

Annual Report

2022

McCLURE

United Church

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Please bring this report and join
the Annual General Meeting
June 11, 2023
at 11:00 AM

In Person and over Zoom

Link found on our webpage:
McClureUnitedChurch.org



McClure United Church Mission Statement

McClure United Church, as a Christian community of faith, participates in the worship of God, in study and in service to others. The people, enabled by the Spirit of God, reflect God's love by their attitudes and actions.

McClure United Church Mission in Action

We believe that we are called by Jesus Christ to proclaim the gospel and live the gospel in the world by:

1. encouraging faith development and nurturing of spiritual growth for people of all ages;
2. providing meaningful worship;
3. reaching out to our own church community, the wider community and the world;
4. promoting stewardship, encouraging people to use their talents and resources and encouraging care of our environment;
5. fostering Christian fellowship; and
6. publically affirming that we are all one in Jesus Christ regardless of sexual orientation, gender, gender identity, ability, age, race, ethnicity, marital status and social or economic circumstances. As an Affirming Ministry we will:
 - a. embrace and celebrate the richness of God's gift of diversity, as well as the gifts of one another, and encourage full participation of all people in the life and work of our ministry;
 - b. continue to discern what it is to be an affirming and inclusive community;
 - c. create and maintain a safe, respectful and welcoming community for all; and
 - d. continue to work, by word and action, for justice and dignity for all God's people.

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AGENDA

Fifty-Fifth Annual General Meeting Sunday, June 11th, 2023

Call to Order

Opening Prayer - Debra

Agenda

Voting Privileges

Approval of Minutes

- Annual General Meeting – May 29, 2022
- Congregational Meeting – November 20, 2022
- Congregational Meeting – February 26, 2023

Receipt and Discussion of Reports

- Staff Reports
 - Debra Berg
- Chairperson's Report
- Congregational Care Committee
- Faith Development Committee
- Outreach Committee
- Refugee Committee
- Worship Committee
 - Rural Connect
- Ministry and Personnel Committee
- Stewardship Committee
- Property Committee
- Trustees
- McClure Place Association Inc/ McClure Place Foundation Inc
- Living Skies Region Representatives

Audited Financial Statement to December 31, 2022

New Business

1) Terms of Reference for Trustees

Motion: That the Trustees Terms of Reference be approved as submitted.

2) Rural Connect survey results

3) Status update on hiring a 0.5 ministerial position

4) Conversation regarding our capital deficiency

5) Appointment of Auditor for 2023

6) Nominations Report

- Election of Trustees
- Election of Officers

Chairperson's Remarks

Closing Prayer – Heather Muirhead

Adjournment

STAFF and CONTRACT EMPLOYEES

PASTORAL CARE STAFF:	Rev. Debra Berg Rev. Laura Fohse (January – July, 2022)
MUSIC CO-ORDINATOR:	Shirley Blackburn
PIANIST:	Elin Sletmoen
SACRED SOUNDS:	Celeste Delahey Tamara Ferguson
OFFICE ADMINISTRATOR:	Irène Lacoursière (January – February, 2022) Claudia Manning (February – December, 2022)
OFFICE ADMIN-FINANCE:	Irène Lacoursière
TREASURER:	Elaine Niebergall
DATA ENTRY CLERK:	Pam Turner
TEMPORARY/PT OFFICE STAFF:	Elaine Niebergall Eden Polischuk
NEWSLETTER EDITOR:	Sheila Krueger
RAINBOW VILLAGE:	Eden Polischuk Mark Anderson (January – June, 2022)

MINISTERS EMERITUS

Rev. Joan Brown
Rev. Dr. Dale Morrison
Rev. Ron McConnell

OFFICE VOLUNTEERS

Carol Claypool
Brenda Collins
Diane Hogg
Ronnie Meyers
Elaine Nutbrown

STAFF REPORTS

Minister Reverend Debra Berg

For me 2022 was a year of surprises. We began 2022 cautiously. We had just returned to “in person” worship late in 2021 and I think we were a bit surprised as to how complicated this return was. Even though we longed to be together again, it wasn’t easy. I want to thank the COVID care team for the hours they spent researching good information for us so that we could decide how to share communion, collect offerings, sing hymns and how to not shake hands and yet warmly greet each other.

One of the biggest surprises for me in 2022 was the arrival of the Rural Connect equipment and the efficiency of tech minded folks to get it up and running. Laura spent countless hours alongside Adam Brookman plugging things in and figuring out how best to make the equipment run smoothly. An even bigger surprise was how smoothly our first few rural connect worship services unfolded. Although Abby/Lancer did not choose to continue into the fall with us, they and our partners in Carlyle and Radville were excellent to work with. Our partners in Carlyle and Radville have provided excellent worship leadership and good spirits as we encountered tech and logistical challenges. One thing I didn’t consider was the impact that Rural Connect would have on our worship life at McClure, both positive and negative. I am very glad that we are taking time to evaluate this ministry so we can make worship a more positive experience for both folks of McClure and our Rural Connect partners.

