

ANNUAL REPORT

2025



January 14, 2026

1. Message from the President

- **Summary**

The Club sailed effortlessly through another eventful year.

In 2025, we organized six monthly luncheons featuring speakers for most of them, a dinner theater night, a baseball afternoon, a sunset dinner cruise, and a deep-sea fishing excursion. All activities were well attended and successful.

Financially, we began 2025 with \$2,905.94 in our Truist bank account and ended the year with \$2,624,73 – a loss of \$281.21. The loss is due to the cost of our publicity campaign in the Monthly Media magazine in 2025 - \$771.00. Such an expense will not take place in 2026 and will bring our bank account back into positive territory.

We attracted sixteen new members. This is good news, but not as many as we were expecting. We hope that they will become “regular” members. In 2026, we will continue our recruitment efforts.

- **Key Achievements**

We implemented a new membership form that includes a liability statement and a member's signature.

We continue our efforts to improve bilingualism by ensuring that all the President's addresses, emails, and key reports are available in both languages. The use of Artificial Intelligence made it possible to translate documents with limited effort.

The Club issued a bilingual newsletter in August 2025.

The Club's golf group played every Thursday at the East Bay Golf Club.

We also continue to refine our accounting to simplify it and make it easier to audit. We also electronically file all documents (Appendix 1).

Finally, the president developed a bilingual website for the Club using his own money. He hired Web Hosting Canada to secure the domain name,

develop the website, host it on their servers for three years, and maintain it secure and operational. The website is designed using the internationally renowned WordPress, a tool used by both small and large government and private sector organizations around the world. The Club's president learned to use WordPress and is developing a user guide to help other people maintain and update the Club's website. The website, together with the Club trademark logo, will become the cornerstones of the Club's marketing and communication. The website will be launched in January 2026.

- **Challenges**

Despite our efforts in 2024 and 2025, rebuilding membership remains a challenge. The costly Monthly Media advertising campaign, which reached 6,300 households over 6 months, did not bring in any new members. Word of mouth and the Board of Directors' handling of the Club's business cards were more successful, bringing in 16 new members. While using the Board's personal contacts is helpful and appropriate, we need to go beyond this approach to attract new members with no prior association with the Club.

In 2025, the Canadian dollar remains low, and the cost of living in Florida has risen. As a result, many Canadian snowbirds have shortened their stays in Florida, rented their property, moved to other countries with lower costs, and reduced their expenses. This likely impacted our membership recruitment drive.

Due to our small membership, we had difficulty securing speakers for the Club's monthly luncheons. Fortunately, a club member (Raymond Plourde) and the Club's president delivered captivating presentations, as did speakers from Empath Health and Dr. Khan Podiatrist Services.

2. Mission, Vision, and Values

- **Our Mission**

The Club's mission is to entertain, inform, and build a sense of fellowship amongst Canadians living in Pinellas County, Florida, and to foster goodwill with the American people.

- **Our Vision**

The Club aspires to be a vibrant and dynamic community hub for Canadians in Pinellas County, Florida. We envision fostering a strong sense of belonging and camaraderie while promoting understanding and goodwill between Canadians and Americans. Guided by our commitment to accountability, openness, and inclusivity, we aim to be a beacon of fellowship that upholds our members' trust and contributes positively to the broader community.

