

**The Presbyterian Church in Canada  
Synod of Central, Northeastern Ontario and Bermuda  
Cairn Camp Board – Report to Synod Annual General Meeting  
October 8, 2025**

95 years of camping ministry is a huge accomplishment.

Throughout 2025 this monumental anniversary has been front and centre in every aspect of programming and outreach. Staff and the Cairn Family of Camps Board of Directors have fully embraced and excelled in our mandate to provide Camping Ministry within the Synod.

**Thank you:**

There are several specific contributions to further highlight. The success of camp is only possible given the generous community support we receive. Individual donations, church contributions, and other gifts are what make the difference in what continues to be a financially challenging landscape.

Uncertain economic times in a post Covid-19 world are not easy for charitable organizations. Still, it is critical to note that people across our Synod continue to step up and reaffirm that camp matters.

On behalf of the Cairn Board and Staff we would like to thank several organizations and donors that have contributed in 2025. These include (but are not limited to) the following:

Synod of Central, Northeastern Ontario and Bermuda  
Norval Presbyterian Church - Norval  
Presbytery of East Toronto  
St. Andrew's Presbyterian Church - Bowmanville  
Willis Presbyterian Church - Jarratt  
Armour Heights Presbyterian Church - Toronto  
Knox Presbyterian Church - Alliston  
St. Andrew's Presbyterian Church - Tweed  
Fellowship Presbyterian Church - Etobicoke  
Calvin Presbyterian Church - Toronto  
Women's Missionary Society - Barrie Presbyterial  
Presbytery of Barrie  
Cairn Cornerstone Crew  
Cairn Community Members

## **Recap of Summer 2025 programming:**

### **Programs offered:**

Cairn provided a series of programs over the course of the summer and fall including:

- Glen Mhor Program - 6 weeks of summer camp programs for youth between the ages of 5-16
- Iona Program – 2 week long canoe trips for youth ages 10-14
- Leader In Training Program - month long leadership program for youth aged 15-16
- Integration Program - 6 weeks of 1:1 staff support for youth and adults with disabilities so they can have a successful camp experience.
- Family Camp – 4 day family based program
- Fall Retreats (REGISTRATION STILL OPEN):
  - Women’s Wellness Weekend - Sept 19th to 21st
  - Fall by the Fireside - Sept 26th to 28th
  - Fall Volunteer Work Weekend - Oct 4th to 5th

### **Camper Registration:**

Overall numbers are slightly increased from 2024 with 447 registrations across our summer programs. Unfortunately, our total camper numbers were also restricted for some sessions due to staffing constraints leading to waitlists for certain camps.

On a positive note, the Leader-in-Training (LIT) program was successfully run in July, with a 40% registration increase from 2024. This program is an important dimension to enable the ongoing faith formation and leadership development of teen campers (some of whom have waited years to have the opportunity to be LIT’s), as well as to facilitate continuity in our staffing pipeline for next year.

The Integration Program was held successfully again this summer, although registration was restricted due to staffing constraints. This Program offers a positive experience and stability for many of the returning campers as well as much needed respite for their caregivers.

Family camp remains one of the most popular programs of the summer camp season, accounting for 140 registrations. The site was entirely full which shows the amazing connection campers of all ages continue to feel to the work and ministry happening at Cairn.

**Staffing:**

This summer we had difficulty filling several staffing positions. Going forward we will be utilizing different staff recruitment tactics, including international staff and different job & university recruitment strategies. However, uncompetitive salaries play a significant role in recruitment issues.

In the end we had **30** staff representing **11** different churches across the Synod.

Our Camp Director Robynne Howard continued to be on maternity leave over the summer. Her scheduled return is October 14, 2025.

**Faith Formation:**

Faith formation at Cairn Family of Camps this year followed the theme “It’s all about the love” with a focus on the Gospel of John 13:34-35 “A new commandment I give to you, that you love one another just as I have loved you, you are also to love one another. By this all people will know that you are my disciples, if you have love for one another.” Daily Talking and Learning about Christ (TLC) programming from morning to night, used stories from the Bible that taught campers about: loving our neighbours; loving God’s creation; loving our enemy; loving ourselves; and loving the Lord our God. Using songs, hands-on activities, large group teaching including skits, and prayer, this theme was used to fill our days with the love of God and to teach our campers and staff more about God, Jesus, the Holy Spirit, the Bible and their faith.

We emphasized skits more this year than in the recent past to engage our younger campers as we continue to adjust and develop faithful Christian programming that will reach the many campers who are not regular church goers at this point in their lives. As well, we had chaplains on site during the summer to provide faith support to campers and staff including Board Members and other Ministers from various Synod churches.