The next surprise came to me completely out of the blue – which is the nature of surprises I suppose. One-week Laura and I were planning for the fall of 2022 together and the very next staff meeting she told me that she had resigned. No longer planning for the fall, we shifted to planning a good ending to her ministry with McClure. I adjusted my holidays so that we would have two weeks together at the end of her ministry to make the transition smoother; however, I contacted COVID and our two weeks dwindled to one. I regret that I missed Laura’s farewell party, but it sounds like she was well celebrated.

Laura’s departure came at a difficult time for us in that we were still coming out of COVID; thus we were unsure about our present situation and our future together. We tasked a small group to develop a Community of Faith Profile with recommendations about ministry personnel and asked them to work over the summer. This small group was given an almost impossible task that they would need a crystal ball to complete. After a summer of hard work, the Board received their report but recognized the need for further discernment. What I assumed would be a quick move to search for another full-time minister turned out to be very different. I was surprised not only by the length of the new discernment but also, its outcome; discerning for a ½ time ministry position. Six months on my own has morphed into almost twelve. However, what is not a surprise is the support and care I have received as together we’ve navigated these new waters. My sincere thanks to the Ministry and Personnel committee for working with me, hearing my concerns and the needs of our congregation. I want to apologize to those folks who wished that their minister would have called or shown up and didn’t. And I want to thank those who have stepped up to provide pastoral care in my absence. A small Pastoral Care team is now in place to visit and support members of McClure. I am grateful also to the Worship Committee, who has wholeheartedly supported pulpit supply guests once a month. It

has been such a gift to have Rev. Brian Walton and Rev. Ron McConnell provide worship leadership. Their leadership frees me up to care for other parts of the ministry and to take a break to care for myself. I was so impressed by the hard work of our Board as they took on the work of developing the Community of Faith Profile- Part 2, building on the good work of the first team.

Another surprise along the way has been the unfortunate need for Irene, our Office Administrator, to be on leave. Through most of 2022 our office has been understaffed. Though Claudia, our Assistant Office Administrator, was not hired to manage our office, she has done her best to take on this role. Elaine Niebergall has been amazing as she has covered most of the work that was left in the area of finance, in Irene's absence. Our office volunteers have also stepped-up big time to offer their gifts and skills. Thank you to Elaine Nutbrown, Carol Claypool, Diane Hogg, Brenda Collins and sometimes on Friday, Ronnie Myers, our "mailout" maker.

This is probably not a surprise to you but for me one of my favorite things about ministry with McClure is when we gather together for worship. I am so grateful for those who do the work of Live Streaming and Rural Connect preparation. Thank you to Tamara Ferguson, Celeste Bodnaryk and Natasha Burlingquette. Then there are those wonderful guys in the booth, who ensure that the cameras are pointed in the right direction, the slides are advanced, and the sound is clear (go to the Worship committee report to find the names of these wonderful and committed folks). I am grateful also for the ministry of music: Shirley Blackburn, Tamara Ferguson, Elin Sletmoen and Celeste Delahey and all those others who provided special music in 2022 what depth of spirit you bring to our worship together.

One of the things I missed about worship in 2022 is the hustle and bustle of kids. I am surprised how slowly our families are returning to "in person" worship and spiritual education for children. Though I understand that COVID, and a particularly brutal flu and cold season, probably meant that reducing exposure to other kids was a smart one, our kids and their parents were greatly missed. I am so pleased that we were able to provide consistent and creative opportunities for those who were present in worship to learn together. A very special thanks to Eden Polischuk for being present every Sunday to provide spiritual education for those kids who did attend. Thank you also to Heather Muirhead who took it upon herself to make a connection with our families over Advent.

I am sorry we were not able to provide a good connection with our Youth and Young Adults in 2022. We will do better in the fall of 2023. With the hiring of more ministry personnel and a specific hire for youth we will be in a better place to focus on this important ministry.

In 2022, the administrative work was plentiful, which is no surprise. I attended meetings of The Board, Outreach, Joint Facilities, Ministry and Personnel, Congregation Care, Worship, Faith Development and Trustees regularly. I also gathered with the Worship music team to choose worship music. The Stewardship and Property committees check in with me when they are in need.

2022 was a year of surprises. Now some folks like surprises and some folks don't like surprises. I think as long as we embrace the opportunities that surprises bring together, we will be just fine. I am so grateful to be walking this path of surprises with you and with a God who will not let us go.

