensed as pension costs.

8. FINANCIAL INSTRUMENTS

The Church's financial instruments consist of cash and restricted cash, investments, accounts receivable and accounts payable and accrued liabilities.

The Church is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the Church's risk exposure and concentration as of December 31, 2025.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Church is exposed to credit risk from customers. The Church maintains its cash in bank deposit accounts which, at time, may exceed federally insured limits.

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. In seeking to minimize the risks from interest rate fluctuations, the Church manages exposure through its normal operating and financing activities. The Church is exposed to interest rate risk primarily through its fixed income denominated investments.

Unless otherwise noted, it is management's opinion that the Church is not exposed to significant other price risks arising from these financial instruments.

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

9. RESTRICTED SESSION FUNDS

Session Benevolent Fund - This fund was established by the Session in the past to provide for the needy of the Church. Only the interest is to be distributed annually. Distribution is the responsibility of the Kirk minister(s) and the details of such distribution are confidential to them.

MacLure Memorial Bursary Fund - This fund was established by the late Miss Lena C. MacLure in memory of her father, Mr. W. Chester S. MacLure to provide an annual bursary to persons who are training for the Presbyterian ministry. Only the interest is to be used for bursaries. Distribution from this fund is the responsibility of the Kirk Session, and is usually based on requests from the trainees themselves. Members of the Kirk families will receive first consideration for bursaries followed by persons from Zion, St. Mark's, New London and Prince Edward Island.

D.A. MacKinnon Fund - Mr. D. A. MacKinnon, a long serving Elder of the Kirk, left the residue of his Estate to the Kirk, with the interest to be used for the missions of the Church. Missions are described as purposes directly related to the spiritual objectives of the Kirk. Some of these purposes include assistance to the uniformed youth groups, the Charlottetown Christian Council, Christian Communications, Board of Trustees in support of home missions and other worthy causes which fall within the terms of reference.

E.E. MacKinnon Benevolent Fund - Miss E.E. MacKinnon left a sum of money to the Session to help the needy of the community. The original principal of \$8,825 was increased by \$2,675 to \$11,500 during 1989 when a small benevolent fund for the relief of teachers which Miss MacKinnon has also established years ago was declared no longer required. The trustees of that fund passed the principal and accumulated interest to the Kirk to be added to this fund, based on their understanding of the wishes of Miss MacKinnon. The interest is distributed by the minister(s) of the Kirk, to whom the details of such distribution are confidential.

P. Prowse Fund - This fund was established by the late Pauline Prowse for the upkeep of the Prowse Memorial Chapel. Only the annual interest of the fund is available; the principal remains intact.

Other funds - From time to time, money is given to or left to the Session with or without a specific purpose. Each donation is held in a separate account within the Session books and used as directed or as determined by the Session until it is gone. Details of specific accounts are available from the minister(s) or from the Chairman of the Session Finance Committee.

ST. JAMES PRESBYTERIAN CHURCH INC.

Notes to Financial Statements

Year Ended December 31, 2025

10. SESSION OPERATIONS AND FUND BALANCES

	Opening balance	Revenue & transfers in	Expenditures & transfers out	2025
<u>Revenue/expenditure accounts:</u>				
Session Benevolent Fund	\$ 3,465	\$ 113	\$ -	\$ 3,578
MacLure Memorial Bursary Fund	3,135	250	-	3,385
D.A. MacKinnon Fund	8,650	625	(920)	8,355
E.E. MacKinnon Fund	8,587	288	(2,000)	6,875
P. Prowse Fund	2,732	250	-	2,982
Clerk Fund	10,408	-	(3,964)	6,444
Miscellaneous	(495)	-	(45)	(540)
	<u>36,482</u>	<u>1,526</u>	<u>(6,929)</u>	<u>31,079</u>
<u>Designated for special use:</u>				
Restoration and Improvement Fund				
- Note 11	378,281	226,913	(225,844)	379,350
MacNevin Heritage Fund	1,100	-	-	1,100
	<u>379,381</u>	<u>226,913</u>	<u>(225,844)</u>	<u>380,450</u>
	<u>\$ 415,863</u>	<u>\$ 228,439</u>	<u>\$ (232,773)</u>	<u>\$ 411,529</u>

