Phase I Report:

CUMMER AVENUE UNITED CHURCH 2026

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Toward 2035

August 2026

Introduction

A plan for the years ahead helps a community understand how to move from *"here"* - where we are now - to *"there"* - ***where we believe we are being called to go***.

Before discerning future directions, it is important to understand the realities of the present: what is working well and what, quite frankly, could hinder the path forward.

Phase I of the planning process at Cummer Avenue United Church (CAUC) focused on listening and learning. Its purpose was straightforward: to understand the church's current reality so future decisions made in Phase II are grounded in faith and evidence, hope and understanding.

The information was gathered through:

- Sixteen individual interviews with members and key stakeholders.
- One group interview involving fifteen participants.
- A web-based congregational survey.
- Two Listening Stations held after June worship services, where congregation members and participants completed brief surveys and joined informal conversations.
- Research of community organizations and published demographic, planning, and the data related to the area bounded by Finch Avenue, Sheppard Avenue, Bathurst Street, and Leslie Street, the geographic neighbourhood surrounding the church.

We used our findings to address four key questions and provide a snapshot of CAUC.

1. **Who are we?** Our Congregation and Our Finances
2. **Where are we?** Our Neighbourhood and Context
3. **What is changing around us?** Trends and Possible Impacts
4. **How do we plan our way forward?** Readying for Phase II.

This report will guide Phase II, during which the congregation will reflect on its current reality, imagine the future it hopes for, discern priorities, and explore what God is calling the church to be and to do.

A Prayer for Communities of Faith in The United Church of Canada

Gracious and loving God
You called into being
This United Church of Canada
One expression of Jesus'
Beloved community,
Here in the particularities
Of our place and our time.
For the past 100 years
You have guided and sustained
And called us back when we have erred.
Now, as we look back
We also look forward,
Daring to believe
That even among us
Even in this very place
You are doing a new thing.
We long to perceive it
Like a way through a wilderness
For the sake of our neighbours
For the sake of this world of beautiful
And broken things
Yearning to be made whole
Yearning to be made new
May we perceive and live into it. Amen.

Toward 2035 Community of Faith Resource: Session 1

Who are we?

I. Our Congregation

What We Learned About The Congregation and What It Means for the Future

SUMMARY STATEMENT

Based on the interviews, website survey, and Listening Station survey, Cummer Avenue United Church is a congregation with a strong and positive sense of identity. Members consistently describe CAUC as a deeply welcoming, worship-centered, and values-driven community with strong music, worship, outreach, and a genuine commitment to inclusion. The congregation also benefits from a recently renovated facility that serves as a hub for worship, programs, outreach and community partnerships that support some of the broader neighbourhood's most vulnerable.

At the same time, respondents identified several issues to be addressed: low visibility in the neighbourhood, aging demographics, engaging younger generations, leadership succession, volunteer sustainability, improving internal and external communication, and building intentional pathways for newcomers to move from being welcomed to belonging, participating, and leading.



STRENGTHS	CHALLENGES
✅ Welcoming, inclusive, caring congregational culture. ✅ Deep commitment to worship, fellowship, and community life. ✅ High-quality and varied music program, with concerts that bring people into the church. ✅ Committed core of members contributes significant time, talent, and leadership. ✅ Respected outreach ministries that express the congregation's commitment to service and social justice. ✅ Diverse congregation with opportunities to reflect and engage the diversity of the surrounding neighbourhood. ✅ Partnerships with community organizations, community groups, and other congregations that expand the church's impact and use of its facilities. ✅ Newly renovated building that supports worship, outreach, hospitality, community programs, and partnerships. ✅ Strong sense of hope, goodwill, and confidence in the church's future.	⚠ Aging congregation and increasing average age of active members. ⚠ Difficulty attracting, integrating, and retaining younger generations and young families. ⚠ Leadership succession concerns and volunteer fatigue among long-serving members. ⚠ Moving people from being welcomed to experiencing a deeper sense of belonging and involvement. ⚠ Limited visibility in the surrounding community; many described the church as a "hidden gem." ⚠ Communication gaps, both within the congregation and with the broader community. ⚠ Need for intentional pathways to develop new leaders and connect newer members into ministry and leadership.

Future planning should include a congregational strategy that:

- Builds on the church's identity and key strengths: its culture of welcome, inclusion, and care.
- Creates intentional pathways for members from *visitor* to *participant, participant* to *belonger*, and *belonger* to *leader*.
- Engages younger generations through listening, relationship-building, and meaningful participation.
- Develops and supports future leaders through mentoring, training and meaningful opportunities to serve.
- Includes a model for matching volunteers with roles that reflect their gifts, interests, and abilities while promoting sustainable engagement and reducing the risk of burnout.
- Strengthens communication, community visibility, and public awareness of the church's ministries.
- Deepens spiritual formation while continuing the congregation's strong commitment to service, outreach, and social justice.
- Maximizes the potential of the church's renovated facility by using it to support worship, community outreach, community partnerships, leadership development, youth and family ministry, and increased neighbourhood engagement.
    - NOTE: The building is more than a physical asset; it is an important platform for ministry, hospitality, and community connection.
- Creates intentional opportunities for newer and long-term members to learn from and with one another, serve together, and share leadership.