Rev. Debra Berg

A Summary of McClure United Church Exit Interview with Laura Foughse **July 2022**

My time at McClure has been truly amazing. From the very beginning I have felt welcomed and supported. Many times over the years I have boasted to colleagues in other churches about how wonderful the people are. There have been very few times I have felt upset by something a community member did and when there has been a little conflict, it was handled quickly and helpfully. I have always appreciated the support and encouragement of M & P. They have been supportive, encouraging and appropriately challenging. I always appreciated the annual review and the feedback I received. My goals were supported. I have felt heard and appreciated. I have also been challenged in appropriate ways. I am grateful for the buddy system and having one person I can connect with regularly.

McClure in general has been very open to and supportive of my ideas and suggestions.

My job description has changed over the years and I have enjoyed most aspects in each variation. Each time the position description changed, I was consulted and my input was invited.

The opportunity to be in relationship with and learn from the children and youth were key. There are very few ministry positions that focus specifically on faith development with children and youth so I feel really blessed to have been able to serve in this way. I have appreciated the relationships that have developed and being able to journey with the young people in their faith.

Summary provided by the M & P Committee

MARRIAGES



Aurora Coulthard & Jared Espenart

BAPTISMS

Sophie Hannah Haddad

Luke Anthony Haddad

Grace Elizabeth Bryant

Lilith Vegeta Hamm

Callum Finn McCulloch



IN MEMORIAM

Adrien Albinet

Zane Bahrey

Beryl Barnes

Don Baugh

Irwin Bender

Clem Bernhardson

Willa Bell

Glenn Brown

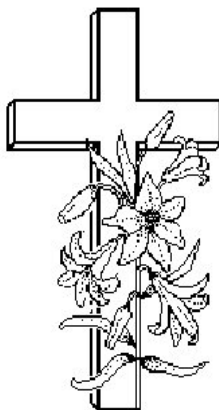
Clifford Henry Busler

Judy Marie Cenaiko

Ed Dewhurst

Harold Empey

Les Ennis



Verna Glazier

Janice Gordon

Lorne Johnson

Dennis Kendall

Ed Knapp

Perry Kullman

Bill Lampman

Terri Lorman

Mildred MacGillivray

Ellen Manton

Dorothy McKnight

Emil Meisner

Ellen Parchomchuk

May Plewis

Helen Savostianik

Orville Spence

Malcolm Weir

CHURCH MEMBERSHIP STATISTICS

Total Membership, December 31, 2021	920
Resident	735
Non-Resident	185
Received (Jan. 1 - Dec. 31, 2022)	
a. Letters of Transfer	0
b. Profession of Faith	0
Total received	0
Removed (Jan. 1 - Dec. 31, 2022)	
Death	56*
Letters of Transfer & Other	0
Other	0
Total removed	56
Change in Membership (Jan. 1 - Dec. 31, 2022)	(56)
Total Membership, December 31, 2022	864
Resident	652
Non-Resident	212

*several names of previously deceased members were removed from our Historic Roll.

COMMITTEE CHAIRS & BOARD MEMBERS at December 31, 2022

Name	Elected/Appointed	Involvement in 2022	Term	Retires in
Terry Clark	2019	Past Chair (resigned Nov. 2022)	2	--
Michael Gorniak	2021	Chair	1	2023
vacant		Chair Elect		
Elaine Niebergall	2019	Treasurer	1	2022
Naomi Yuen	2022	Congregational Care Co-Chair Non-Board Member	1	2024
Ann Richards	2018	Congregational Care Co-Chair Non-Board Member	2	2022
Robyn Hlady	2019	Faith Development Co-Chair	2	2023
Lisa Bryant	2019	Faith Development Co-Chair	2	2023
Lorna Dosch	2019	Living Skies Region Council Rep	2	2023
Lisa Bryant	2019	Living Skies Region Council Rep	2	2023
Gaylene Gorniak	2021	Ministry and Personnel Chair	1	2023
Diane Higgins	2021	Outreach	1	2023
Heather Muirhead		Outreach Chair, Non-Board Member		
Bryan Hamp	2021	Property Chair	1	2023
Ken Anderson	2020	Stewardship Interim Acting Chair Non-Board Member		
Brenda Zuk	2020	Trustee Chair (on leave)	2	2024
Trevor Bell	2022	Trustee Acting Chair	2	
Maureen Sinclair	2020	Worship Chair	2	2024
Sandy Hoenecke	-	Observer		-

MINUTES

ANNUAL GENERAL MEETING Sunday, May 29, 2022

The Fifty-Fifth Annual General Meeting of the McClure United Church congregation was held on Sunday, May 29, 2022, at 11:00 AM in-person and via Zoom; 77 people attended/signed into the meeting.