- **Our Values**

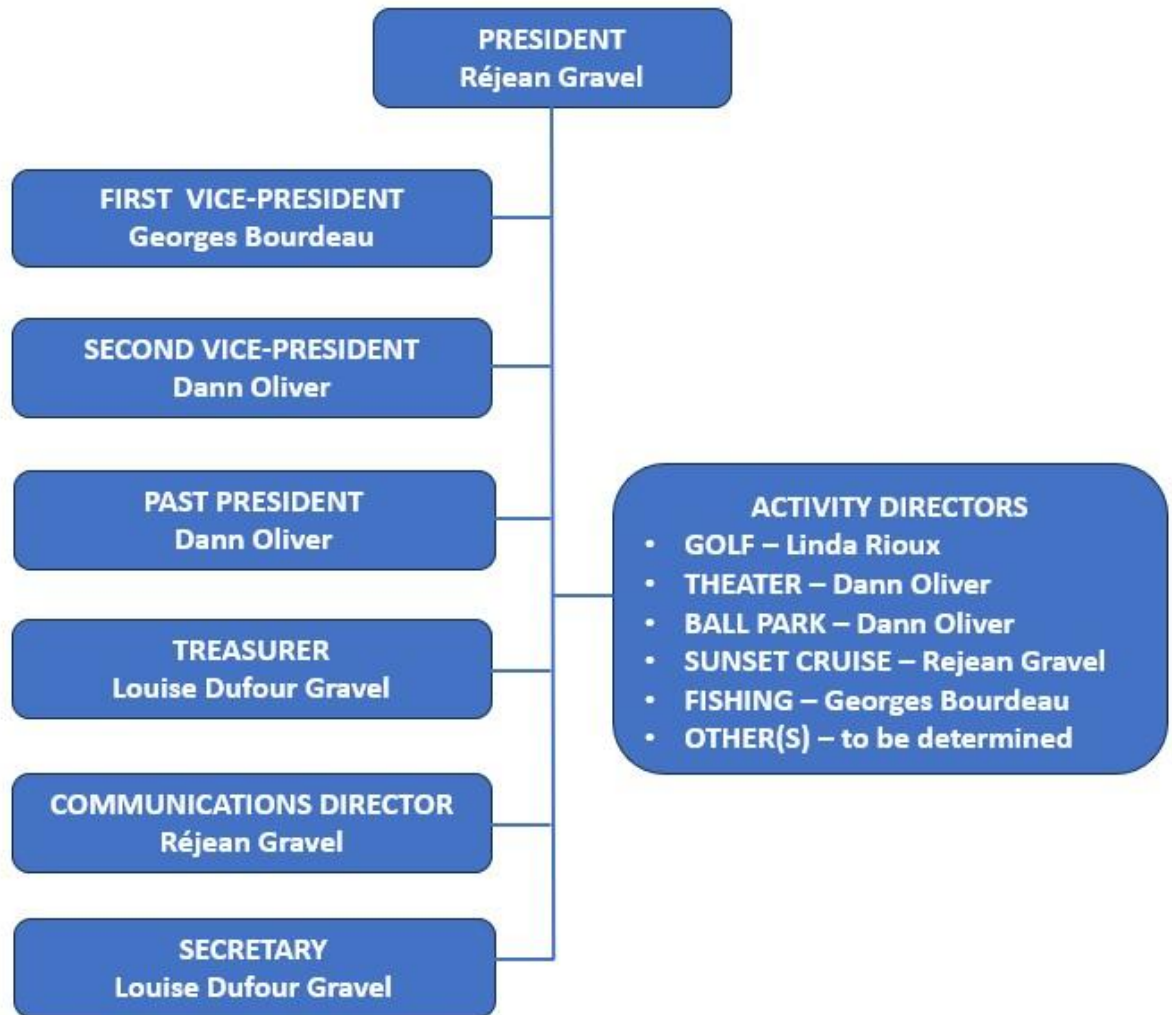
The Club values accountability, openness, and transparency in all its operations. It is committed to responding to its members' needs and concerns and making decisions through a consensus-oriented approach that encourages participation and inclusivity. Additionally, the Club respects the law and strives to be efficient and effective in all its operations while being accountable to its members. These values are at the core of the Club's identity and are reflected in its constitution and operations.

3. Board of Directors

- **Names and titles of board members**

- **President:** Réjean Gravel gravel.rejean@videotron.ca
- **1st Vice-President:** Georges Bourdeau gbourdeau468@gmail.com
- **2nd Vice-president:** Dann Oliver dannoliver@galt.biz
- **Past President:** Dann Oliver
- **Secretary:** Louise Dufour Gravel louised.gravel@videotron.ca
- **Treasurer:** Louise Dufour-Gravel
- **Communications Director:** Réjean Gravel
- **Activity Director:** Linda Rioux l.rioux62@gmail.com

- **Organization Chart – Board of Directors**



4. Membership Overview

- **Membership Statistics**

In 2025, we had thirty-six paid members, of whom approximately 20 actively participated in most activities. There are also about 20 less inactive members, making the total potential membership around 56.