It was a highlight of this season that for the first time in a long time a staff member asked to be Baptized and with the agreement of their home church (currently vacant) one of our Chaplains baptized the staff member in Echo Lake during a Staff only Teaching and Learning in Christ session. This incredibly inspiring and meaningful event is the result we believe of the work of the Spirit through camping ministry over many years as this staff person was able to explore their faith and draw closer to God through the combined influence of their home church and the Cairn Family of Camps.

We give thanks to God for the summer season and for the opportunities for faith formation which will continue in the fall season and throughout the year as we stay in contact with our faithful camp families.

### **Site Improvements:**

Thanks to the generosity of the Synod last Fall, a grant from PCC, as well as a substantial donation from the Norval congregation upon dissolution, Cairn is in the process of several capital projects targeted at developing accessible washroom facilities and other high priority capital refurbishments. These projects include the following:

- Washhouse foundation replacement and full refurbishment into gender neutral washroom and shower facilities
- Conversion of the Lookout washroom to be barrier-free
- Addition of a fully Accessible Washroom in the Lodge breezeway
- Development of a Site Survey
- Replacement of Main Lodge lighting to energy efficient LED lighting (completed)
- Replacement of the Kitchen floor (being planned for a future timeframe)

Additional high priority projects are in the early planning phases for 2026 and beyond and will be flushed out and prioritized over the next several months, contingent upon availability of incremental funds and grants for capital projects. These projects include but are not limited to:

- Replacement of the Health Centre roof, Haven Roof and 4 cabin roofs
- Replacement of the maintenance shed
- Road and path resurfacing, drainage management
- Refurbishment and rejuvenation of the Pike Memorial Chapel
- Creation of accessible pathways/ ramps that allow individuals using assistive devices to access additional areas of the site
- Kitchen renovation

The Rogers cell tower has been erected and electrical work on the tower continues. Cairn began receiving monthly income for the tower placement in early 2025.

### **95<sup>th</sup> Anniversary: “On the road to 100”**

2025 marks 95 incredible years of camp memories, community, and connection. We’re officially On the Road to 100, and we are looking to reconnect to anyone who has been involved in camping ministry over the past 95 years. Whether you were at camp last year or 50 years ago, you are an essential part of our story, and we’d love to celebrate with you as we look ahead to the next 100 years. Visit <https://www.ilovecamp.org/anniversary-get-involved> to sign up for our newsletter or to learn more about our anniversary events.

### **Story Share:**

In mid-July staff, campers, and lovers of Cairn gathered to share stories and memories of the past 95 years. It was an amazing opportunity to learn about the history of how the ministry has evolved. It was a wonderful event, and we are grateful to alumni past and present for their deep commitment to sharing their memories with the wider camp community.

**Echoes and Embers:**

This November a special concert will be held at Trinity Presbyterian Church York Mills in Toronto. The afternoon will be part of the ongoing efforts to celebrate 95 years of camping and for campers, families, staff, and alumni to reconnect, reflect, and help spark the journey to our 100th anniversary. This event will be Saturday Nov. 1, 2025 from 1:45pm - 4:30pm.

**Financial Planning:**

Please find attached at the end of this report Cairn's 2025 Interim Profit and Loss Statement and Balance Sheet as of August 31, 2025. NOTE, while these statements reflect an Interim Profit figure of just over \$50,000, this should NOT be interpreted that Cairn will end 2025 with a \$50,000 profit given that there is still Fall 2025 program revenue yet to be recognized, as well as 4 months of expenses yet to be incurred beyond the figures reflected in these financial statements.

We are continuing to work through estimates concerning our expenses and cash flow through the end of the year, but it is simply too early to predict what the net outcome will be as of December 31, 2025.

Cairn is pleased to announce that it submitted its final installment repayment of \$18,582 in June 2025 for the FEDNOR RRRF Program interest free loan that was obtained in summer 2020 as a means to augment our cash flow that year when the camp was closed for the full summer due to Covid-19. The full value of the loan (\$55,746) has now been repaid over a 3-year period from 2023-2025 which is great news!

Cairn has sought and has received Synod Executive's endorsement to submit applications for the following PCC grant opportunities for the upcoming 2026 season:

- The Creative Ministry with Children and Youth Grant
- Special Projects Grant
- Conference Support Grant
- Bursary Fund for Lay Education

Cairn has been blessed with several significant donations from Synod and congregations over the past several months. This funding has enabled us to move forward with the most urgent of the backlogged capital projects that were in queue as a function of the ripple effects experienced during and after the pandemic.