1. **WELCOME and CALL TO ORDER:** Terry Clark, Chairperson of the Church Board, welcomed everyone and stated that quorum had been met.
2. **OPENING PRAYER:** Rev. Debra Berg opened the meeting with a prayer.
3. **AGENDA:**
MOTION by Angie Bugg/Peggy Shier that the agenda for the Fifty-Fifth Annual General Meeting be accepted. **CARRIED**
4. **VOTING PRIVILEGES:**

Whereas members whose names are on the Historic Roll are eligible to vote, it is our custom at McClure that with the consent of these members, adherents of high school age and over who

contribute regularly to the activities of the Church may vote on all routine matters except as specified in the United Church Manual.

MOTION by John Hanlin/Jim Krueger that voting privileges, with the exception of the election of Trustees, be extended to all adherents of high school age and over. **CARRIED**

5. APPROVAL OF MINUTES:

MOTION by Carolynn Drabble/Alverta Polson that the minutes of the Fifty-fourth Annual General Meeting of May 16, 2021 be accepted. **CARRIED**

MOTION by Boyd Godfrey/Carol Claypool that the minutes of the Congregational Meeting of February 27, 2022 be accepted. **CARRIED**

6. BUSINESS ARISING FROM THE MINUTES: No business was brought forward.

- Thank you to Andrew Wilson – Communications Director (Sept. 2019 – Dec. 2021). Andrew helped McClure determine our communication direction. After the pandemic hit, we relied heavily on his expertise with on-line services and virtual communications.
- Thank you to the Building Access Task Group which was formed in 2020 and served until November 2021 advising the Board regarding the use of the building during the Pandemic. Members of the committee included Angie Bugg, Chair, Lana Morelli, and Brooklyn Donsberger, with assistance from Holly Knuttila.

7. RECEIPT AND DISCUSSION OF REPORTS:

A. **Staff Reports:** No comments.

B. **Chairperson's Report:**

Terry Clark expressed her gratefulness to the congregation for their prayers, encouragement and faith in who we are and what we try to do. Thanks also to Irene, Claudia, Pam, and Elaine, who work so hard for our church, and to our volunteers. We look to the future knowing each of us makes a difference as we offer our time, talents, and money and consider the wonderful possibilities we share in this faith-filled ministry.

C. **Affirming Committee:** Did not meet this past year during the pandemic.

D. **Congregational Care Committee:** No questions or comments.

E. **Faith Development Committee:** No questions or comments.

F. **Outreach Committee:** No questions or comments.

G. **Refugee Committee:** No questions or comments.

H. **Worship Committee:** No questions or comments.

• **Rural Connect**

- The decision was made to participate in the Rural Connect program. Three rural churches joined with McClure, and after a few glitches it is up and running.
- A huge thank you to volunteers in the booth, especially Adam Brookman and his crew.
- Thanks to the Rural Connect Working Group (Laura Fohse, Ruth Mireau, Ernie Barber, Maureen Sinclair and Shirley Blackburn) and for the inspiration and leadership of all who helped to get it started.
- Our current partners will be with us till the end of June.
- Comments from attendees:
 - There were concerns about finances. Some of the money for the equipment came out of the memorial fund and the partners pay each week approximately

what it would cost them for pulpit supply. This is paid to McClure to pay back the United Church of Canada for the equipment we purchased for \$30,000.

- Live streaming will continue for the summer.
- The cost of the equipment for Rural Connect is negligible as much of the same equipment is needed for live-streaming.
- If we have three full partners for the entire time, we end up making \$6,000 revenue in excess of expenses.
- There were many very positive comments. We are meeting a great need in the rural pastoral charges. It is a very special connection.
- Two other churches in Saskatchewan will be hubs in the coming year, Broadway United in Regina and St. Martins in Saskatoon.
- The number of rural churches participating is limited to three for each hub. This allows each one to have an active role in the service, not just be observers.

I. **Building Access Task Group:** No questions or comments.

J. **Ministry and Personnel Committee:** No questions or comments.

K. **Stewardship Committee:** No questions or comments.

L. **Property Committee:** No questions or comments.

M. **Board of Trustees:** No questions or comments.

N. **McClure Place Association/McClure Place Foundation Inc.:**

Jim Bugg announced their AGM will take place one week from today.

O. **Living Skies Region Representative:** No questions or comments

MOTION by Bruce Schnell/Lynn Dittmer that all reports as printed in the Annual Report for 2021 and addressed at this Annual Meeting be accepted.

CARRIED

8. AUDITED FINANCIAL STATEMENTS TO DECEMBER 31, 2021:

Ken Anderson discussed the financial highlights for the year.

