INTRODUCTION

Mr. Chairman, Officers of the General Conference and Inter-American Division, leaders from our sister Unions, fellow officers of the Caribbean Union Conference, delegates and distinguished guests, Christian greetings in the wonderful name of our Lord and Saviour, Jesus Christ.

We are here with the full evidence that God who brought this Union into existence has taken full responsibility to sustain it. After hurricanes and storms, a volcanic eruption, and the decisive disaster of the COVID-19 pandemic, we have arrived at this point in history to testify that the God of 1926 is the same God of 2026. It is my distinguished privilege to report to this august body as the sixteenth treasurer of this Union since its inception in 1926. The period under review has been a testing experience and a testament of God's unfailing promises. We know that God meant what He said when He assured us, "The water will not overflow you, neither will the fire burn you."

This past quinquennial period brought the dilemma of disaster through a volcanic eruption, the COVID-19 pandemic, and Hurricane Beryl, yet divine providence delivered us from them all. The volcanic eruption in St. Vincent and the Grenadines captured our attention in a unique way. This geological catastrophe proved that we can rely on God's promises and venerate Him for the amazing power He displays. Field leaders and supporters from some external territories rallied together to show unprecedented compassion and generosity. SVG's efforts to provide for the displaced left an indelible impression on the communities, with hundreds of hot meals supplied to shelters daily.

Looking back at these difficult, disaster-filled times, we lift our hands and hearts in total praise to God for His deliverance. The severity of these crises only provided for us a front-row seat to witness His omnipotence at work. Whenever we extended a helping hand to others, God outdid us with blessings. We felt like we were using a teaspoon to share, but God used a front-end loader to refill us.

The progress realized during this quinquennium has been made possible through His guidance, the dedication of our treasury teams across the Union, the collaboration of our administrators, departmental leaders, institutions, and local fields, and the faithfulness of God's people.

In this report we seek to review our funding environment, examine our financial performance, reflect on the strategic initiatives undertaken during the period, and, above all, celebrate God's continued faithfulness in sustaining His work throughout the Caribbean Union territory.

THE FUNDING ENVIRONMENT

The Caribbean Union operates within a diverse economic environment, utilizing seven currencies across its territory. During the 2021–2025 quinquennium, most currencies remained relatively stable.

The Barbados Dollar, Trinidad and Tobago Dollar, and Netherlands Antillean Guilder remained unchanged throughout the period. The Eastern Caribbean Dollar strengthened slightly from EC$2.75 to EC$2.72 per US dollar, while the Guyana Dollar depreciated modestly, moving from GY$200 to GY$208 per US dollar. The most significant depreciation occurred in Suriname, where the Suriname Dollar declined from SRD14 to SRD37 per US dollar during the quinquennium, reflecting ongoing economic challenges within that territory (see Figure 1).

Despite these currency movements, the Caribbean Union remained financially stable and continued to support mission initiatives throughout the territory. While economic conditions changed across the region, the faithfulness of God's people remained constant.

CURRENCY MOVEMENT 2021 – 2025

EXCHANGE RATE PER US$1.00

CURRENCY	CURRENCY CODE	SYMBOL / ICON	JANUARY 2021 EXCHANGE RATE (PER US$1.00)	DECEMBER 2025 EXCHANGE RATE (PER US$1.00)	CHANGE 2021 – 2025	MOVEMENT (%)
Barbados Dollar	BBD		2.00	2.00	↔	0.0%
Eastern Caribbean Dollar	XCD	XCD OECS CURRENCY	2.75	2.72	↑	+1.1%
Guyana Dollar	GYD		200.00	208.00	↓	-4.0%
Netherlands Antillean Guilder	ANG		1.83	1.83	↔	0.0%
Suriname Dollar	SRD		14.00	37.00	↓	-164.3%
Trinidad & Tobago Dollar	TTD		6.70	6.70	↔	0.0%
United States Dollar	USD		1.00	1.00	↔	0.0%

Figure 1 – Currency Movement in the Caribbean Union for the Period 2021-2025

The Caribbean Union maintained a diversified cash portfolio across six currencies to support its multi-country operations. Between 2021 and 2025, total cash holdings increased, strengthening liquidity while ensuring funds were available for the execution of mission activities.

Figure 2 illustrates how our currency holdings evolved between 2021 and 2025. While the cash holdings are largest in Barbados dollars, we do maintain a healthy balance in each of the other currencies to meet operational needs to support mission.

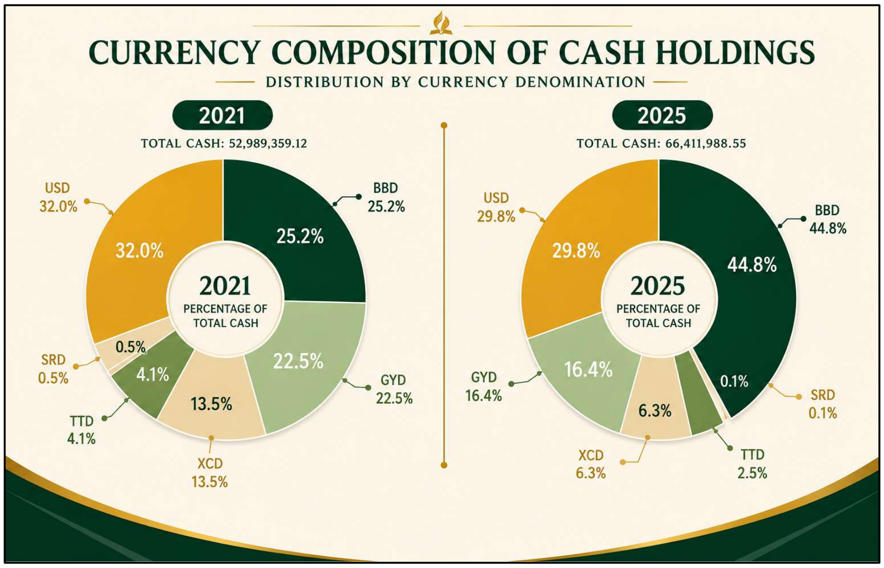


Figure 2 – Total Cash for the Years Ending 2021 and 2025 Respectively

This distribution gives us a strategic advantage in fulfilling the mission throughout the region with greater efficiency.