STRONG CORE IDENTITY: WELCOMING, INCLUSIVE, CARING COMMUNITY

- This is the strongest and most consistent theme across interviews, survey responses, and listening activities.
- Participants repeatedly described the church as welcoming, inclusive, friendly, accepting, hopeful, and caring.
- Respondents frequently identified community, friendships, inclusivity, worshipping together, and social justice as defining characteristics of the congregation.
- The church's affirming stance, multicultural character, and sense of belonging continue to be central to its identity.
- For many participants, especially newer members, this identity is experienced as authentic rather than merely aspirational.

Insight: The church has a compelling and credible identity centered on belonging, inclusion, and community. This remains one of its strongest assets for the future.

KEY ANCHORS: WORSHIP, MUSIC, FAITH LEADERSHIP

- Respondents consistently identified worship as a primary source of spiritual nourishment, connection, entry into the congregation, and continued engagement.
- Within the worship experience, music, sermons, and the opportunity to gather in community were particularly valued.
    - The music program was repeatedly highlighted as a major draw and ongoing source of engagement, with music receiving even greater emphasis in the survey than in the interviews.
- The current minister, Fraser, was widely praised for warmth, relational presence, and preaching that emphasizes love and acceptance.

Insight: Worship is one of the church's strongest anchors and most effective "front doors," supported by valued music, meaningful preaching, relational leadership, and a strong sense of community.

DEEP COMMITMENT TO SOCIAL JUSTICE AND OUTREACH

- Participants consistently identified justice-oriented ministry as central to the church's character.
- The Wednesday Drop-Inn and meal program is widely seen as a flagship ministry and a concrete expression of the church's values.
- The church's outreach work is admired internally, especially where it demonstrates dignity, compassion, and service.

Insight: The church's witness is meaningful and credible. However, its outreach strengths are not yet fully translated into wider community awareness or congregational growth**.**

"HIDDEN GEM": LOW VISIBILITY IN THE NEIGHBOURHOOD

- A recurring theme is that the church is largely unknown in its immediate area.
- Several participants described the church as a "hidden gem."
- People often discovered the congregation by chance, through Google Maps, personal invitation, or accidental exposure.
- Participants frequently mentioned weak signage, limited promotion, and low community awareness.

Insight: The church appears to have high value but low visibility. This may be one of the single biggest barriers to growth.

CRITICAL RISKS: AGING MEMBERSHIP, YOUTH ABSENCE

- Respondents were significantly concerned about:
    - The aging membership, declining volunteer numbers, leadership succession, and the lack of younger families.
    - The need for activities, programs, and pathways that would help attract and engage younger adults and families.
- Many shared their perception that younger generations are less connected to church life than previous generations.

Insight: While an aging demographic is a primary concern, there is a secondary worry that as newcomers are attracted, they must also be helped to become connected, engaged, and involved in congregational life.

STRONG SENSE OF COMMUNITY, BUT LIMITED PATHWAYS TO BELONGING

- People consistently spoke positively about the sense of community within the congregation, but opportunities to build and sustain relationships were often described as limited, inconsistent, or insufficient.
- There is a meaningful cohort of newer participants, suggesting opportunities for renewal alongside ongoing demographic challenges.
- Newer members and people joining through amalgamations sometimes reported difficulty finding pathways into deeper involvement.
- There is a strong interest in small groups, social gatherings, mentorship, visitation, Bible study, and opportunities to get to know one another.
- Requests for newcomer follow-up, learning about membership, and intentional relationship-building appeared repeatedly throughout the survey findings.

Insight: The congregation is highly effective at welcoming people. Its next opportunity is creating more intentional pathways that help people move from attending to belonging, participating, volunteering, and leading.

NOTE: OBSERVATIONS BY LENGTH OF INVOLVEMENT

While findings should not be considered statistically conclusive in the small survey sample, some interesting differences emerged between members who have been involved with the church for more than ten years and those who have joined within the last ten years. These observations may provide insights into how different groups experience congregational life and envision CAUC's future.

Participants Involved for 0-10 Years

- Were more likely to express interest in leadership development opportunities when support, mentoring, and clear expectations were available
- Tended to place greater emphasis on newcomer integration, visibility in the wider community, discovering opportunities for involvement, and digital engagement.
- Frequently highlighted the importance of helping people become connected, informed, and involved in congregational life.

Participants Involved for More Than 10 Years

- More frequently identified leadership succession, community outreach, worship, and music as key priorities.
- Were more likely to be involved in multiple groups, committees, ministries, and leadership roles within the congregation.
- Often drew on long-term experience and knowledge of the congregation's history, traditions, and strengths.

Although these observations are based on a limited number of responses, they point to a potentially important opportunity. Participants who have joined more recently appear interested in becoming more connected and involved, while long-term participants bring experience, commitment, relationships, and institutional knowledge. Creating opportunities for these groups to learn from one another, serve together, and share leadership may strengthen both congregational vitality and leadership sustainability.