However, it is important to note that the ability to move forward with other high priority

capital needs will be contingent on a combination of efforts including fundraising, Synod support, congregations and individual donors.

### **Seasonal Staff Salaries:**

There are many opportunities that are possible for the 2026 camping season. But one of our greatest challenges is retaining staff year over year and this threatens our ability to offer a full complement of summer programs. Staff retention is directly linked to our ability to provide competitive compensation.

This year we were able to raise the base rate for seasonal staff wages from \$40/day to \$52/day which represented a 30% increase. These higher wages were made possible because of the increase for 2025 in the Synod grant to Cairn. Camp further contributed from the operating budget to make up the difference.

We are determined to continue to raise our wages which are currently well below minimum wage in many cases (which is legal for seasonal camp staff) especially considering the time and talents of our staff members. This is a matter of just remuneration for the incredible work being done by our staff as well as the fact that low wages means that many potential staff members must choose to work elsewhere to support their post-secondary education. We need to determine how to address this challenge within our 2026 budget, and in a timely fashion such that we can publish the revised 2026 daily wage rate as part of the staff recruitment communications targeted to be issued in November.

Low wages for our staff may mean that many young people are prevented from applying to work at camp or will look elsewhere for summer employment. This also inequitably affects low income and often racialized groups posing an obviously unacceptable impediment to camp providing a more diverse staff team. From a faith standpoint, increasing staff wages also allows for more young adults to have the opportunity to spend their summer working in camping ministry which is a formative faith experience.

We are continuing to engage with the Rev. Cherie Inksetter regarding the Working Group formulated by Synod to address this ongoing need and we look forward to positive outcomes from that initiative. We welcome the ongoing support of Synod in this endeavour.

### **Year round staff salaries:**

Likewise, compensation for our year-round staff also continues to be an ongoing challenge. Both the Executive Director and Camp Director are being paid below what entry level positions would be compensated for in similar roles at other camps. This point

became evident in not being able to fill a maternity leave contract role while Robynne Howard was off. We are in the early planning phases of evaluating how to increase wages in order to remain competitive and attractive as a place of employment and to facilitate retention of our full-time experienced staff members that would cost significantly more to replace.

### **Fundraising:**

Cairn is incredibly grateful for donations made by Norval Presbyterian, the Presbytery of East Toronto, and St. Andrew's Presbyterian Church Bowmanville. These donations will help us to take care of our facilities and continue to grow the camping ministry in the Synod.

Cairn was successful in receiving \$92,100 under the Canada Summer Jobs Grant Program for 2025 which covered 17 seasonal staff positions for 8 weeks at minimum wage. Please note that minimum wage is significantly above our usual summer staff compensation rate (as previously stated). The grant has fluid results that change annually. The outcome of the request in terms of the number of positions covered is not guaranteed or predictable. We will apply again in 2026, application results are not communicated until May, making it difficult to hire and budget based on grant wages.

Cairn's monthly donor campaign entitled the Cairn Cornerstone Crew continues as the foundation for our fundraising efforts and Cairn plans to further its efforts to focus on expanding the number of donors contributing via this program.

Cairn's annual "Clear the List" fundraising campaign was once again quite successful in allowing Cairn to acquire a number of specific items in support of various program activities such as art and craft supplies, sporting goods, tools and other required staff equipment.

Cairn's Campership Program fundraiser in December 2024 was quite successful in raising \$7000 to replenish the Campership fund that is utilized to subsidize camper fees for families in need. In 2025, there continued to be strong demand for requests for support from the Campership Fund, with \$15,298 in funds being awarded to approximately 22% of all campers in order to make their experience of attending camp this summer a reality.

### **Board member status:**

The Board is currently composed of the following individuals: Dave Dougall (Convenor), Rev. Karen Pozios (Fundraising), Spencer Blake (Secretary & Marketing), Heather Cavill (Member-at-Large), Ian Rome (Facilities), Katherine Ward (Deputy Convenor), Karin Terblanche (Treasurer), Bailey Eastwood (Faith Formation) who joined the Board in February 2025 to take over as Faith Formation Lead from Karen Pozios (who will be

transitioning off the Board later in 2025), and our newest Board member, Dave Ogram who will be joining the Board for our next meeting in October.

Rick Shaver has recently completed the transfer of his role as Treasurer over to Karin Terblanche and Rick has now fully transitioned off the Cairn Board. We would like to take this opportunity to thank both Rick and Karen for their incredible contributions to the Cairn Board over the past several years of their tenure. We are continuing to actively recruit new members at large, as well as a Human Resource Lead.