A Decade of Faithfulness

Tithe Trends 2016 – 2025

The faithfulness of God's people continued to be evident throughout the 2021–2025 quinquennium. Despite the economic challenges presented by the COVID-19 pandemic, inflationary pressures, natural disasters, and foreign exchange fluctuations, church members across the Caribbean Union remained committed to supporting the mission of the Church through faithful tithing.

During the previous quinquennium (2016 – 2020), total tithe received from the membership amounted to TT$1.286 billion. The years 2021–2025 stand as a testimony to God's faithfulness and the unwavering commitment of His people, as members faithfully returned a combined TT$1.363 billion in tithe across the Caribbean Union territory. This represented an increase of TT$77.4 million, or 6 percent, over the previous quinquennium. This growth, reflected in Figure 3, is particularly significant considering that the current quinquennium began during the COVID-19 pandemic which engendered a period of economic uncertainty across the region. Figure 4 represents the cumulative tithe returned by members according to fields.

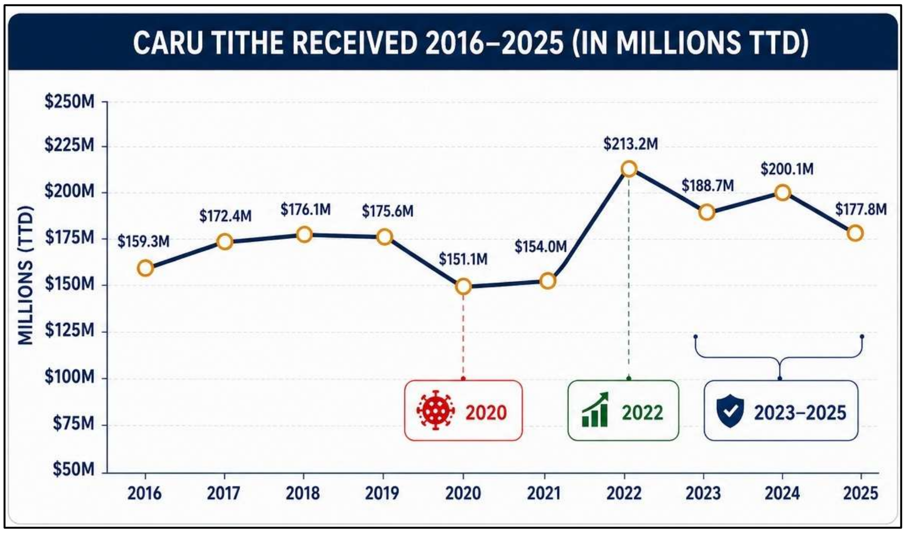


Figure 3 –Tithe Trends for the Period 2016-2025

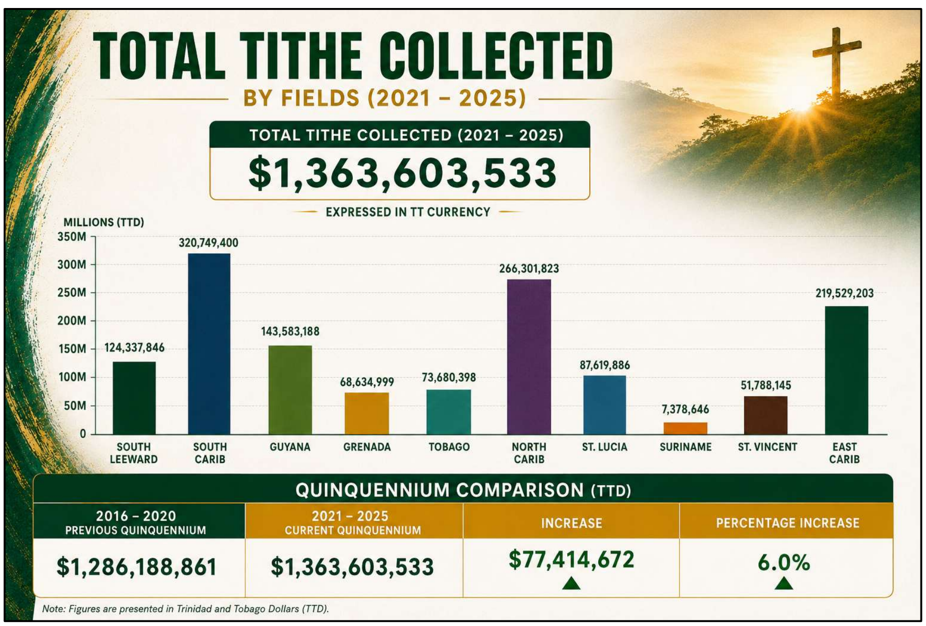
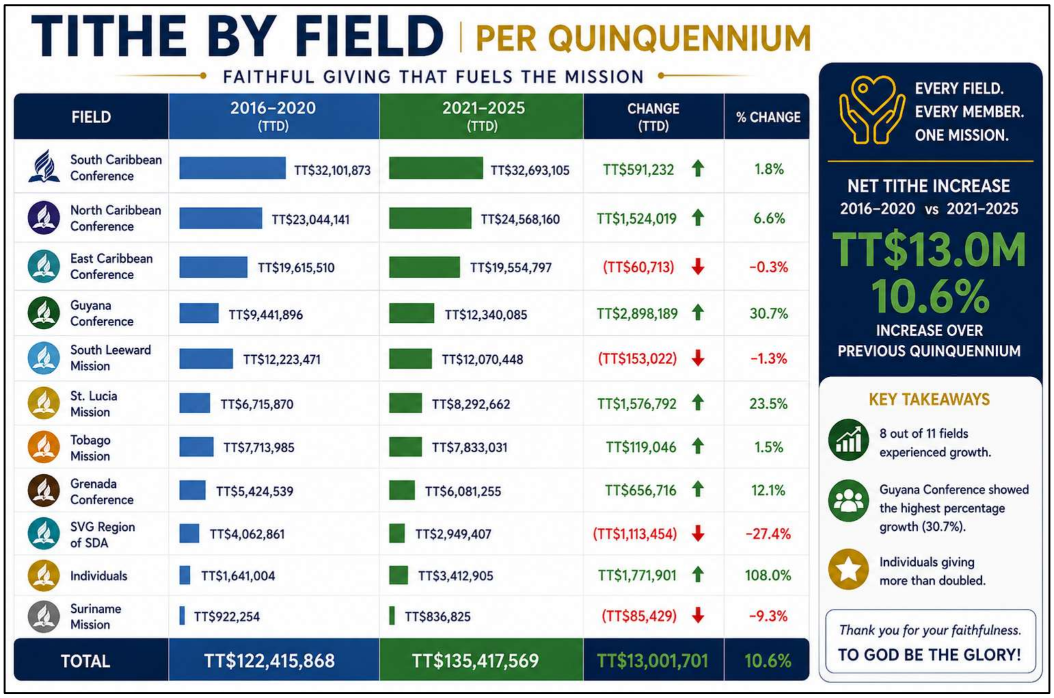