COMMUNICATION: A CROSS-CUTTING WEAKNESS

- Communication concerns appeared across multiple interviews and discussion groups.
- Participants identified lack of awareness of programs, events, volunteer opportunities, and decision-making processes.
    - Some participants indicated they learned about activities by chance rather than through intentional communication channels.
- Many identified opportunities to improve newcomer follow-up, congregational awareness, and connections among members.
- Although congregants speak positively about CAUC, none of the survey respondents report inviting others to attend. Is this because members:
    - are unsure how to communicate what CAUC offers?
    - have limited outreach tools or invitation opportunities?

Insight: Communication is more than a marketing issue. It influences awareness, engagement, relationship-building, newcomer integration, and speaks to evangelism, confidence, identity, and outreach.

CHALLENGES IN VOLUNTEER LEADERSHIP, CAPACITY, AND GOVERNANCE

- Interviewees and survey respondents frequently identified leadership succession, volunteer capacity, and leadership development as important concerns.
- Several interviews described leaders taking on substantial responsibilities with limited support, mentoring, or succession planning.
- Concerns were raised about volunteer fatigue, role clarity, and the concentration of responsibilities among a relatively small group of people.
- People described volunteer leaders “falling into” roles without sufficient training or coaching.
- There were concerns about fatigue, lack of turnover, and too much time spent on operational details instead of strategy.

Insight: The church has abundant goodwill and the commitment to get things done, but its capacity is constrained by limited systems for volunteer development, support, and appreciation.

INCLUSIVITY SOMETIMES UNEVEN IN PRACTICE

- Although the church strongly values diversity and inclusion, several respondents suggested that acknowledging the needs and perspectives of diverse cultural groups has not always been consistent.
- Respondents spoke of:
  - Few, if any, defined ways for newcomers to help shape the community; rather, newcomers are expected to adapt to existing practices and ways.
  - Missed opportunities to acknowledge and embrace the needs, traditions and experiences of merging congregations and cultural groups joining the church.

Insight: The church's value of inclusivity is genuine. As new members and cultures join the congregation, CAUC can deepen this commitment by learning from their experiences and weaving their distinct traditions and gifts into congregational life.

CHANGE READINESS: HOPEFUL AND REALISTIC

- Many respondents expressed hope and an openness to change.
- At the same time, there is awareness that:
  - Some members may resist change, particularly after experiencing multiple amalgamations and transitions.
  - Volunteers who may be involved in leading and implementing changes already carry significant responsibilities and may have limited energy to do more.
  - Clear communication about the reasons for the changes, opportunities for input, and practical, manageable steps will be essential.

Insight: The congregation appears hopeful about the future and open to change. As with any change process, success will depend on careful pacing and communication and ensuring that committed volunteers are not overburdened.

BALANCING ACTION AND SPIRITUAL FORMATION

- A minor but important theme is a perceived tension between social justice, congregational engagement, and spiritual formation.
- Respondents suggested:
    - That prayer, discernment, and spiritual practices are not as visible a part of the church's culture as are action ("getting things done") and outreach service.
    - There is spiritual hunger within the congregation, with interest in Bible study, discussion groups, deeper Christian learning, spiritual exploration and faith formation.

Insight: There is evidence of a desire for deeper spiritual engagement and formation. The opportunity is to consider how pathways for spiritual formation and Christian learning can complement the church's robust strengths in action and service.

SIGNIFICANT ASSETS, EXCITING POTENTIAL

- The church has notable strengths: financial stability, experienced members, strategic location, new modern facilities, strong worship, outreach programs, and opportunities to expand community partnerships.
- The challenge is less about lacking resources and more about alignment, prioritization, and follow-through.

Insight: The church has considerable capacity for meaningful renewal. The work lies in shaping a compelling vision, identifying clear priorities, aligning efforts, and sustaining focus on the initiatives that matter most.

Who are we?

II. Our Finances

What The Financial Statements Mean for Going Forward

SUMMARY STATEMENT

Based on the 2025 Annual Report and interviews, the church has substantial financial resources and is well positioned for the future. Strong giving, investment income, proceeds from predecessor church assets, and a major bequest give the congregation the capacity to plan strategically for ministry, outreach, leadership development, and growth over the next decade, rather than focusing on short-term financial survival.

> Note: The church's Mission and Service Donations of $38K [1] reflect the congregation's commitment to the wider mission of the United Church of Canada.

STRENGTHS	*CHALLENGES*
Strong overall financial position due to: ✅ Large one-time donation[2] in 2025 ✅ Strong investment income ✅ Significant unrestricted surplus available for future ministry ✅ Healthy endowment and amalgamation funds ✅ Strong congregational giving ✅ No long-term debt ✅ Recently renovated facility requiring limited near-term capital investment	⚠ Rentals had operated at a deficit; with the hiring of a Property Superintendent and recent rental negotiations, the situation appears to be improving, but there is not yet enough history to determine whether future rental income will be sustained. ⚠ Historical giving levels may not be maintained. Economic conditions, housing affordability, job security, and changing family circumstances may significantly influence the congregation's future giving capacity.