- It was noted that McClure's financial position as of December 31, 2021 showed approximate cash operating reserves of \$225,000. This includes the remaining balance of \$75,000 in the Third Avenue Fund. The Legacy/Endowment Fund has a balance of \$242,000. The Memorial and Bequest Fund balance is \$50,000 and the Refugee and other restricted funds make up another \$74,000.
- Ken noted that there was a slight surplus last year due to the federal grant programs and the lower custodial charges from McClure Place. We cannot expect these inputs next year.
- Challenges face this congregation going forward. At the February congregational meeting a deficit budget of \$68,000 was approved. We cannot continue to be in a deficit position.
- The challenges are two-fold: We have a diminishing congregation and the building will require sizeable expenditures going forward.
- In 2021 there were 350 financial contributors compared to 550 five years prior.

Additional comments:

- We cannot continue having a deficit budget.
- Challenges include an ageing and diminishing congregation.
- The church building is getting older.
- We have fewer contributors.
- The liability noted on page 49 of the annual report refers to the boiler flush. The cost of this is still in dispute between the contractors and McClure Place.

MOTION by Ken Anderson/Elaine Niebergall that the Audited Financial Statements for the year ending December 31, 2021, be accepted. **CARRIED**

9. NEW BUSINESS:

A. Minister Emeritus designation – Ron McConnell

MOTION by: Muriel Baxter/Marg Gentle that in celebration of 19 years of ministry and with affection and respect, we the congregation of McClure United Church designate Ron McConnell, Minister Emeritus. **CARRIED**

B. Legacy Giving Program Updated Terms of Reference

- The program is reviewed every seven years.
- Two changes on page 20 of the Annual Report refer to a) Raising the Capital Reserve Fund balance to \$500,000 from \$400,000. These are for undesignated legacy gifts and b) We wanted a formal mechanism to withdraw our unrealized capital gains in the endowment fund (this consists of legacy gifts). At the end of 2021 \$242,000 was in the endowment fund and \$67,000 in unrealized capital gains.

MOTION by: Ken Anderson/Bill Brumwell that the Terms of Reference for the McClure United Church Legacy Giving Program be accepted as amended in March 2022 by the Stewardship Committee and Board of Trustees and approved by the McClure United Church Board on March 22, 2022. **CARRIED**

C. The Next Steps in Discerning our Ministry Need and Pastoral Relations Journey:

- Changes will be necessary in pastoral relation due to Laura's leaving. Tracy Murton, the Pastoral Relations minister from Living Skies Regional Council was consulted.
- A group will be formed to review our Community of Faith Profile, suggest possible changes which will reflect our ministry needs, and update the financial information. Input will be required from the congregation.
- The Community of Faith Profile will be done over the summer and shared with the congregation to determine what our needs are when we go to post for a new minister. Once posted it could take some time to fill.

D. Conversation Regarding our Financial Plans and our Opportunities to Reconnect and Re-engage with our Community of Faith:

- The committee expenses are pretty trim.
- Rental rates will be looked at to bring in more revenue, but this will not totally solve the issue.
- The board is looking for ideas and suggestions on raising funds. One idea was to have a dinner theatre which would also engage people outside the congregation.
- The cost of pulpit supply over the interim will be less than the cost of a minister's salary.
- We need to determine what we want in the new role.
- Worship Committee will be in charge of making sure we have pulpit supply.
- Debra's needs must be considered. M&P are meeting June 2 to discuss.
- Rural Connect should not be affected, things are not expected to change. McClure ministry has and will continue to supply all prayers, liturgy and the schedule.
- The Community of Faith profile is done in conjunction with the ministerial staff.
- There are many concerns regarding McClure's financial future.
- We don't want finances to be the focus and dominate the church.
- We need to meet the needs of our ageing congregation.

- Further communication is needed with other United Church congregations in Saskatoon that are dealing with similar issues.
- Programming brings people to church. We cannot just protect what we have, we need to provide a sense of hope and desire. To grow we must offer programming.

E. Appointment of Auditor for 2022:

MOTION by Ken Anderson/Elaine Niebergall That the firm of Laskowski and Wright LLP be appointed auditor for the 2022 fiscal year. **CARRIED**

F. Nominations Report:

- **Election of Trustees:**

MOTION by Brenda Zuk/Jim Blackburn that the Board of Trustees be authorized to appoint additional members to fill vacancies (as per the 2020 Terms of Reference of the Board of Trustees) until the next AGM. **CARRIED**

Thanks were given to Ken Anderson for fulfilling his 10-year term as a Trustee and to Joanne Hamlin who completed her five-year term.