11. PROMISSORY NOTE PAYABLE

	2025	2024
Presbyterian Church in Canada promissory note - 0%; no set repayment terms unless note is not paid in full by November 3, 2040 at which time a payment schedule will be drawn up at no more than the prime lending rate in Canada with payments scheduled on April 1st and October 1st of each year for a period of no longer than five years.	<u>\$ 90,000</u>	<u>\$ -</u>

St. James Presbyterian Church
2026 Operating Account Budget

Note:

	Actual	Budget	Actual	Budget	
	2024	2025	2025	2026	
Revenue:					Revenue:
1 Envelope Offerings	\$ 83,453	\$ 85,000	94,579	96,500	Envelope Offerings
2 Envelope Offerings - Designated	28,584	-	23,710	-	Envelope Offerings - Designated
3 Loose Offerings	4,386	4,500	6,769	6,800	Loose Offerings
4 Christmas Offering	29,307	29,000	35,041	35,700	Christmas Offering
5 PAR Offerings	110,310	112,600	105,003	107,100	PAR Offerings
6 Kirk Recitals/Choral Scholarship	6,012	6,000	6,000	6,000	Kirk Recitals /Choral Scholarships
7 Fund Raising Events	13,894	16,500	19,760	20,000	Fund Raising Events
8 Rental Income	25,356	31,200	31,269	32,000	Rental Income
9 PWS&D Received	1,463	750	2,730	1,500	PWS&D Received
10 Presbyterians Sharing Received	2,060	2,000	1,560	1,600	Presbyterians Sharing Received
11 Soup Kitchen Donations	-	100	20	-	Soup Kitchen Donations
12 Helping Hampers Campaign	3,590	3,500	3,460	3,500	Helping Hampers Campaign
13 Baby Shower Mission Project	1,020	1,000	1,000	-	Baby Shower Mission Project
14 Interest - Endowment	3,331	5,000	3,350	6,000	Interest - Endowment
15 Promotion and Summer Tours	5,439	6,000	4,043	4,500	Promotion and Summer Tours
16 Government Grants	4,000	-	-	-	Government Grants
17 Presbyterian Women	661	-	-	-	Presbyterian Women
18 Miscellaneous	707	1,000	1,658	2,000	Miscellaneous
TOTAL ORDINARY REVENUE	\$ 323,573	\$ 304,150	339,952	323,200	TOTAL ORDINARY REVENUE
Expenses:					
Compensation					Compensation
19 Wages and Benefits	\$ 136,611	\$ 144,185	141,845	149,421	Wages and Benefits
Worship, Music & Christian Education					Worship, Music & Christian Education
20 Christian Education Supplies	-	2,000	188	800	Christian Education Supplies
21 Music Scholarships	6,000	6,000	5,250	6,000	Music Scholarships
22 Musicians/Soloists	1,175	1,200	875	1,000	Musicians/Soloists
23 Worship/Fellowship Supplies	1,164	1,200	1,259	1,300	Worship/Fellowship Supplies
24 Session Expenses	1,653	1,700	2,718	1,800	Session Expenses
25 Dues & Subscriptions	1,928	2,000	2,365	2,400	Dues & Subscriptions
26 Pulpit/Organist Supply	900	1,000	1,530	1,600	Pulpit/Organist Supply
27 Youth Group	180	200	122	200	Youth Group
	13,000	15,300	14,307	15,100	
Mission & Outreach					Mission & Outreach
28 Soup Kitchen Donations	-	100.00	-	-	Soup Kitchen Donations
29 Presbyterians Sharing Remitted	16,000	16,500	16,500	17,000	Presbyterians Sharing Remitted
30 PWS&D Remitted	1,468	1,500	2,730	1,500	PWS&D Remitted
31 Missions & Outreach Com.	1,645	1,500	1,525	1,500	Missions & Outreach Com.
32 Promotion & Summer Tours	1,250	1,350	1,250	1,400	Promotion & Summer Tours
33 Helping Hampers Campaign	3,565	3,500	3,260	3,500	Helping Hampers Campaign
	23,928	24,350	25,265	24,900	
Assessments					Assessments
34 Presbytery	4,837	5,591	5,591	5,432	Presbytery
35 Synod	5,477	6,216	6,216	6,057	Synod
	10,314	11,807	11,807	11,489	
Administration					Administration
36 Professional Fees	3,663	3,750	3,846	4,000	Professional Fees
37 Advertising & Promotion	-	200	-	-	Advertising & Promotion
38 Courier & Postage	665	700	868	900	Courier & Postage
39 Insurance	11,368	11,873	11,873	12,394	Insurance
40 Bank Charges	863	1,000	932	1,000	Bank Charges
41 Office Supplies	5,936	6,000	6,868	7,000	Office Supplies