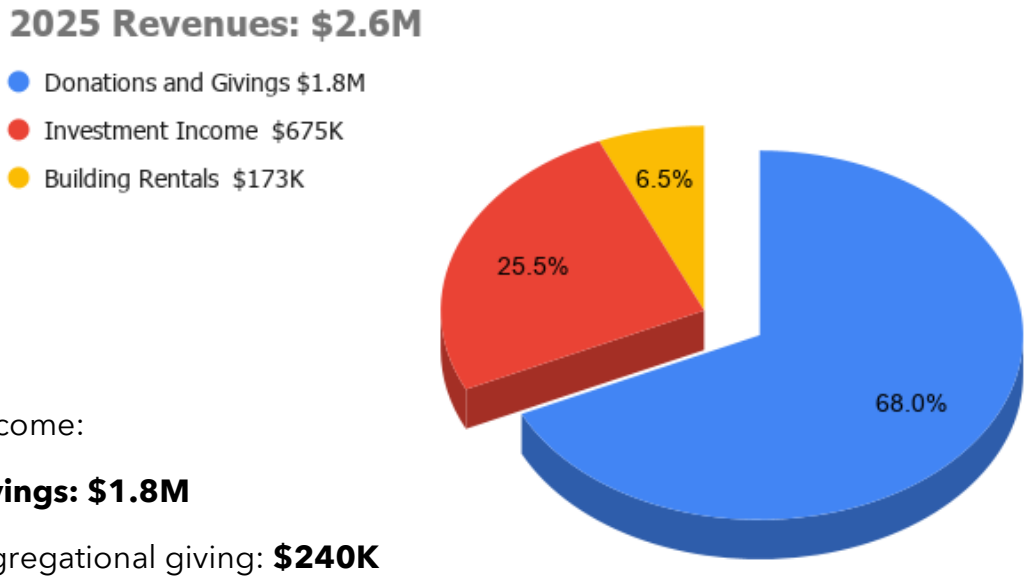
[1] Amounts are presented in thousands of dollars (K) unless otherwise indicated (e.g. M for millions)
[2] Bequest (legacy gift)

Future planning should include a financial strategy that:

- Uses the church's financial strength to support mission, service, growth, leadership development, community outreach, and building sustainability.
- Balances gratitude for past generosity with realistic planning for the financial realities of future congregations. This highlights the importance of broadening income sources, growing participation, and developing sustainable stewardship models.

WHERE THE MONEY CAME FROM

Total receipts for 2025 were **$2.6M.**



Major sources of income:

Donations and Givings: $1.8M

- Regular congregational giving: **$240K**
- Drop-Inn donations: **$67K**
- Memorial gifts and bequests: **$1.5M**

Investment Income: $675K

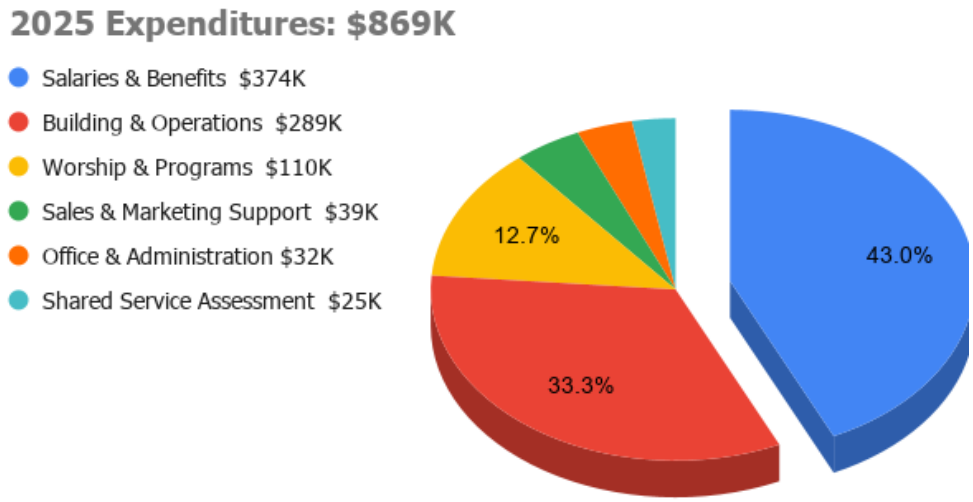
The church's investments continued to perform well, generating significant income; $242K reported in Ministry & Programs, with the balance to various Restricted Funds.

Building Use Rentals: $173K

Implication: The church's 2025 income reflects substantial generosity and investment performance. However, because an unusually large bequest increased total receipts, the year should not be treated as typical. Future planning should distinguish between reliable operating revenue, variable investment income, and one-time gifts.

WHERE THE MONEY WENT

Total expenditure for 2025 was **$869K**.



This included:

Salaries and Benefits: $374K

Staffing remains the church's largest operating expense.

Building Operations: $289K

This includes maintaining and operating the church property.

Worship and Programs: $110K

This supports:

- Worship and music
- Christian formation
- Communications
- Drop-Inn ministry
- Refugee resettlement support
- Congregational life activities

Implication: Staffing and building operations account for most of the church's annual expenditures. Plans for ministry, programs, and community engagement must include their initial program costs plus ongoing staffing, administrative, and facility expenses.