- **Election of Officers:**

MOTION by Charlene Racz/Bruce Schnell that: Brenda Zuk (Trustees) and Maureen Sinclair (Worship) be elected to a second two-year term (expiring in 2024) on the McClure United Church Board. **CARRIED**

MOTION by John Hanlin/Lorna Dosch that Bryan Hamp (Property) be elected to a one-year term on the McClure United Church Board (expiring in 2023). **CARRIED**

MOTION by John Hanlin/Glenn Reeve that the McClure United Church Board be authorized to appoint additional board members to fill vacancies until the next annual general meeting. **CARRIED**

MOTION by Angie Bugg/Carol Claypool that Michael Gorniak be elected as Board Chair for a one-year term. **CARRIED**

MOTION by Lily Krause/Karl Lenz that Terry Clark be elected as Past Chair for a one-year term. **CARRIED**

The following people were thanked for their dedicated work and their caring spirit: Ernie Barber (Past Chair), Angie Bugg (Property), Karen Kovac (Congregational Care), Ann Richards (Congregational Care), and Ken Anderson (Stewardship).

Gaylene Gorniak presented flowers and a wall hanging to Terry Clark recognizing the phenomenal amount of work she did, guiding us through rough waters this past year. A huge thank you to Terry from all the congregation.

Michael Gorniak recognized and thanked the current board members:

Ernie Barber	Past Chairperson
Terry Clark	Chairperson
Elaine Niebergall	Treasurer
Ken Anderson	Stewardship
Brenda Zuk	Trustee
Angie Bugg	Property and Building Access Task Group
Karen Kovac/Ann Richards	Congregational Care
Maureen Sinclair	Worship
Brian Hamp	Property
Michael Gorniak	Chair Elect

Robyn Hlady/Lisa Bryant
Lorna Dosch/Lisa Bryant
Diane Higgins

Faith Development
Living Skies Regional Council
Outreach

10. CHAIRPERSON'S REMARKS:

Terry Clark expressed her appreciation to those that helped her "hold things together" this past year. She conveyed her thoughts this way:

- Ernie Barber was the Carpenter's Glue – strong, dedicated, saw the big picture, secured us with his vision and belief
- Michael Gorniak was the Krazy Glue – funny, full of energy, truly cares about McClure, always happiest to stick to the numbers
- Terry Clark was LePage's School Glue – good for lots of day to day projects and fastened together with love for this church
- Debra Berg and Laura Fohse were the Gorilla Glue – all through this past year they have held us fast with devotion, love and care.

11. CLOSING PRAYER: Rev. Laura Fohse closed the meeting with a blessing.

12. ADJOURNMENT was moved by Dennis Johnson at 12:25 PM.

Michael Gorniak – Chair of the Board

Diane Hogg – Recording Secretary

CONGREGATIONAL/INFORMATIONAL MEETING

Sunday, November 20, 2022

Welcome: Michael Gorniak, chair

Opening Prayer: Terry Clark, past-chair

Synopsis of the Community of Faith Profile (COFP) – Terry Clark

The task force concentrated on who we are now and looked forward considering our present financial realities and demographics. A three-year commitment needs to be assured if an additional minister is called. The responses were analyzed and the recommendation to the board was that we can support only one full time ministry position. The task force does support all efforts of the community of faith to develop our volunteer base in areas such as faith development, pastoral care and outreach.

Ministry at McClure: Gaylene Gorniak, Chair, M&P Committee:

- Ministry at McClure is many things:
 - Sunday Morning Worship Services
 - Children's Ministry (Rainbow Village)
 - Youth Group Ministry
 - Young Adult Ministry
 - Affirming Ministry
 - Baptism
 - Confirmation
 - Weddings
 - Funerals
 - End of Life Care
 - Pastoral Care
 - Discussion Groups
 - Music
 - Prayers Groups
 - McClure Place Fellowship
 - Amy McClure House Fellowship

- Ten committees support this ministry.
- Our ministers are part of every aspect of our ministry:
 - Of the 900 families listed on our McClure role, 300 are active members, 100 don't attend regularly, but depend on the church to baptize, marry, support end of life care and officiate at funerals.
 - Look after administrative pieces, providing the polity of the United Church of Canada and help us understand the United Church's philosophy. They also help with the construction of committee and board motions.
 - Field administrative questions pertaining to office administrative work, rentals, housekeeping, and maintenance of our building.
 - Sit on the Facilities Group Joint Committee with McClure Place that meets monthly.
 - Weekly plan our entire worship service.
 - Create the weekly liturgy. Write the prayers; find the scriptures, write the reflection. Translate this into a worship service PowerPoint, a bulletin, and a tech sheet for livestreaming and Rural Connect (supporting Carlyle and Radville). Even if Debra takes a Sunday off she still creates all the liturgy for our weekly worship service.
- Until June of 2017 this work was divided amongst three ministers; from July 2017 to July 2022 two ministers supported this work
- How will we as a community of faith support the ministry of McClure?