Figure 4 – Tithe Collection from Membership According to Fields for the Period 2021-2025

While all fields contributed to the mission of the Church, several demonstrated exceptional growth over the previous quinquennium, reflecting expanding membership, strengthened stewardship, and God's continued blessing. Suriname experienced exponential growth of more than 367% over the last quinquennium, but due to the current inflation rate, it is reflected in the chart as a slight decline. Figure 5 reflects the tithe contribution by fields to the Union.



TITHE BY FIELD | PER QUINQUENNIUM

FAITHFUL GIVING THAT FUELS THE MISSION

FIELD	2016–2020 (TTD)	2021–2025 (TTD)	CHANGE (TTD)	% CHANGE
South Caribbean Conference	TT$32,101,873	TT$32,693,105	TT$591,232	1.8%
North Caribbean Conference	TT$23,044,141	TT$24,568,160	TT$1,524,019	6.6%
East Caribbean Conference	TT$19,615,510	TT$19,554,797	(TT$60,713)	-0.3%
Guyana Conference	TT$9,441,896	TT$12,340,085	TT$2,898,189	30.7%
South Leeward Mission	TT$12,223,471	TT$12,070,448	(TT$153,022)	-1.3%
St. Lucia Mission	TT$6,715,870	TT$8,292,662	TT$1,576,792	23.5%
Tobago Mission	TT$7,713,985	TT$7,833,031	TT$119,046	1.5%
Grenada Conference	TT$5,424,539	TT$6,081,255	TT$656,716	12.1%
SVG Region of SDA	TT$4,062,861	TT$2,949,407	(TT$1,113,454)	-27.4%
Individuals	TT$1,641,004	TT$3,412,905	TT$1,771,901	108.0%
Suriname Mission	TT$922,254	TT$836,825	(TT$85,429)	-9.3%
TOTAL	TT$122,415,868	TT$135,417,569	TT$13,001,701	10.6%

Figure 5 – Tithe Contribution by Field to the Caribbean Union for the period 2016-2025

Returning your tithe is an act of faith and worship that unlocks God's promised blessings (Malachi 3:10). According to Ellen G. White in Counsels on Stewardship (p. 103), this tithe is a "sacred trust" dedicated to supporting gospel ministers and workers. Because of this faithfulness, the Church is empowered to proclaim the Word, nurture disciples, strengthen vital institutions, and further the mission of God across the Caribbean Union and the entire world.

Offering Trends 2016 – 2025

During the 2021–2025 quinquennium, church members across the Caribbean Union territory contributed an estimated **TT$305.7million** in offerings through their local conferences and missions. This figure represents the cumulative offerings collected by all fields within the Caribbean Union and does not represent the amount received by the Caribbean Union Conference headquarters (Figure 6).

These offerings amounted to **22.5% of the total tithe returned** during the quinquennium, demonstrating the faithfulness and generosity of members in supporting the Church's mission. Through these contributions, members invested not only in the ministries of their local fields but also in advancing the mission globally.

Figure 6 – Estimated Offering Contributions for the period 2016-2025

Despite lingering challenges, our tithe and offering revenue continues to trend upward. This growth is a testament to the resilience of our members and the undeniable blessings of an invincible God, even as many congregations work to rebuild post-COVID attendance. Regionally, the financial outlook is equally promising:

- **Suriname Mission:** The economic climate is building momentum, with significant growth projected to begin in 2028.
- **St. Lucia Mission:** Through diligent stewardship, the mission achieved substantial improvement in its financial viability this quinquennium, successfully shifting from a negative to a positive liquidity ratio.
- **Guyana Conference:** Experiencing phenomenal expansion, the conference surpassed GY$1 billion ($4.8 Million USD) in tithe income for the first time in one fiscal year, 2025.

Mr. Chairman, leaders and friends, the Caribbean Union will remain resolute as the generosity of God's people fuels the expansion of the work within our territory and contributes to the mission globally. We will continue to be grounded in the Bible even as we live the Mission here in our region.

Operating Income and Expenses 2021-2025

Throughout the **2021–2025 quinquennium**, the Caribbean Union remained committed to the faithful stewardship of the resources entrusted by God. The Union maintained a strong financial position, with **operating income exceeding operating expenses in 2021, 2022, and 2025**.

The rise in operating expenses during **2023** and **2024** primarily reflected a conservative accounting provision of **allowance for doubtful accounts** – designed to bolster financial reliability – as well as the recognition of previously allocated program expenditures. Excluding these specific line items, operational spending remained consistent with our budgetary projections. By **2025**, operating expenses had successfully stabilized at a level below operating income (Figure 7).