WHAT THE CHURCH OWNS

At the end of 2025, **Total Assets** were worth approximately: **$18.8M**

Asset	Value
Church property and equipment	$10.5M
Investments	$6.45M
Mortgage receivable	$1.14M[3]
Cash and other assets	$0.75M

The church's building remains its largest asset.

Implication: The church has a strong asset base, but much of its value is held in property and designated or invested funds rather than immediately available operating cash. Financial strength should therefore be considered in relation to the purpose, availability, and restrictions attached to each asset.

IMPORTANT FUNDS

Ministry & Program Fund: Surplus: $1.5M

This fund pays for the ministry and mission of the church.

The large surplus was primarily due to the bequest received during the year. Without the bequest, the operating result would have been much closer to normal levels.

Building, Maintenance & Operations Fund: Deficit: $203K before amortization.

In 2025, building expenses exceeded rental and facility-use income, but recent results suggest that the gap may be narrowing.

The 2025 Annual Report notes that the marketing strategy will be expanded in 2026 to attract additional community renters and that the building superintendent vacancy will be filled. These developments should be considered during the visioning process.

Unrestricted Fund: $2.7M

These funds may be used by the congregation for future ministry, programming, and strategic initiatives.

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[3] $900K to be distributed to legacy charities.

Amalgamation Fund: $2.1M remaining.

These funds originated from the sale of property belonging to a predecessor congregation. The fund, including accumulated investment income, is designated for:

- Programming $752K
- Capital improvements $672K
- Rental start up $505K
- Congregational initiatives $214K

Endowment Funds: $2.4M

These funds are invested permanently, with income earned from interest and dividends recorded in the Ministry fund to support ministry and staffing.

Changes to market values of investment and gains or losses from sales of investments are retained in the Endowment Fund.

Implications:

- Cummer's financial position provides an unusual opportunity to invest strategically in its future rather than plan primarily around short-term financial survival. The church has significant funds available to support ministry, programming, capital improvements, rental development, staffing, and strategic initiatives.
- The renovated building is both a major asset and a continuing financial responsibility.
- Phase II and future plans need to establish:
    - Clear priorities and decision-making criteria so that these resources are used intentionally for long-term mission and renewal rather than gradually absorbed into routine operations.
    - How the facility can most effectively generate sustainable rental revenue to support ministry, community partnerships, and congregational use.
    - Ways to protect long-term financial strength while directing available resources toward clearly defined priorities for ministry, community engagement, leadership development, congregational vitality, and effective use of the building.

Where are we?

Our Neighbourhood

WHAT THE LOCAL CONTEXT MEANS FOR CUMMER'S FUTURE

SUMMARY STATEMENT

The church is situated in one of Toronto's most diverse, connected, and resilient neighbourhoods. North York attracts newcomers from around the world while also experiencing an aging population, increasing housing density, and growing economic pressures. The community benefits from exceptional transit access, public infrastructure, cultural diversity, and strong community networks. At the same time, local organizations identify increasingly complex needs related to mental health, social isolation, family support, newcomer integration, and food security. The neighbourhood values cultural diversity and increasingly spans multiple generations, life stages, and experiences, which presents both significant opportunities and significant challenges for ministry.

STRENGTHS	*CHALLENGES*
✅ One of Toronto's most diverse communities, with nearly 60% of residents being first-generation immigrants. ✅ Strong immigrant networks provide cultural support, belonging, and community connections. ✅ Excellent public transit, walkability, and access to services reduce dependence on cars and improve accessibility. ✅ Significant public infrastructure including libraries, community centres, recreation facilities, public gathering spaces, and transit hubs.	⚠ Newcomers needing support navigating schools, social services, healthcare, and community systems. ⚠ Mental health concerns, including anxiety, trauma, and stress, are increasingly evident across community programs, and for children who are newcomers to Canada. ⚠ Affordable counselling, grief support, and addiction-related family support groups are difficult to access. ⚠ Rising housing and living costs place pressure on many households despite the community's overall prosperity.

✅ Highly educated population with strong representation in professional, healthcare, education, and technical occupations. ✅ Thriving healthy urban environment. The Yonge-Doris corridor has the highest life expectancy in Toronto. ✅ Strong network of 20 churches, volunteers, and community organizations already engaged in service and community-building. ✅ Strong concentration of educational institutions (16 secondary schools and 10 post-secondary institutions). ✅ Existing opportunities to use schools as community hubs for recreation and community programming. ✅ Significant community advocacy and civic engagement, demonstrated through active neighbourhood associations and community leader consultations.	⚠ Food insecurity remains a concern and contributes to increased demand for community supports. ⚠ Local needs are complex and require partnership-based responses that no single organization can address alone. ⚠ Traffic congestion around Yonge Street, with the added construction of the North Extension of the Subway; local businesses and traffic will be significantly impacted. ⚠ Limited parking and transportation pressures. ⚠ Infrastructure failing to keep pace with development, including shortages of childcare spaces, seniors' services, sidewalks, and community facilities. ⚠ Community centres operating at or beyond capacity. ⚠ Hyper-development and the loss of green space. ⚠ Social isolation associated with high-rise living and newcomer settlement. ⚠ Insufficient community gathering spaces and uncertainty around future facilities such as the Newtonbrook Community Centre.