- **New Members**

In 2025, we attracted 16 new members. We do not know if they will become loyal regular members.

- **Membership Retention and Engagement**

We have a loyal membership base of around 20, most of whom attend luncheons and activities.

5. Events during 2024

- **Luncheons, activities, and statistics**

Throughout the 2025 exercise, the Club conducted the following.

ACTIVITY	PARTICIPANTS
Luncheons (6)	145
Dinner Theater	27
Ball Game	20
Sunset Dinner Cruise	34
Deep-sea fishing	6

6. Financial Report

All financial documents, including bank statements, invoices, checks, and cash payments, were either documented or scanned and saved on the President's computer, with a backup made every time there was a change.

- **Financial Summary**

As of January 1st, 2025, the Club's Truist Bank account balance was \$2,905.94. By December 2024, it stood at \$2,624.73. The closing balance is \$281.21 lower than the opening balance, mainly due to a \$771.00 expense for our publicity campaign in Monthly Media magazine for 2025. This cost will not be repeated in 2026, which should help bring our bank account back to a positive balance.

The General Ledger is an exact copy of the Truist Account Statement, with added details to improve clarity. The bank statement is available upon request.

We distinguish between deposits (income from different sources) and payments to reimburse members for out-of-pocket expenses. This separation makes the accounting process easier to understand.

As noted in the accomplishments section of this report, the Club President paid \$850 from his own funds to have a Club Website designed and implemented. The invoice is included in Appendix 2. He will not seek reimbursement until the Club ceases to exist, there is money in the bank, and he is alive.

DATE	ITEM	DEBIT	CREDIT	BALANCE
1 January 2025	SEASON OPENING BALANCE	-	-	2 905,94 \$
17 January 2025	Check 1004 Banquet Masters	(360,00) \$	- \$	2 545,94 \$
17 January 2025	Deposit January luncheon		461,00 \$	3 006,94 \$
17 February 2025	Cash for various expenses	(284,00) \$	- \$	2 722,94 \$
13 February 2025	Check 1005 Banquet Masters	(720,00) \$	- \$	2 002,94 \$
14 February 2025	Deposit February luncheon		2 145,00 \$	4 147,94 \$
14 February 2025	Cash to pay various expenses	(291,00) \$		3 856,94 \$
21 February 2025	Check 1006 Ed Fletcher Theater	(1 300,00) \$		2 556,94 \$
12 March 2025	Check 1007 Banquet Masters	(820,00) \$		1 736,94 \$
14 March 2025	Deposit March luncheon		833,00 \$	2 569,94 \$
14 March 2025	Cash to pay G. Bourdeau for alcohol	(32,00) \$		2 537,94 \$
10 April 2025	Check 1008 Banquet Masters	(380,00) \$		2 157,94 \$
10 April 2025	Deposit April luncheon		410,00 \$	2 567,94 \$
10 April 2025	Cash to pay R. Gravel for Monthly Media	(257,00) \$		2 310,94 \$
12 November 2025	Check 1009 Banquet Master	(260,00) \$		2 050,94 \$
25 November 2025	Deposit November luncheon		435,00 \$	2 485,94 \$
25 November 2025	Cash to pay G. bourdeau for alcohol	(26,72) \$		2 459,22 \$
11 December 2025	Check 1010 Banquet Masters	(360,00) \$		2 099,22 \$
12 December 2025	Deposit December luncheon & membership		623,00 \$	2 722,22 \$
12 December 2025	Cash to pay R. Gravel for wine & printing deck	(97,49) \$		2 624,73 \$
SEASON CLOSING BALANCE		(5 188,21) \$	4 907,00 \$	2 624,73 \$
DIFFERENCE BETWEEN OPENING AND CLOSING BALANCE... LESS MONEY				(281,21) \$

- **Revenues and Expenditures**

The breakdown of revenues and expenditures presented below is derived from the bank account general ledger and the luncheons' accounting.