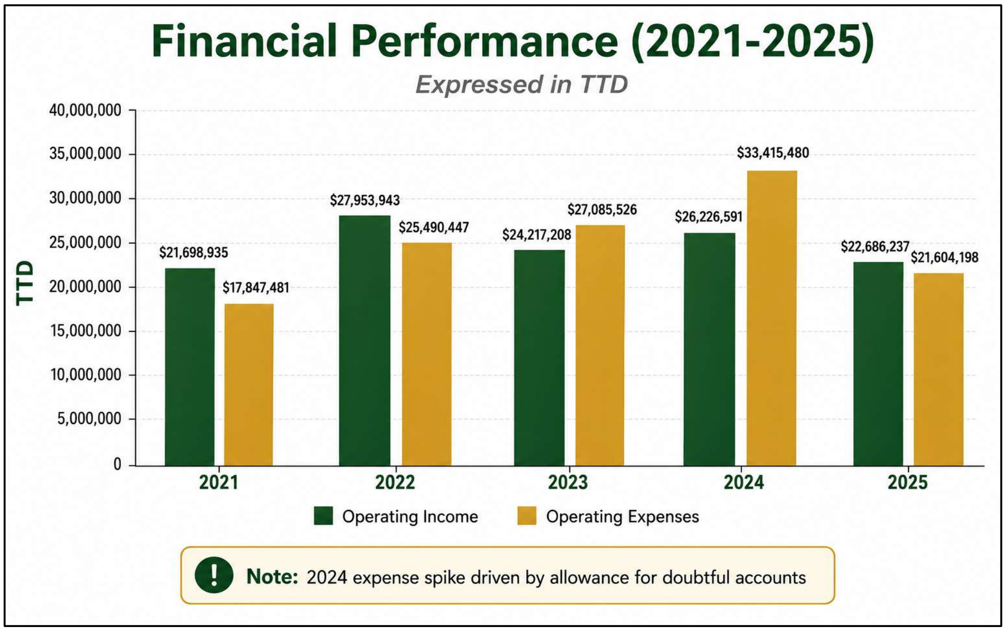


Figure 7 – Financial Performance for period 2021-2025

Beyond financial stewardship, the Caribbean Union continued to invest in initiatives that strengthened leadership, built organizational capacity, and advanced the mission of the Church. Among the significant activities supported during the quinquennium were the **Caribbean Union Treasury Training in Panama (2023)**, **Ministerial Retreat in Punta Cana (2024)**, **YUTCAH Trinidad**, and other professional development initiatives that enhanced financial management, leadership effectiveness, and mission across the territory.

Moving beyond the focus on individual years, this five-year summary (Figure 8) illustrates the overall allocation of operating expenses. It provides a clear picture of where the Union has invested its operating resources from 2021 to 2025.

Figure 8 – Operating Expenses for the period 2021-2025

Appropriations

For this past quinquennium, **TT$21.6 million** was appropriated in support of the Church's mission across the territory (Figure 9). **Tithe appropriations of TT$15.56 million** and **non-tithe appropriations of TT$6.03 million** were strategically invested in **evangelism, ministerial development, education, institutional strengthening, community ministries, disaster relief, and other mission-focused initiatives**. These investments reflect the Union's commitment to ensuring that every dollar entrusted to the Church was used to strengthen ministry, expand mission, and serve communities throughout the Caribbean Union and beyond.

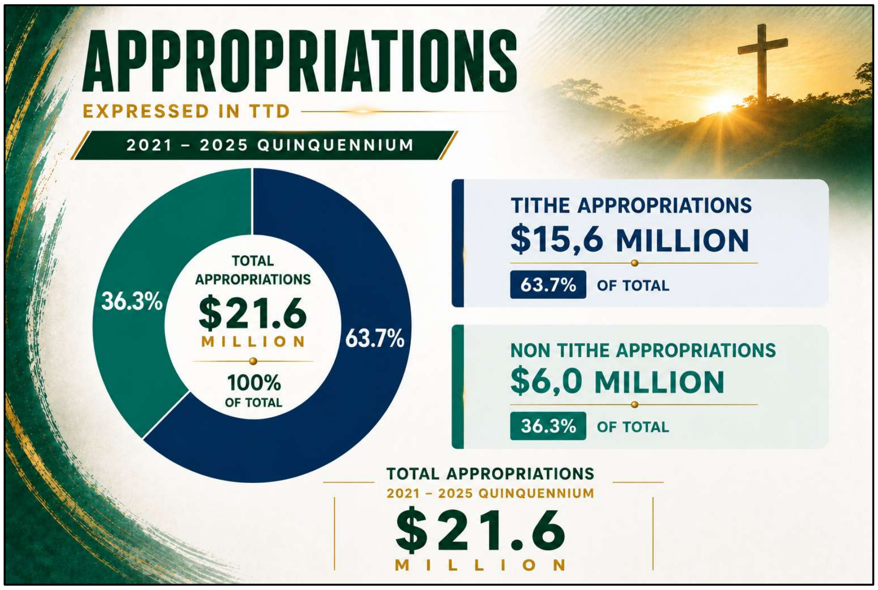


Figure 9 – Appropriations for the period 2021-2025

Evangelism

Throughout the 2021–2025 quinquennium, the Caribbean Union invested **TT$3.2 million** directly into evangelism (Figure 10). These funds supported public evangelistic campaigns, lay crusades, and evangelistic activities across the Union and beyond. The significant increase in investment during the latter part of the quinquennium reflects the Union's continued commitment to advancing the gospel and fulfilling its mission.

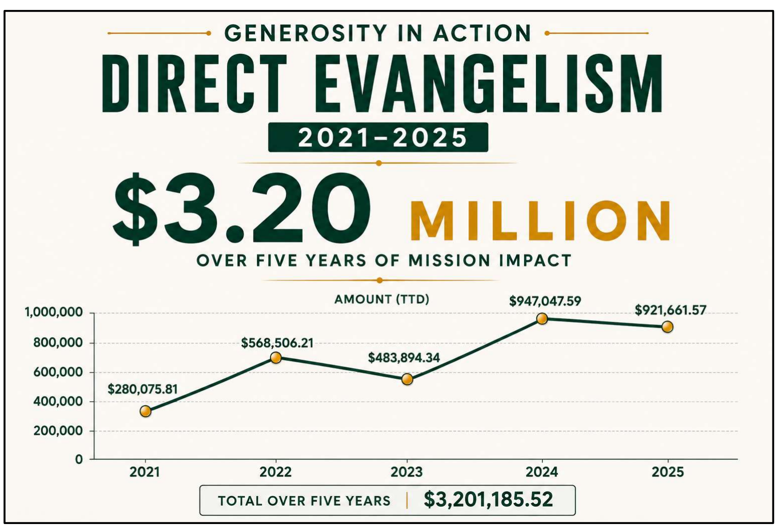


Figure 10 – Direct Evangelism Expense over the period 2021-2025

The gospel commission calls the Church to reach every nation, tribe, language, and people with the message of hope found in Jesus Christ. In response to the divine commission, the Caribbean Union invested **TT$823,365** for the advancement of the gospel during the past quinquennium.