Future planning should consider:

- The cultural, linguistic, and generational diversity, significant community assets, and emerging social needs of the neighbourhood.
- Future ministry planning should seek to build relationships, strengthen partnerships, support vulnerable populations, and create spaces of belonging that complement and enhance the strengths already present within the community.

A DIVERSE AND CHANGING COMMUNITY

- North York is highly multicultural, with close to 60% of residents being first-generation immigrants and more than 50% identifying as members of racialized communities.
- Residents come from many cultural backgrounds, including significant Chinese, Filipino, Iranian, Indian, Korean, and South Asian communities.
- The neighbourhood continues to evolve through demographic change and ongoing immigration.
- While overall population growth has been modest, the population is aging and the number of seniors has increased significantly.
- The number of young children has declined in recent years.
- The community includes a mix of long-time residents, aging adults, young professionals, and newly arrived immigrant families.

Implication: The neighbourhood is increasingly diverse in age, culture, language, life experience, and spiritual background, creating opportunities for congregations to build relationships across generations and cultures.

A DENSE, CONNECTED, AND ACCESSIBLE NEIGHBOURHOOD

- Daily life is increasingly shaped by condominium living, public transit, and shared public spaces rather than traditional single-family neighbourhood patterns.
    - The neighbourhood is highly urban, with ~50% of all dwellings located in apartment buildings five storeys or higher.
    - Condominium ownership and rental housing continue to increase.
- Nearly half of all households are renters.
- More than 40% of renter households spend over 30% of their income on housing.
- The area benefits from exceptional public transit access, including multiple subway stations, regional transit connections, and extensive bus routes along the Yonge Street corridor.

- Car ownership is gradually declining while transit use, walkability, and proximity to services are becoming increasingly important.
- These changing patterns influence how people build relationships, experience community, and participate in local organizations.

Implication: Community connections may be formed less through neighbourhood networks and more through intentional gathering places, shared activities, and organizations that create opportunities for belonging and engagement.

A HEALTHY AND RESOURCE-RICH COMMUNITY

- A 2024 study by The Local and the MAP Centre for Urban Health Solutions found that the Yonge-Doris neighbourhood has the highest life expectancy in Toronto at 86.2 years, more than five years above the city average.
- Researchers attribute this outcome to a combination of walkability, transit access, public amenities, income, community services, cultural diversity, and strong immigrant networks.
- The area contains a high concentration of public infrastructure, including libraries, community centres, recreation facilities, public gathering spaces, transit hubs, and locally owned businesses.
- These assets create opportunities for social interaction, recreation, learning, civic participation, and community engagement.
- Strong newcomer networks help residents navigate employment, healthcare, education, housing, and daily life.
- These networks contribute to a sense of belonging and support both individual and community well-being.
- The neighbourhood demonstrates significant social, cultural, and community capacity alongside its challenges.

Implication: The surrounding community should not be viewed primarily through the lens of need. It is also a community of considerable strength, resilience, diversity, and opportunity, with many existing assets that can support partnership, engagement, and community-building.

EMERGING COMMUNITY NEEDS AND SERVICE GAPS

- Neighbourhood Link serves the area through food banks, community kitchens, volunteer networks, and partnerships with approximately twenty churches. They report that:
    - Mental health concerns are among the most common issues facing residents.
    - Anxiety, trauma, stress, and depression arise regularly in its programs, particularly among newcomers, women, and families experiencing economic or social pressures.

- Community leaders (business and local government) identified a need for:
    - Affordable, flexible spaces where local groups and residents can gather.
    - More intergenerational programming that brings children, youth, adults, and seniors together.

- Increasing concerns for the community:
    - Social isolation
    - Food security

- Gaps exist in:
    - Access to affordable counselling, particularly for children and youth.
    - Family support programs, including grief recovery and addiction-related, such as Al-Anon and Nar-Anon.
        - Some of these supports were previously provided through local churches, and their reduced availability has created service gaps for people seeking ongoing help.
    - Help for newcomer families in navigating the education system, understanding available supports and Individual Education Plans (IEPs), and advocating for their children.

Implication: The neighbourhood has continuing needs related to mental health, social isolation, food security, newcomer support, and affordable gathering and counselling spaces. Cummer does not need to address these needs alone. Its most effective contribution may be to work with community organizations, other churches, and local service providers to offer welcoming space, strengthen connections, and support programs that respond to identified gaps.

What is changing around us?

Trends

What Religious, Cultural, and Denominational Trends Mean for Cummer's Future

SUMMARY POINTS

The religious landscape has been changing for decades, but the effects are becoming increasingly visible in congregational life, community demographics, and denominational structures.

✅ Immigration is reshaping Christianity in the GTA and helping sustain churches.

✅ Diaspora and independent churches are growing.

✅ Secularization continues to reduce participation in traditional churches.

✅ United Church congregations are aging and declining in number and membership.

✅ Traditional church rites such as baptisms and weddings continue to decrease.

✅ The United Church is responding through intercultural ministry, leadership development, and structural change.