REVENUES	REVEIVED
Luncheons	2 580,00 \$
Memberships	740,00 \$
Share-the-Wealth	389,00 \$
Dinner-theater (collected)	1 350,00 \$
Donations	41,00 \$
TOTAL	5 100,00 \$
EXPENDITURES	EXPENDED
Paid to Banquet Masters for luncheon	2 900,00 \$
Door prizes - wine bottles to winners	78,70 \$
Gifts to speakers (CC Whiskey)	72,72 \$
Share-the-Wealth given to winners (cash)	194,00 \$
Advertising (Monthly Media from bank account)	771,00 \$
Dinner-theater (paid)	1 300,00 \$
Printing – speakers' presentations	66,92 \$
TOTAL	5 383,34 \$
REVENUES LESS EXPENDITURES... LOSS OF	(283,34) \$
ACCORDING TO BANK STATEMENT... LOSS C	(281,21) \$
UNRECONCILED AMOUNT...	(2,13) \$

Detailed transaction records are available upon request. It is important to note a \$2.13 discrepancy between total revenues and expenditures. This difference is minor and not worth reconciling – it is likely due to tax calculations on the wine bottles purchased.

- **Luncheon Accounting**

In 2025, luncheons combined with membership fees were financially self-sufficient, yielding an annual profit of \$437.70. The Club’s tradition of covering the cost of the first luncheon for new members does not jeopardize the sustainability of these events; we will maintain this practice.

LUNCHEONS 2025 - 12 MONTHS SUMMARY				
ACTIVITY	NB	UNIT	REVENUE	EXPENSE
Luncheons paid by members	129	20,00 \$	2 580,00 \$	-
Luncheons paid to Banquet Master	145	20,00 \$	-	2 900,00 \$
Membership fee - new members	16	20,00 \$	320,00 \$	-
Membership fee - renewals	21	20,00 \$	420,00 \$	-
Share-the-Wealth revenues	-	-	389,00 \$	-
Share-the-Wealth prizes	-	-	-	194,00 \$
Door prizes - bottles of wine	-	-	-	78,70 \$
Speaker gift - bottles of Candian Club	-	-	-	72,72 \$
Donations (January 2025)	-	-	41,00 \$	
Printing presentation (December 2025)	-	-	-	66,92 \$
TOTALS			3 750,00 \$	3 312,34 \$
REVENUE LESS EXPENDITURES:		PROFIT OF...	437,7 \$	


























7. Goals for 2026

- a. Continuing to offer quality, affordable luncheons with speakers and activities, like in previous years.
- b. Strengthening our communications and marketing efforts to increase membership. This includes:
 1. Updating/upgrading the club website.
 2. Visiting selected Mobile Home Parks to hand out information material.
 3. Asking each member/couple to recruit one new member.
 4. Handling business cards and informational materials
- c. Posting activities updates on the social media NextDoor.
- d. Developing a summer 2026 newsletter to inform members about the latest news from the Club and Pinellas.

Appendix 1

- **Record Management**

The Secretary/Treasurer and the president developed and maintained an electronic filing system. The table below presents the first of three levels of the system. All files are available for review upon request.

 ACTIVITIES	2025-12-20 14:43	File folder
 ANNUAL REPORT	2025-12-17 13:40	File folder
 BANKING	2025-01-02 12:26	File folder
 BANQUET MASTERS	2025-10-14 17:56	File folder
 BINDER FOR MEMBERS	2025-01-02 12:26	File folder
 BOD BIOS - PHOTOS	2025-06-10 10:41	File folder
 BOD MEETING AGENDAS AND MINUTES	2025-01-02 12:26	File folder
 CANADIAN LEGION	2025-01-02 12:26	File folder
 COMMUNICATIONS - MARKETING - ADVERTIZING	2025-11-10 16:24	File folder
 CONSTITUTION	2025-06-09 15:06	File folder
 FINANCIALS	2025-12-12 11:28	File folder
 GOLF	2024-11-16 15:50	File folder
 GOVERNANCE	2025-12-14 12:06	File folder
 IMPORTANT EMAILS	2025-10-25 15:48	File folder
 LIABILITY - INSURANCES	2025-01-02 12:26	File folder
 LUNCHEONS AGENDAS - MINUTES - POSTERS	2025-12-09 15:12	File folder
 MEETINGS - MISCELLANEOUS	2025-09-30 16:31	File folder
 MEMBERSHIP	2025-12-13 08:42	File folder
 MISCELLANEOUS	2025-11-10 15:16	File folder
 NEWSLETTER	2025-11-10 15:16	File folder
 ORG CHART & JOB DESCRIPTIONS	2025-01-06 15:38	File folder
 PHOTO GALLERY	2025-11-10 15:16	File folder
 PROGRESS REPORT - DELIVERABLES	2025-01-08 16:05	File folder
 SPEAKERS - PRESENTATIONS	2025-12-06 11:53	File folder
 WEB SITE	2025-12-13 08:42	File folder