Financial Overview: Michael Gorniak, chair

- Changes since 2018
 - Contributors dropped from 516 to 346
 - Contributions dropped from 497,500 to 467,955
 - Average contributions increased from \$948 to \$1352. Individuals are donating more, there are just fewer of them
 - Faith In Action contributions increased from \$20,943 to (projected) \$27,000
- Decrease in the number of volunteers
 - Not all board positions are filled, especially the Chair Elect.
 - Committees need more volunteers.
 - The Living Sky Regional Representative position opens in the spring.
- Current expenses overview:
 - Ministerial Staff
 - Honorariums - \$30,000
 - Outreach - \$16,000
 - Custodial - \$55,000
 - Van - \$5,000
- Reserves:
 - \$60,000 – Third Ave United Church (Originally was \$107,910)
 - \$52,000 – Legacy Fund Growth (interest)
 - \$372,000 – Capital Reserves (Will be depleted by 2026 on building repairs and maintenance.)
 - \$50,000 Memorial and Undesignated Bequests
 - \$40,000 CEBA loan to be repaid by December 2023. If paid in full, \$20,000 will be forgiven.
- Other comments:
 - We can deplete the reserves, but then we are out of options.
 - The return of pledge cards is more important this year than any other as we must have an accurate snapshot of what our finances are in order to make decisions for our future.

Comments and Suggestions from the Floor & Zoom:

Comment: Recognized the work of all our volunteers, especially the board. Membership has decreased by 40%. Looking at the demographics of our congregation, in five years we could be down to 100 members. Our volunteers cannot continue to do everything we have done in the past. The number of committees need to be reduced and reorganized.

Comment: We need to be a community of Faith with the number of volunteers and staff we currently have. We can't be everything we want and need to realize our limitations.

Comment: What have we done to reach out to the people that have not come back? (The Faith in Action request went out to those who participated in 2021. There was a decrease of 60 people from 2021 to 2022. Many congregants have passed away.) (We did have four series of phoning trees touching base with all the congregation during the pandemic, not just financial contributors.)

Comment: Suggests the church property be sold and rented back. We could lease a portion of the property or merge with another congregation. An in-person visitation could be done to reach out to the pre-pandemic congregants and encourage them to return. The December issue of Broadview refers to property rich/cash poor congregations and notes the United Church of Canada Foundation may provide an opportunity to establish a means of income as part of the 100th anniversary in 2025. We could look into this as a potential source for help.

Comment: We need to be good stewards of our finances as well as our energy. With the focus of our finances and our volunteers on the church building, we are moving away from our original goals of reaching out to people of need in the community. Other Saskatoon churches really do not want to be absorbed by us, but perhaps we should connect with one of them.

Comment: It would be complicated to sell the church property. Many of the areas and services are tightly interconnected. The Tower and Amy McClure house are viable on their own, but who would operate them? St. Thomas Wesley United Church closed because they ran out of people, not finances and that is what is happening to us.

Comment by the Board Chair: Noted that the primary purpose of this meeting is to discuss the number of ministerial staff and we need to focus on that for now.

Comment: Do we know what services Debra is not able to provide being the sole minister?

Comment from M&P Committee chair: The minister is allowed one Sunday off per month. This is now being filled with pulpit supply and Brian Walton and Ron McConnell. There is little time to prepare for special services. When Debra is off the week after Christmas what do we do about the January 1 service? What if Debra is sick? There is no time to dedicate to families, youth or young adult groups. Time is limited for end-of-life visitations.

Comment: There is no obvious solution to our current problems. Do we grow or contract? If we reduce the level of service, membership may decline, then there would be even less income. We shouldn't head down this path.

Comment: The ministerial staff and volunteers will be burned out. What we are doing is not sustainable. Can we restructure to make our board and committees less labour intensive? Our hands are tied being property rich.

Comment: Palliative care and faith development are impacted.

Comment: If we reduce ministry leadership, the cost of the building increases. We need to find a new focus to take our message out from here. We could focus on outreach – give to a cause and not ourselves. Uncomfortable with reducing staff. Volunteers need to be trained and that takes time. We are not engaging with young families, we can't give up on them. We need a designated congregational minister to cover these critical pieces of work.

Comment: We need to think of new and creative ways to be a congregation. We need to let some things go – maybe it is the building. We could coordinate with other churches, keep lots of staff and reduce demand on volunteers to maintain the building.