Implications for Cummer's Future

- Christianity in the GTA is becoming more diverse and multicultural. Churches, including The United Church of Canada, are seeking ways of becoming more intercultural by fostering shared learning, leadership, and ministry across cultural communities.

- Many people continue to value spirituality, service, belonging, purpose, and intergenerational relationships. At the same time, they may be less likely to join organizations, attend weekly worship, serve on committees, or make long-term institutional commitments.
- Many communities across the GTA, including those surrounding Cummer, are characterized by significant cultural, linguistic, and religious diversity. Churches increasingly operate within multi-faith communities where neighbours may identify as Muslim, Hindu, Buddhist, Sikh, Jewish, Christian, spiritual but not religious, or have no religious affiliation. This diversity presents opportunities for innovative community partnerships, relationship-building, outreach, and new ways of understanding and expressing the role of the church in the community.
- These trends have implications for leadership development, stewardship, volunteer commitment, and governance. They can be viewed as a strategic inflection point and an opportunity to reimagine how ministry is organized and supported.

CHRISTIANITY TRENDS IN THE GTA

- Immigration is one of the most significant factors slowing the decline of Christianity in the GTA. While domestic-born populations are shifting rapidly toward secularism, newcomers continue to go to church. [4]
- 43.6% of immigrants in the Greater Toronto Area (GTA) identify as Christian. New arrivals are twice as likely as Canadian-born residents to attend church regularly. Newcomers offset the high rates of disaffiliation seen among multi-generational Canadians.
- Newcomer communities, including Filipino, Polish, Hispanic, and South Asian families, have become an important source of participation, leadership, and growth for many Christian churches and faith-based schools across the GTA.
- Statistics Canada 2021 data reveal that the segment classified as "Other Christians", which captures independent, non-denominational, evangelical, and ethnic-specific churches, is growing.

[4] Cardus.ca *Religion and Belief Among Immigrants to Canada* July 6, 2023;Statistics Canada 2021 Data

    - Diaspora churches, such as Nigerian Redeemed Christian Church of God branches, Korean Presbyterian, Chinese alliance churches, and Ukrainian parishes, are actively purchasing or leasing properties across the GTA.

- Although church attendance among immigrant Christians tends to stabilize after the first few years of settlement, studies indicate that immigrant Christians often remain engaged in religious volunteering and community leadership at rates higher than those of Canadian-born Christians.
- Many immigrant Christian communities from sub-Saharan Africa, Asia, and Latin America tend to hold more traditional theological and ethical views than progressive Canadian-born mainline congregations.
- Churches act as unofficial settlement agencies. Newcomers use Toronto faith networks to find housing, employment leads, childcare, and English classes.
- Online worship, livestreaming, digital communication, and hybrid participation are expected elements of congregational life for many members, particularly seniors, caregivers, those with mobility challenges, and those seeking a new church. Congregations continue to explore how digital engagement complements in-person community building.
- Rising housing and cost-of-living pressures across the GTA affect household stability, volunteer availability, and charitable giving for many younger families, newcomers, and seniors. This has implications for membership growth and community ministry.

UNITED CHURCH OF CANADA TRENDS

As a congregation of The United Church of Canada, Cummer's future is influenced by broader denominational trends. The denomination is experiencing significant membership decline driven by secularization and an aging demographic. Its response, *Toward 2035* strategic framework, emphasizes intercultural ministry, leadership development, digital and other forms of engagement, and social justice.[5]

Demographic and Cultural Trends

- Secularization: Broader cultural shifts away from institutional religion have caused weekly attendance and membership to fall sharply over the past six decades.
- Aging Membership: The core demographic is older, leading to high rates of natural attrition, regular pastoral retirements, and localized property closures.
- Shifting Rituals: Traditional life-cycle events like infant baptisms, weddings, and funerals are steadily dropping as Canadians look outside organized churches for milestones.

Strategic and Cultural Responses

- Intercultural Growth: The church is actively planting new ministries centered around diasporic, Filipino, Korean, and African-descent communities to offset membership losses.
- Social and Climate Justice: Initiatives like Faithful Footprints and global human rights campaigns align the denomination's public identity with progressive environmental and equity values.
- Structural Consolidation: Regional and local communities of faith are merging or repurposing traditional brick-and-mortar properties to manage financial pressures and sustain community outreach.

In November 2025, The United Church of Canada approved a 10-year strategic direction, "*Toward 2035*". The vision to which the denomination will connect national plans for 2026 – 2028 is:

> In 2035… *The United Church of Canada, inspired, resilient, and diverse contextual communities of disciples seek to continue the story of Jesus by embodying Christ's presence in the world. The church is present and deeply connected coast-to-coast-to-coast in rural and urban settings, and*

[5] Broadview June 2025 *A hitchhiker's guide to the future of The United Church of Canada;* PacificMountain.ca *United Church of Canada People Compared with Canada's Population*

in ecumenical and global relationships. Guided by hope-filled, adaptive and effective ministry leaders, the denomination is increasingly multigenerational, multiracial, and intercultural.