42 Travel	950	970	970	1,000	Travel
43 Fund Raising Expenses	632	500	3,173	3,200	Fund Raising Expenses
44 Service Charge - PAR	294	300	288	290	Service Charge - PAR
45 Unbudgeted Expenses	27,111	-	22,520	-	Unbudgeted Expenses
46 GST/HST Expense	7,085	7,000	7,200	7,200	GST/HST Expense
47 Miscellaneous	1,719	1,800	5,516	2,500	Miscellaneous
	<u>60,286</u>	<u>34,093</u>	<u>64,054</u>	<u>39,484</u>	
Property					Property
48 Electricity - Church	3,911	4,050	4,051	4,200	Electricity - Church
49 Electricity - Manse	1,077	1,150	1,289	1,400	Electricity - Manse
50 Heat - Church	39,933	42,000	39,882	42,000	Heat - Church
51 Heat - Manse	4,921	5,200	4,536	4,800	Heat - Manse
52 Property Taxes - Manse	7,053	7,200	7,575	7,800	Property Taxes
53 Repair & Maintenance - Church	9,752	9,200	17,033	17,000	Repair & Maintenance - Church
54 Repair & Maintenance - Manse	8,669	1,500	1,902	1,500	Repair & Maintenance - Manse
55 Sewer & Water - Church	657	700	518	600	Sewer & Water - Church
56 Sewer & Water - Manse	613	650	638	700	Sewer & Water - Manse
57 Telephone - Church	2,646	2,700	2,773	2,800	Telephone - Church
	<u>79,232</u>	<u>74,350</u>	<u>80,197</u>	<u>82,800</u>	
TOTAL ORDINARY EXPENSES	<u>\$ 323,371</u>	<u>\$ 304,085</u>	<u>\$ 337,475</u>	<u>323,194</u>	TOTAL ORDINARY EXPENSES
SURPLUS/(DEFICIT)	<u>\$ 202</u>	<u>\$ 65</u>	<u>\$ 2,477</u>	<u>6</u>	SURPLUS/(DEFICIT)

60 **Capital Expenditure Budget**

Capital Fund Balance from 2024	\$ 378,281
Capital Fund Income	\$ 226,913
Sub Total	\$ 605,194
Capital Fund Expenditures	\$ 225,844
Balance - December 31/2025*	\$ 379,350
Transactions - 2026 to-date	
Cheques, transfers and service charges	(10,476)
Transfers In	345
Balance	<u>\$ 369,219</u>

* Details of 2025 Restoration and Improvement Implementation activity are included in the Committee's Report
Restoration & Improvement Fund - 2026 Projected Cash, Receivables and Expenditures

Cash and Receivables

Bank and Investments	\$ 369,219
Receivable - HST	15,684
Receivable - Coles Assoc.	3,750
Receivable - Pledges	10,000
Total	<u>\$ 398,653</u>

Projected Expenditures - Primary Contract

Payables - Contractor Hold Backs	\$ 55,106
Payables - Coles Assoc.	15,000
Payables - Suppliers	7,187
HST	<u>11,594</u>
Sub-Total	<u>\$ 88,887</u>

Washrooms Project

CP Construction	\$ 282,000
Coles Assoc.	16,500
HST	<u>44,775</u>
Sub-Total	<u>\$ 343,275</u>
Paid To Coles Assoc. (Incl. HST)	<u>(10,436)</u>
Balance	\$ 332,839
HST Rebate to be Claimed	<u>(28,185)</u>
Total - Washroom Project	<u>\$ 304,654</u>

Total-Primary Contract and Washrooms 393,541

Difference - Contingency

\$ 5,112

Note: The repairs to the Fitzroy stained glass window plus two smaller windows, estimated at \$30,000, plus HST and an additional amount yet to be provided by Sattler's for an additional three windows deemed "to require immediate repair" has not been included in the budget.