These funds supported Global Mission initiatives in Vietnam, and outreach to Hindu and Muslim communities. This intentional funding facilitates culturally appropriate relationship-building that creates opportunities to share Christ's message of hope locally and globally.

One such mission initiative occurred from March 30 to April 13, 2024, when treasurers from the level of the General Conference to the local church gathered to engage in mission in St Croix. The Caribbean Union was excited to join with the GC treasury department and North Caribbean Conference in this mission venture.

Figure 11 - (l-r) Paul H. Douglas, GC Treasurer, Ivelisse Herrera, IAD Treasurer, Pastor Bertie Henry, CARU Treasurer, Sanida McKenzie, NCC Treasurer and Faye Williams, Central Church Treasurer

Through its global mission outreach, the Caribbean Union continues to support the work in Vietnam annually. Additionally, the Union contributes to the efforts of ASI Mission 2000 and Beyond in their missionary exploits each year.

Education

The Caribbean Union continues to recognize Seventh-day Adventist education as a vital component of its mission. During the quinquennium, the Union invested **approximately TT$2 million** in support of Adventist education throughout the territory. This investment extended beyond regular subsidies to the local fields and included **STEM learning initiatives, teacher training, accreditation, infrastructure development, and other student-centered initiatives**. Through these initiatives, the Union has contributed significantly to the strengthening of academic excellence while fostering environments that develop character, nurture faith, and prepare young people for lives of service to God and humanity. By supporting our schools and educational institutions, the Caribbean Union is investing not only in facilities and programs but also in the spiritual, intellectual, and social development of future generations.

Disaster Relief

During this quinquennium, more than **TT$1.8 million was channeled** toward significant disaster and humanitarian responses, including support to Grenada, St. Vincent and the Grenadines, and sister unions within the Inter-American Division territories.

Literature Evangelism

The Caribbean Union invested **TT$412,525** in the training, development, and support of **literature evangelists** and the **Publishing Ministry** for the period under review. Ellen G. White emphasized that *"the circulation of our literature is one of the means ordained by God to carry the light before the world."* In keeping with this divine mandate, the Union's sustained support for Literature Evangelism extends beyond direct expenditure which represents only a portion of its overall commitment. Additional resources are allocated through the fields to provide literature evangelist benefits and strengthen the Publishing Ministry. The Union's contributions reflect its steadfast commitment to ensuring the expansion of this vital ministry throughout the territory, in harmony with the strategic direction of the Inter-American Division. These resources strengthened the ministry of Literature Evangelism by equipping literature evangelists for service, supporting publishing initiatives, and expanding the reach of the gospel through the printed page.

LIQUIDITY AND WORKING CAPITAL

The 2016–2020 quinquennium concluded with the Caribbean Union Conference remaining in full compliance with the then-applicable percentage-based Working Capital and Liquidity Policy. An average working capital of 161% and liquidity of 127% reflected a strong financial position (Figure 12) and provided a sound foundation as the Union transitioned into the current quinquennium and the revised policy methodology.

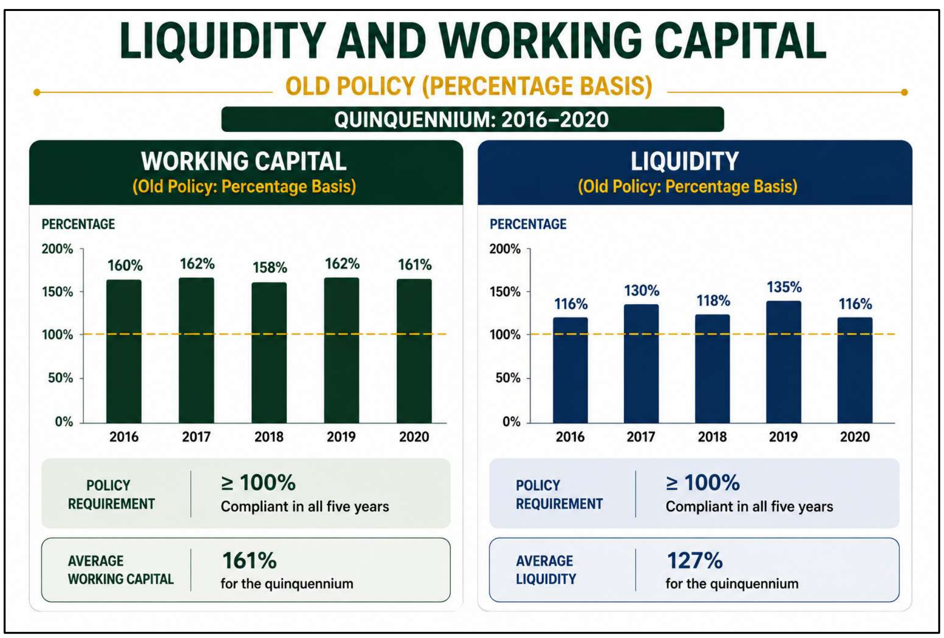


Figure 12 – Liquidity and Working Capital for the period 2016-2020

During the 2021–2025 quinquennium, the Caribbean Union continued to maintain a strong working capital position, exceeding the six-month minimum required under the revised Working Policy in every year. Liquidity, measured against the three-month minimum, remained above the benchmark in 2021 and 2022 but fell below the requirement during the last three years of the quinquennium.

It should be noted, however, that the decline in liquidity is primarily the result of an accounting reclassification rather than a reduction in available financial resources. Four bank accounts were reclassified from *Cash and Cash Equivalents* to *Accounts Receivable* because they are held in the names of the respective fields where the funds are situated. In accordance with accounting standards, these balances can no longer be reported as Cash and Cash Equivalents for financial reporting purposes, even though the Caribbean Union continues to retain control and access to these funds.