The General Council Executive also approved strategic objectives in three areas:

- Embolden Justice
- Invigorate Leadership
- Strengthen Invitation (Growth)

and determined to embody its call to Deep Spirituality, Bold Discipleship, and Daring Justice.[6]

LOOKING AHEAD: REAL CHALLENGES, REAL OPPORTUNITIES, AND A NEED FOR REAL DISCERNMENT

Taken together, these trends suggest that Cummer's future will be shaped not only by demographic and denominational realities, but also by its ability to recognize and respond to emerging opportunities. While traditional measures of church participation are declining, increasing cultural diversity, a continued search for belonging and purpose, and new models of engagement create opportunities for ministry, partnership, and renewal. These realities provide important context for the planning considerations explored in the next section.

[6] https://united-church.ca/news/united-church-canada-invites-conversation-toward-2035

How do we plan our way forward?

Readying for Phase II

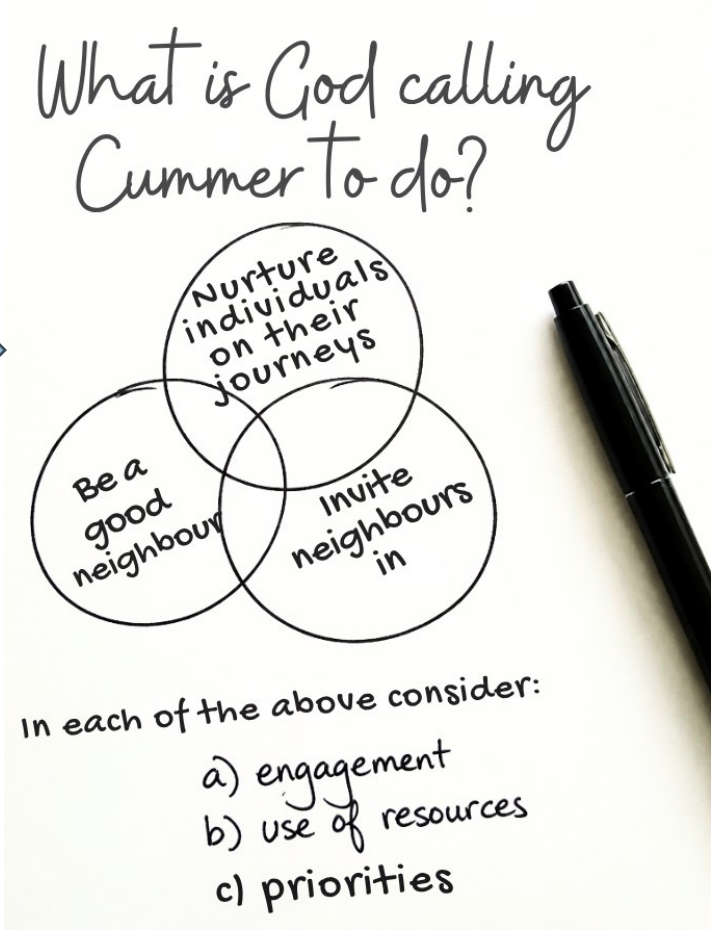
Questions to Discuss and Discern

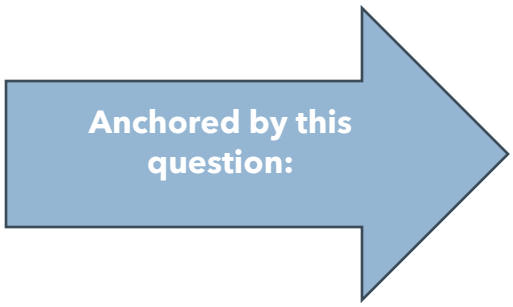
SUMMARY STATEMENT

Phase I findings suggest that the church enters the visioning of Phase II with substantial congregational and financial strengths, a renovated and well-used facility, a strong culture of welcome and service, and a deep commitment to its mission. The challenge is to focus these strengths on a shared vision that deepens belonging, nurtures faith, engages new generations, develops sustainable leadership, strengthens community relationships, and expands the church's presence and impact.

Proposed Phase II Framework:

Our discussions and discernment can be guided by this framework:





What is God calling Cummer to be or do?



Be a good neighbour

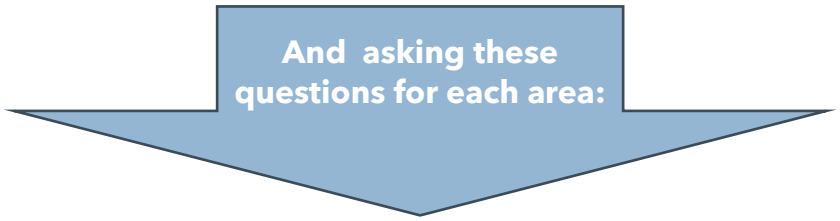
What distinctive contribution should we make to address the needs of our neighbours?

Nurture individual faith journeys

How can we nurture faith across generations & cultures?

Invite neighbours in

How do we transform from a "hidden gem" to a visible beacon of faith, hope, and community?



a) **ENGAGEMENT**:

How can we move from being welcomed to truly belonging, participating, and leading?

b) **RESOURCES**:

How should we use our building, partnerships, and financial resources?

c) **PRIORITIES**:

What should we prioritize, and what may we need to stop, simplify/change, or start?