Budget Notes - 2026

- 1 Envelope Offerings: Projected requirement for 2026 has been set in consideration of 2025 contributions plus 2%.
- 2 Envelope Offerings - Designated: There is no specific budget for this item as it represents donations received to cover unbudgeted expenditures. Note #45
- 3 Loose Offerings: Projected from an average of yearly actuals.
- 4 Christmas Offering - This estimate is based on the contribution levels from 2025 plus 2%.
- 5 PAR Revenue: Estimate based on 2025 actual plus 2%.
- 6 Kirk Recitals/Choral Scholarship - To provide four scholarships of \$1,500.
- 7 Fund Raising Events: An estimated amount of proceeds from fund raising events such as the Ceilidh, Silent Auction, etc.
- 8 Rental Income: Rent for use of the upstairs and downstairs halls, kitchen, Sanctuary and for space occupied by Lady Baker's Tea.
- 9 Presbyterian World Service and Development Received: Any amounts donated are remitted by St. James to the National Office. The amounts donated are offset by the corresponding remittance as in Note # 30.
- 10 Presbyterians Sharing: Donations received from the Congregation are remitted to the National Office and are included in the amount of \$17,000 to be remitted in 2026. Note # 29. The assessment by the National Office for 2026 is estimated at \$32,000.
- 11 Soup Kitchen Donations: To record donations for use by the Soup Kitchen.
- 12 Helping Hampers Campaign - Donations are passed on to the Salvation Army for distribution. The expenditure is noted at #33.
- 13 Baby Shower Mission Project - A project initiative started in 2022.
- 14 Endowment Fund Income/Interest: Interest on Endowment Fund Investments is allocated for general use with a proportion being allocated to Session Accounts on a prorated basis
- 15 Promotions and Summer Tours - To cover the cost of maintaining the website and the use of social media along with providing summer tours of the Kirk.
- 16 Obsolete
- 17 Obsolete
- 18 Miscellaneous Expenses are those which are generally of a one-time expense as well as smaller amounts that do not fit any established account.
- 19 Wages and Benefits - Salary and benefits for Minister, Organist and Choir Director, Office Administrator and Custodian (hours- increased from 7 hrs./wk. to 11 hrs./wk.). 2% increase.
- 20 Christian Education: An amount budgeted for Sunday school expenses.
- 21 Music Scholarships: An amount to provide for four bursaries of \$1,500.
- 22 Musicians/Soloists: A budget to provide for guest musicians and soloists.
- 23 Worship/Fellowship Supplies: To provide for worship materials and supplies used by the Minister and the Fellowship Committee.
- 24 Session Expenses: An amount to cover Session expenses during the year.
- 25 Dues & Subscriptions: To provide for fees and subscription expenses.
- 26 Pulpit & Organist Supply: To provide for replacements for vacation leave.
- 27 Youth Group - Funding to support Youth Group activities.
- 28 Soup Kitchen Donations - Donations to be forwarded to the Soup kitchen.

- 29 Presbyterians Sharing: See Note #10 above. Funding is added to the funds received from individuals to remit the budgeted amount.
- 30 PWS&D: See Note #9 above. No specific budget is set.
- 31 Mission & Outreach: A budget for Mission and Outreach Committee activities.
- 32 Promotions and Summer Tours: To cover the cost of maintaining the website and the use of social media along with providing summer tours of the Kirk.
- 33 Helping Hampers Campaign: See Note # 12 above.
- 34 Presbytery: Assessment as provided by Presbytery.
- 35 Synod: Assessment as provided by Synod.
- 36 Professional Services: Provision is made for the fees charged by MRSB.
- 37 Advertising and Promotion: To provide for advertising for special events.
- 38 Courier & Postage: To provide for the cost of mail-outs to the congregation.
- 39 Insurance: To cover Property, Liability and Errors & Omissions coverage.
- 40 Bank Charges - To cover bank service charges.
- 41 Office Supplies: To provide for necessary office supplies.
- 42 Travel - To cover travel expenses for the Organist and choir Director.
- 43 Fund Raising Expenses: See Note # 7 above.
- 44 Service Charges - PAR: To cover the cost of service provided by the United Church.
- 45 Unbudgeted Expenses: This item is to cover expenditure that are not budgeted and that will be recovered by donations.
- 46 GST/HST Expense: This is an estimate of net HST expense after applying the GST/HST rebate.
- 47 Miscellaneous: To cover various item that do not fit established accounts.
- 48 Electricity - Church: To cover Maritime Electric charges.
- 49 Electricity - Manse: To cover Maritime Electric charges.
- 50 Heat - Church: To cover district heating charges.
- 51 Heat - Manse: To cover heating oil billings.
- 52 Property Taxes - Manse: To cover City and Provincial property taxes.
- 53 Maintenance and Repair - Church: The budget has been set at \$17,000 to carry out repairs/upgrades to specific areas of the Church property in concert with Capital Campaign projects.
- 54 Repair & Maintenance - Manse: To cover minor repairs at the Manse.
- 55 Sewer & Water - Church: To cover water and sewer bills form the City of Charlottetown.
- 56 Sewer & Water - Manse: To cover water and sewer bills form the City of Charlottetown.
- 57 Telephone - Church; A budget to cover the cost of the telephone system.