Accordingly, while the accounting presentation affected the reported liquidity measure, it did not materially change the Union's underlying financial capacity or its ability to meet its financial obligations.

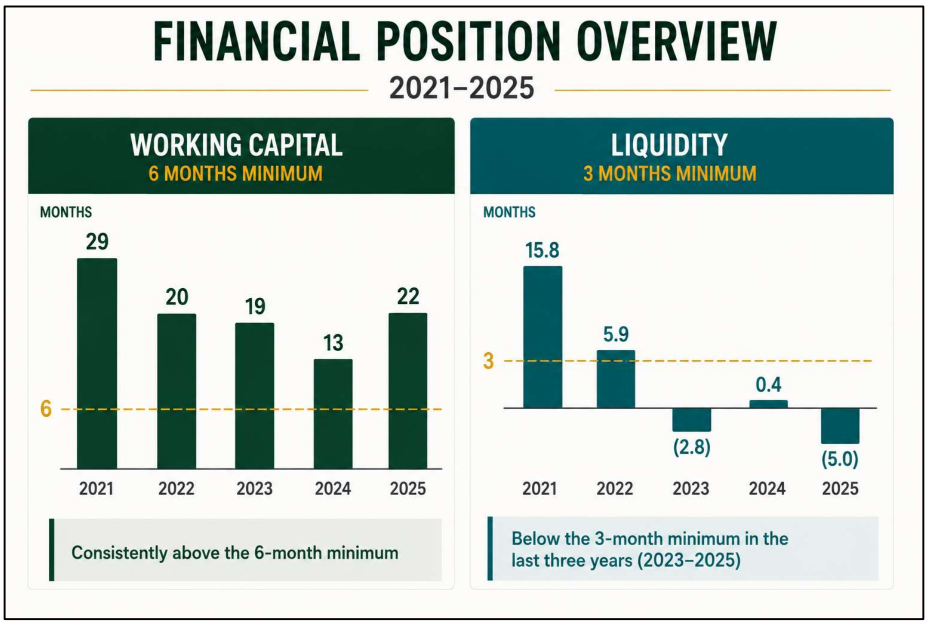


Figure 13 – Financial Position Overview for the period 2021-2025

Beginning with the 2021–2025 quinquennium, the Working Policy changed from percentage-based measurements to month-based measurements. Figure 13 presents our financial position under the revised policy framework.

TRAINING

As the financial and technological landscape continues to evolve, ongoing professional development remains essential to maintaining competent personnel to manage the resources and optimize efficiency throughout the Caribbean Union. During the 2021–2025 quinquennium, the Treasury Department placed significant emphasis on equipping treasury personnel with the knowledge, skills, and practical tools necessary to strengthen financial management across the Union. To this end, several training programs were conducted on the Zoom virtual platform.

In April of 2024, all the treasury staff and local field auditors of all the conferences and missions across the Caribbean Union convened at Hotel Rui Plaza, Panama for four days of intense training and social interaction. The event was designed to enhance communication among treasury staff from various fields. These collaborative training and professional development sessions provided an opportunity to address key operational and governance areas, including **internal controls, bank reconciliations, SunPlus accounting procedures, financial reporting, and best practices in treasury administration**. In addition to technical instruction, these sessions fostered collaboration, encouraged the sharing of experiences, and promoted greater consistency in the application of financial policies and procedures throughout the Union.

Figure 14 – CARU Treasury Workshop "Towards Optimizing Efficiency" held in Panama from April 21-25, 2024

In addition, the **Conference and Mission Audit Departments** took the opportunity to discuss common audit findings, share experiences, and develop strategies to strengthen the effectiveness and consistency of local church audits. These collaborative discussions reinforced the importance of accountability, compliance with denominational policy, and continuous improvement in financial oversight at every level of the Church.

The Caribbean Union remains committed to investing in the development of its treasury and audit personnel, recognizing that well-trained financial leaders are fundamental to safeguarding Church resources, strengthening internal controls, and supporting the mission of the Church through sound financial stewardship.

RETIREMENT BENEFIT PLAN

During the 2021–2025 quinquennium, the Retirement Fund maintained net assets ranging from **USD 19.09 million to USD 20.93 million** (Figure 15). Recognizing the importance of planning for the future, the Caribbean Union continued to review the Retirement Benefit Plan to ensure that it remains responsive to the changing needs of the organization and its employees. Working with professional advisors, a dedicated committee evaluated a number of initiatives designed to strengthen the Plan and support its long-term sustainability. This work remains ongoing as the Union seeks to position the Plan to meet future retirement obligations.