Dave Dougall will also be transitioning off the Cairn Board in 2026 and is just beginning the process of transitioning responsibilities of the Convenor role over to Katherine Ward which will occur over the next several months.

**Conclusion:**

The constant and steady presence of Cairn's ministry marked by 95 years has served as a great reminder that community extends beyond individual churches. Camp remains a place where generations come to experience God's love while having the chance to be in awe of how beautiful the world is around us.

The Cairn Board would like to commend Michelle Roberts and the rest of the Cairn staff on navigating another successful year of spring and fall programming as well as youth Camping Ministry in our Synod. We look forward to having Robynne Howard return to her role and will continue to support her as she balances the demands of work and life as a new mother.

Thank you to the staff who continue to serve in different ways. And thank you to churches who act as our connection to families throughout the year.

Cairn is possible because of the greater community which recognizes its value and place in our Synod. The calling of camp has echoed and reverberated throughout 95 years, and it is our goal to ensure the foundation remains strong and solid for generations to come.



**Cairn Family of Camps**  
**Profit and Loss**  
January - August, 2025

	<u>Total</u>	
<b>INCOME</b>		
4000 Programme Fees	303,352.48	
4100 Tuck	10,229.88	
4200 Rental Revenue	22,950.94	
4400 Contributions		
4401 Grants	212,133.60	<b>** Note Below</b>
4402 Unrestricted Donations	58,077.63	
4404 Camperships Granted	<u>15,297.85</u>	
Total 4400 Contributions	<b>\$ 285,509.08</b>	
4600 Lease Income		
4601 Rogers Cell Tower	<u>12,750.00</u>	
Total 4600 Lease Income	<b>\$ 12,750.00</b>	
Total Income	<b>\$ 634,792.38</b>	
<b>COST OF GOODS SOLD</b>		
5000 Cost of Goods Sold	<u>2,327.88</u>	
Total Cost of Goods Sold	<b>\$ 2,327.88</b>	
<b>GROSS PROFIT</b>	<b>\$ 632,464.50</b>	
<b>EXPENSES</b>		
5100 Payroll & Benefits Expense		
5101 Permanent Staff Salaries	87,141.53	
5102 Seasonal Staff Salaries	182,813.78	
5103 Honorariums	3,519.66	
5104 Employer CPP & EI	15,959.11	
5105 Pension Expense	13,403.59	
5106 Medical/Dental	12,267.80	
5107 Mileage	536.40	
5108 Meals	<u>372.34</u>	
Total 5100 Payroll & Benefits Expense	<b>\$ 316,014.21</b>	
5200 Programme		
5201 Supplies	7,770.14	
5202 Equipment	428.57	
5203 Marketing & Advertising	3,105.21	
5204 Training	1,418.84	
5206 Tripping Travel	<u>683.98</u>	
Total 5200 Programme	<b>\$ 13,406.74</b>	

<b>5300 Ancillary Expenses</b>		
<b>5310 Kitchen Expenses</b>		
5311 Food		116,317.83
5312 Supplies		655.25
<b>Total 5310 Kitchen Expenses</b>	<b>\$</b>	<b>116,973.08</b>
5320 Medical Supplies		1,104.29
5330 Janitorial Supplies		347.47
<b>Total 5300 Ancillary Expenses</b>	<b>\$</b>	<b>118,424.84</b>
<b>5400 Administration Expenses</b>		
<b>5410 Office Expenses</b>		
5411 Office Supplies		1,317.30
5412 Phone & Internet		2,591.53
5413 Software & Web		5,323.99
5414 Postage & Courier		70.26
5415 Office Equipment		138.90
<b>Total 5410 Office Expenses</b>	<b>\$</b>	<b>9,441.98</b>
5420 Bank Charges & Credit Card Fees		4,036.40
5455 Professional Development		590.00
5460 Board Expenses		398.07
<b>Total 5400 Administration Expenses</b>	<b>\$</b>	<b>14,466.45</b>
<b>5500 Operating Expenses</b>		
5510 Property Taxes		3,494.78
5520 Vehicles		1,852.00
5521 Fuel		1,169.30
<b>Total 5520 Vehicles</b>	<b>\$</b>	<b>3,021.30</b>
5530 Insurance		30,994.84
<b>5540 Utilities</b>		
5541 Waste		1,667.29
5542 Hydro		9,318.12
5543 Propane		2,766.90
5544 Water		1,287.97
<b>Total 5540 Utilities</b>	<b>\$</b>	<b>15,040.28</b>
5550 Repair, maintenance, safety		48,621.56
5560 Licenses & Memberships		3,749.12
<b>Total 5500 Operating Expenses</b>	<b>\$</b>	<b>104,921.88</b>
5600 PST Expense		3,549.42
5970 Depreciation		10,463.00
<b>Total Expenses</b>	<b>\$</b>	<b>581,246.54</b>
<b>Total Other Expenses</b>	<b>\$</b>	<b>542.40</b>
<b>PROFIT</b>	<b>\$</b>	<b>50,675.56</b>