Capital Budget - Church - 2026 Estimate
Proposed Expenditures - 2026

The 2026 Restoration and Improvement budget is primarily dedicated to the washroom project and finalizing payments to contractors for work on the primary contract with CP Construction Ltd. The repairs to the Fitzroy- stained glass window, plus two smaller windows, is estimated at \$30,000, plus HST, and an amount yet to be provided by Sattler's for an additional three windows deemed to require immediate attention have not been included in the budget.

NOMINATING COMMITTEE REPORT

The Nominating Committee, composed of the Action Clerk of Session and assisted by other Session members, respectfully submits the following nominations. Terms of service (three years unless otherwise noted) will expire at the Annual Meeting held in the calendar year indicated in brackets.

2025 Annual Meeting

Chair: Daphne Dumont

Secretary: Shauna Sullivan Curley

Committees of Session:

Christian Education

Ian Scott (2029)

Constance Robinson (2029)

Jennifer Moss (2028)

Kim Watts (2029)

Mission and Outreach

Michele Halliwell (2027) (C)

Georgie Macmichael (2028)

Barbara McPherson (2028)

Congregational Care*

Georgie Macmichael (2027)

Tim Rose (2028)

Ian Scott (2028)

Mary Nicholson (2028)

Rev. Amanda Henderson-Bolton (ex officio)

Worship

Jocelyne Lloyd (2027) (C)

Kathy Large (2028)

Josephine Rose (2027)

Constance Robinson (2028)

Valerie Toms (2029)

Frances McBurnie (ex officio)

Management

Philip Champion (2028) (C)

David Ashby (2027)

Rodney Dekker (2028)

Nelson Hagerman (2027)

David Harrison (2027)

Wayne McMillan (ex officio)

Committees of Management:

Human Resources*

Angela Oatway (2027)

Pamela Stewart (2028)

Don MacKenzie (2028)

Property

Rob Burnett (2028)

Alan Watts (2028)

Stewardship

David Hooley (2028) (CC)

Rodney Dekker (2029) (CC)

Finance

Wayne McMillan (Treasurer)

David Harrison (2028)

Rodney Dekker (2028)

Other Positions and Committees:

Trustees

Don MacKenzie (2027)
Wayne McMillan (2027)
James Macnutt (2027)

Fellowship

Katherine Burnett (2029) (C)
Karen Forbes (2029)
Georgie Macmichael (2027)
Dawn McMillan (2027)
Valerie Toms (2027)
Alan Watts (2028)
Aniko Ersek (2029)

Cradle Roll

Rev. Amanda Henderson-Bolton

Cundall Home Trust

Daphne Dumont

Sustainability Working Group

Shauna Sullivan Curley (CC)
David Harrison (CC)
Daphne Dumont
Kathy Large
Don MacKenzie
Kelly MacWilliams
Stuart Matheson
Wayne McMillan
Tim Rose
Rev. Amanda Henderson-Bolton (ex officio)

Communications*

Jocelyne Lloyd (2028)
Robert Bartley-Crossley (2028)

Heritage

James Macnutt (2027) (C)
David Ashby (2028)
Simon Lloyd (2028)
Ron Russell (2028)
Stephan Martin (2028)

Roll Clerk

Constance Robinson

Stamper and Charlotte Residences

Daphne Dumont (2029)
Linda Evans (2028)
Josephine Rose (2028)

Old Protestant Burying Ground

David MacNevin

Redevelopment Committee

Wayne McMillan (C)
Rob Burnett
Philip Champion
David Hooley
David Robinson

Inclusion Committee

David Robinson (C)
Doug Macmichael
Jennifer Moss

*First person listed is asked to convene a meeting to elect a chair