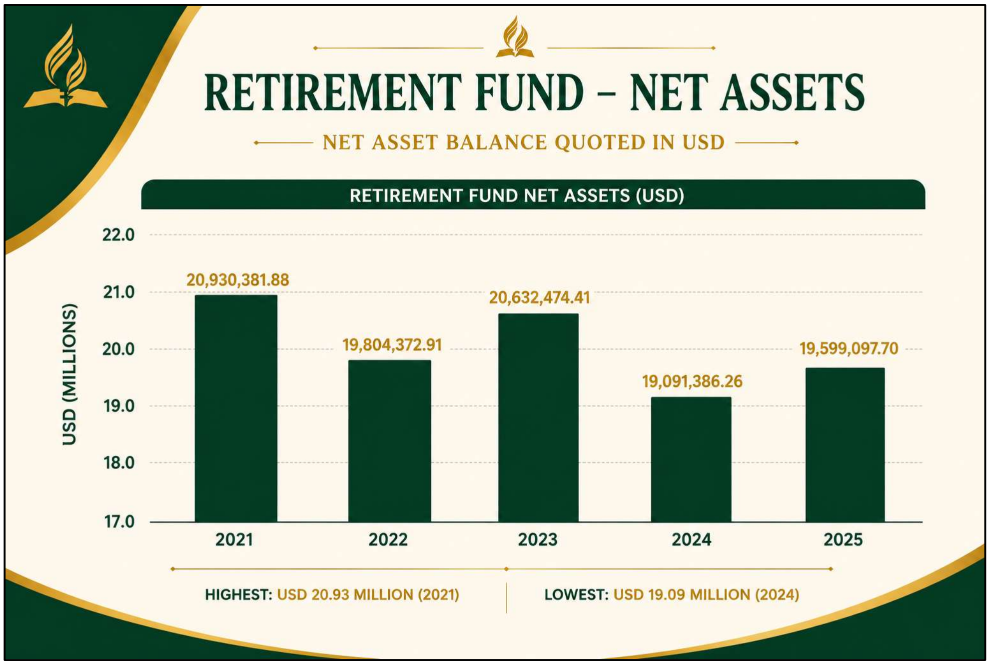


Figure 15 – Retirement Fund Net Assets for the period 2021-2025

The Retirement Fund recorded **USD 24.69 million** in income against **USD 23.39 million** in benefit and operating expenses, producing a cumulative surplus of approximately **USD 1.30 million** (Figure 16). Although income growth exceeded expense growth during the period, the Retirement Committee recognizes that maintaining a positive operating result alone is not sufficient to ensure the long-term sustainability of the Plan.

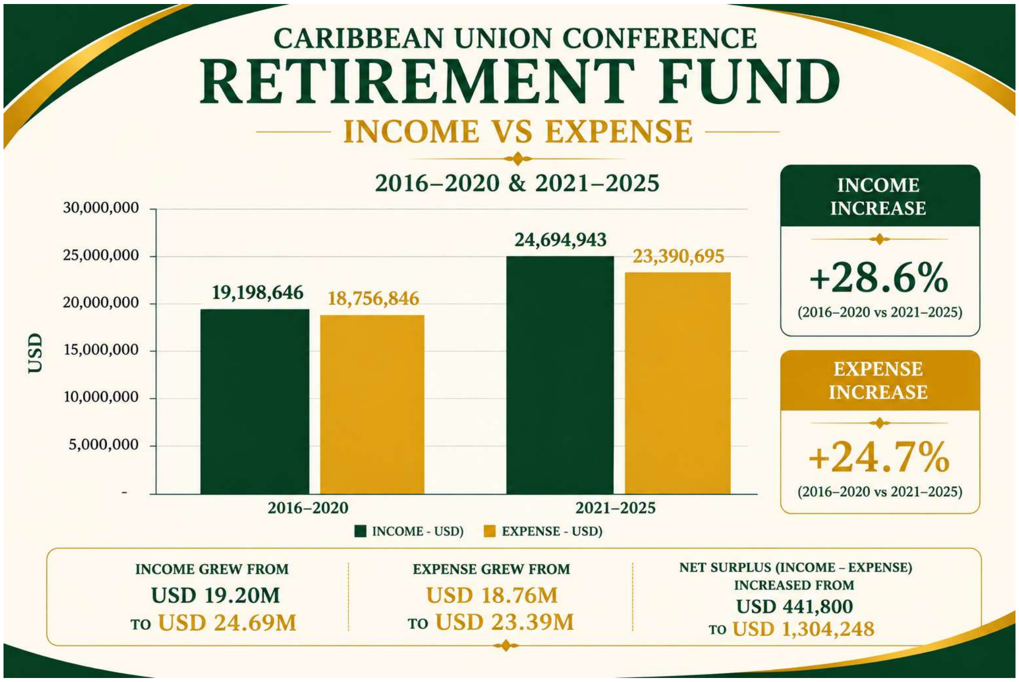


Figure 16 – Retirement Income and Expense for the period 2016-2025

FINANCIAL INSPECTION OVERSIGHT (FIOS)

Financial Inspection oversight plays a vital role in promoting transparency, accountability, and responsible stewardship throughout the Church. Beyond reviewing financial records, FIOS provides assurance that resources entrusted to God's work are managed in accordance with denominational policies and best practices. Financial inspections strengthen internal controls, identify opportunities for improvement, and reinforce the principles of integrity and faithful stewardship in support of the Church's mission.

During the quinquennium, the conferences and missions completed **2,327** of **3,889** scheduled Financial Inspection Oversight (FIOS) inspections, representing an overall completion rate of **59.8%** (Figure 17). While this reflects substantial inspection activity across the territory, the results also demonstrate the need to expand inspection coverage so that every organization benefits from regular financial oversight.

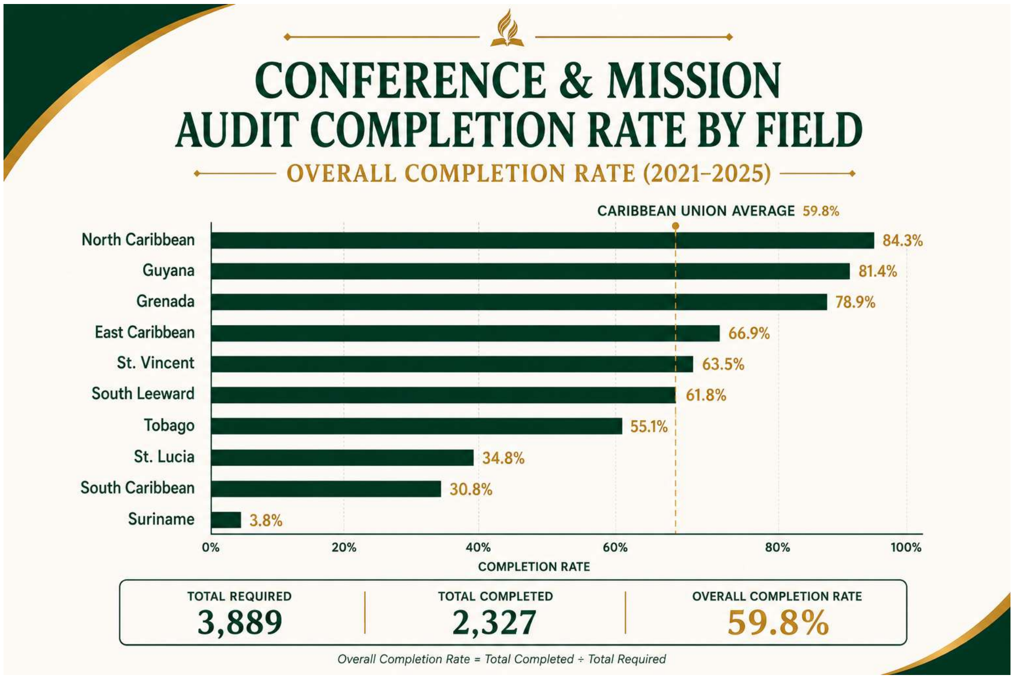


Figure 17 - FIOS Audit Completion by Field for 2021-2025

Looking ahead, the Caribbean Union remains committed to strengthening the FIOS program by improving inspection coverage, promoting greater accountability, and assisting organizations in maintaining sound financial practices. Through these efforts, the Union seeks to ensure that church resources continue to be managed with transparency, responsibility, and integrity in advancing the mission entrusted to us.