Appendix 2

- **The Club's Website.**

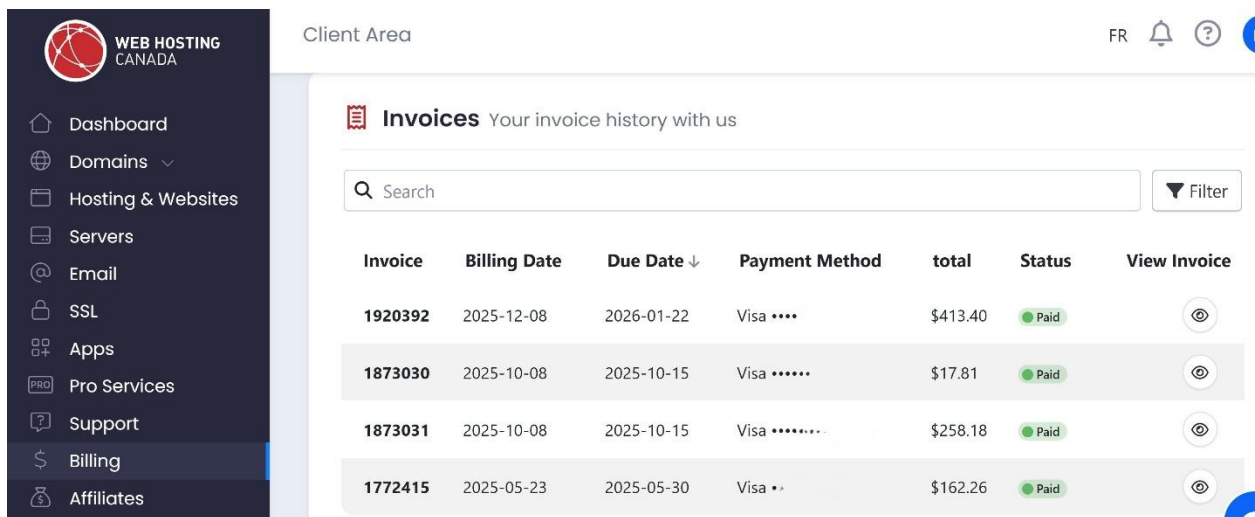
All amounts are in Canadian dollars.

Domain Name paid for 1 year: cccpcf.com - \$17.81

Host: Web Hosting Canada – pay for 3 years - \$162.26

Development Tool: WordPress version 26.2

Total Paid today by R. Gravel to date: \$851.66



The screenshot shows the 'Client Area' of Web Hosting Canada. On the left is a dark sidebar with navigation links: Dashboard, Domains, Hosting & Websites, Servers, Email, SSL, Apps, Pro Services, Support, Billing, and Affiliates. The main content area is titled 'Invoices' and contains a table of invoice history. The table has columns for Invoice, Billing Date, Due Date, Payment Method, total, Status, and View Invoice. There are four rows of invoices, all with a 'Paid' status.

Invoice	Billing Date	Due Date ↓	Payment Method	total	Status	View Invoice
1920392	2025-12-08	2026-01-22	Visa ****	\$413.40	Paid	
1873030	2025-10-08	2025-10-15	Visa *****	\$17.81	Paid	
1873031	2025-10-08	2025-10-15	Visa *****	\$258.18	Paid	
1772415	2025-05-23	2025-05-30	Visa **	\$162.26	Paid	