**NOTE:** This is an INTERIM MID-YEAR financial statement as of August 31, 2025 and should NOT be interpreted that Cairn will end the year with a \$50K profit. There is still Fall 2025 program revenue yet to be recognized, as well as 4 months of expenses to be incurred.

**\*\* Account 4401 Grants includes the \$125K Grant from Synod for 2025**

# Cairn Family of Camps

## Balance Sheet

As of August 31, 2025

	<u>Total</u>
<b>Assets</b>	
<b>Current Assets</b>	
<b>Cash and Cash Equivalent</b>	
1055 TD UNLIMITED BUSINESS PLAN (2604)	231,371.84
1100 TD 3 YEAR PREMIUM RATE CASHABLE GIC (4103)	1,958.20
1101 TD 3 YEAR PREMIUM RATE CASHABLE GIC (4104)	4,895.52
<b>Total Cash and Cash Equivalent</b>	<b>\$ 238,225.56</b>
<b>Total Current Assets</b>	<b>\$ 238,225.56</b>
<b>Non-current Assets</b>	
<b>Property, plant and equipment</b>	
1500 Vehicles	14,461.02
1509 Acc. Depreciation Vehicles	-5,784.40
<b>Total 1500 Vehicles</b>	<b>\$ 8,676.62</b>
1510 Equipment	
1512 Machinery & Power Tools	37,634.00
1513 Electronic Equipment	4,126.17
1529 Acc. Depreciation Equipment	-30,305.51
<b>Total 1510 Equipment</b>	<b>\$ 11,454.66</b>
<b>Total Property, plant and equipment</b>	<b>\$ 20,131.28</b>
1600 PCC Investment	199,316.84
<b>Total Non Current Assets</b>	<b>\$ 219,448.12</b>
<b>Total Assets</b>	<b>\$ 457,673.68</b>
<b>Liabilities and Equity</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Credit Card</b>	
2000 TD BUSINESS TRAVEL VISA (8047)	-752.59
2002 TD BUSINESS TRAVEL VISA 7969	234.85
2003 American Express	-455.26
2004 Home Depot Credit Card	-39.23
<b>Total Credit Card</b>	<b>-\$ 1,012.23</b>
2200 Payroll Payable	
2202 Vacation Pay	5,163.79
2221 Health Plan	-4,595.63
2222 Pension Plan	21,054.88
<b>Total 2200 Payroll Payable</b>	<b>\$ 21,623.04</b>

<b>2300 Receiver General Payable</b>		
2301 Payroll Taxes Payable		13,942.43
2302 GST/HST Payable		-6,280.26
2399 GST/HST Suspense		-1,970.55
<b>Total 2300 Receiver General Payable</b>	<b>\$</b>	<b>5,691.62</b>
<b>2400 Unearned Revenue</b>		
2410 Prepaid Fees		51,261.62
2412 Restricted Grants		45,695.70
2420 Restricted Donations		4,478.78
2423 Norval Accessibility Fund		152,583.99
2424 Legacy Project		6,782.18
2425 Capital Projects		12,667.84
2427 Moon Pavilion Donations		3,970.76
2430 Anniversary Fund		7,651.35
2431 Heather Roberts Campership Fund		29,795.65
<b>Total 2420 Restricted Donations</b>	<b>\$</b>	<b>217,930.55</b>
<b>Total 2400 Unearned Revenue</b>	<b>\$</b>	<b>314,887.87</b>
<b>Total Current Liabilities</b>	<b>\$</b>	<b>341,190.30</b>
<b>Total Liabilities</b>	<b>\$</b>	<b>341,190.30</b>
<b>Equity</b>		
3000 Opening Balance Equity		93,196.68
3100 Unrealized Gains(Losses)		20,762.25
Retained Earnings		-48,151.11
Profit for the year		50,675.56
<b>Total Equity</b>	<b>\$</b>	<b>116,483.38</b>
<b>Total Liabilities and Equity</b>	<b>\$</b>	<b>457,673.68</b>