CONCLUSION

As we conclude this report, we pause to thank God for His unfailing guidance and provision throughout this past quinquennium. Through changing economic conditions, evolving technologies, and increasing financial demands, the Caribbean Union has remained committed to responsible stewardship, financial accountability, and supporting the mission of the Church.

Throughout this quinquennium, we have fortified our internal controls, refined financial reporting, and upskilled our treasury and audit personnel. By embracing new technologies, we established a solid foundation of transparency and sound governance. Although challenges such as short-term liquidity and the long-term sustainability of the Retirement Benefit Plan persist, we approach the future with confidence, treating these matters as active, high-priority initiatives.

The resources entrusted to the Church are not merely financial assets but sacred instruments that God has committed to our care for the advancement of His work. As we enter a new quinquennium, our commitment remains unchanged: to manage these resources with integrity, wisdom, and accountability, ensuring that every decision supports the mission entrusted to this movement. In the words of Ellen G. White in *Counsels on Stewardship* (p. 22),*"The means in our possession is not ours, but the Lord's, and we are accountable to Him for the use we make of it."*

With gratitude for God's faithfulness in the past and confidence in His leading for the future, we recommit ourselves to faithful stewardship in support of the mission of the Caribbean Union Conference until our Lord returns.

APPRECIATION

As this quinquennium draws to a close, my heart is filled with gratitude to our great God. Looking back over these five years, I can truly testify that "the Lord has done great things for us, whereof we are glad." Through every challenge, every difficult decision, every unexpected turn, and every blessing, God has remained faithful. His hand has guided us, His wisdom has directed us, and His grace has sustained us. To Him belongs all the glory.

No ministry is ever accomplished alone. God always places people beside us to strengthen our hands and encourage our hearts, and I have been richly blessed by those He has placed along this journey.

I express my sincere appreciation to the Inter-American Division Treasury Department for its guidance and partnership throughout this quinquennium. I thank Elder Verduzco for his faithful leadership and support to this Union until his retirement at the close of 2023. I also warmly acknowledge Mrs. Ivelisse Herrera, whose gracious spirit, responsiveness, and continued support have been a blessing to the Caribbean Union.

A special word of appreciation is extended to Elder Donald Modeste. His willingness to share his knowledge, provide technical guidance, introduce improved methodologies, and patiently train treasury personnel throughout our territory has left an indelible mark on our work. His ministry reminds us that knowledge becomes even more valuable when it is willingly shared with others.

I sincerely thank my fellow Union officers, Pastor Johnson Frederick and Dr. Kern Tobias. I have discovered that leadership is strengthened when there is mutual trust, respect, and a common commitment to God's mission. I have been blessed to serve alongside these dedicated brethren, and I thank God for the spirit of unity and cooperation that has characterized our work together.

This quinquennium also witnessed a transition within the Treasury Department with the departure of Dr. Joel Hazelwood in August 2024 and the appointment of Mrs. Kerene Horsford-Nero in November 2024. I express my gratitude to Dr. Joel Hazelwood for his faithful service as Associate Treasurer, and my appreciation for the dedication and professionalism Mrs. Horsford-Nero has brought to the ministry of the Treasury Department.

To every member of the CARU Treasury family, I offer my heartfelt thanks. Treasury is often associated with figures, statements, and reports, but those who serve in this ministry know that it is ultimately about faithfulness, integrity, stewardship, and service. Every reconciliation completed, every report prepared, every question answered, and every challenge overcome represents a commitment to supporting the mission of God's Church. Thank you for serving with diligence, professionalism, and a willingness to go beyond what was required.

I also extend my sincere appreciation to the treasurers and treasury personnel across our conferences, missions, and institutions. Though separated by geography, we have worked as one family, supporting one another, sharing ideas, solving challenges together, and keeping before us the greater purpose of advancing God's work throughout this Union.

My appreciation is also extended to our Information Technology support, Mr. Trestan Samuel, whose expertise and commitment have assisted us in navigating our technological needs and improving the efficiency of our operations. I also thank Mrs. Denise Fontenelle-Holder for her dependable administrative support and careful attention to detail, both of which have contributed significantly to the work of the Treasury Department.

To our departmental directors, administrators, Executive Committee, Audit Review Committee, constituency delegates, and members across this great Union, thank you for your confidence, your counsel, your prayers, and your partnership in mission. Your encouragement has strengthened us more than you may ever know.

Finally, to my family, words cannot adequately express my gratitude. Ministry often demands long hours, difficult decisions, and personal sacrifice. Thank you for your love, your patience, your understanding, and your unwavering support. You have been God's gift to me throughout this journey.

As I close this report, I do so with a heart full of thanksgiving. The accomplishments of this quinquennium are not the achievement of one individual but the testimony of what God can accomplish through ordinary people who are willing to place themselves in His hands. If anything of lasting value has been achieved, it is because the Lord has led us every step of the way.

"Now unto Him that is able to do exceeding abundantly above all that we ask or think, according to the power that worketh in us, unto Him be glory in the church by Christ Jesus throughout all ages, world without end. Amen" (Ephesians 3:20–21).

The report has been reviewed and edited for grammar, spelling, punctuation, clarity, consistency, and formatting. Minor revisions were made to improve readability. The document is ready for final review and approval.

Kindly pay attention to any section highlighted in red for clarification or verification.

Edited by: **Rhonda Morgan**