- Comment:** We are looking at three to five years till bankruptcy. Perhaps we need to start a second congregation if we want to attract younger people since we cannot rejuvenate this congregation.
- Comment:** Believes we can rejuvenate this congregation. Maybe the COFP didn't ask all the right questions. We each need to increase our donations if we can. Just do it.
- Comment:** Does not want to do without McClure church and is donating her \$500 cheque recently received from the provincial government. Encourages others to do the same.
- Comment:** Appreciates the positive comments. Commends the organizer of the dinner theatre for having the courage to try and start something that may bring people into the community. We need to try and give ourselves time and recoup from what we have been through and rebuild community.
- Comment:** We need more than one solution. Ministerial staff is a big factor. Funds are lacking, but we cannot afford NOT to have more than one minister. We could consider part-time or dig into reserves. There is too much going on and no plans for the future. We have no control if we sell the building.
- Comment:** The current workload is unreasonable for one person. Can we afford 1½ ministers to partially solve the problem. The staff member does not necessarily have to be a minister.
- Comment by the Board Chair:** Currently attendance at church on Sunday is about 120 to 130, with an equal number following the services live-streaming and on YouTube.
- Comment:** If there is still seminary on campus, could they assist? (St Andrews is still operating. Students are usually available temporarily for a few hours, but they are also full time students.)
- Comment:** What is the plan for the bequest fund. (Historically the undesignated bequests are split 35% to endowment, 30% to outreach and 1/3rd into capital contingency. Bequests can also be specifically designated. This year we should receive about \$7,000 in interest on the endowment fund and this goes into general operations.
- Comment:** Recommend we consider hiring a permanent half time ministerial person so Debra has some time off. It was suggested this be made a motion.
- Comment:** The chair clarified that this meeting is for informational purposes and that the comments will be taken to the next board meeting to be reviewed. They will bring a recommendation to the congregation at the annual meeting in February.
- Comment:** The actual count of people accessing the worship services on line may not be accurate and every time it is paused it is considered a new contact.
- Comment:** Having spent time in the US and attended church services there, found that religion is big business. More modern music and bands are used to attract youth. There are other important charities outside of the Church. It might be worth trying a Go-Fund-Me page on social media.
- Comment:** This congregation has always been a very strong supporter of outreach. We are missing the youth and they need the church. We need somebody to reach out to them – we can rejuvenate.
- Comment:** We must get help for Debra. We need to hire someone half time.
- Comment:** Agree it is necessary to hire a half time minister.
- Comment:** What have we done to invite new people? Can we contact the general public by mail?
- Comment:** We have our backs against the wall. Maybe it is time to dip into the capital fund. Debra needs more help. We need to get young people involved. This is a big job for a half time person.
- Comment:** Who would apply for Debra's job with the current description?
- Comment:** Could we bring in more revenue with renting? (We are now reviewing the rental rates but it would not mean a big increase in revenue.)
- Comment:** Not ready to give up on the church and doesn't think others are either.

Comment: Sounds like we are planning our own demise. We need to be more hopeful and look at possible solutions. Need to decide – how can we afford to hire another staff person?

Comment: Looking at the current committees, there are lots of under 70 members, but they are just not attending every Sunday. This is still a working part of our congregation. We have had amazing leadership over the years. Look at the next three years before making decisions.

Comment: Debra definitely needs assistance. Reality needs to be looked at seriously. Would consider a bequest to people, not a building.

Comment by the Board Chair: The current deficit is \$40,000. This will be reduced after the Faith in Action campaign.

Comment: What happened to the people from St Thomas Wesley after they closed? When Third Avenue closed they made donations to congregations throughout the city.

Comment: Additional ministerial help is needed for the youth. After Kent was hired a number of years ago, the kid population exploded. Make parents want to stay – if the kids are enjoying attending, the parents will come.

Comment: Hope we can continue with zoom. Families need this option as their schedules don't always allow them to attend on Sundays. They can stay connected in a time that works for them. This is a kind of outreach.

Comment: How much would a half time minister cost? Confident that the money can be raised. (A full-time minister with Debra's compliment would be paid between \$80,000 to \$100,000).

Comment: It is difficult to get commitment and enthusiasm in a half time person. Interviews and moving expenses would also have to be covered.

Comment by Debra: Appreciates and thanks everyone for their expressions of care. The congregation needs to take care of the church of which Debra is a part. Debra will take care of herself. Children need to be ministered to in a different way – not in a church building and not on Sunday. Laura was good at reaching out to them. Families are grateful for the live-streaming of services.

Anyone with further comments is encouraged to reach out and talk to Michael. The more feedback we get the better.

Michael Gorniak – Chair of the Board

Diane Hogg – Recording Secretary

CONGREGATIONAL MEETING

Sunday, February 26, 2023

1. Gathering at 11:00
2. Meeting called to order at 11:23 a.m.
3. Jim Kells delivered the opening prayer.
4. **Meeting Quorum:** A Quorum was declared with 75 congregants signing in. (Later more were added to the count as the number on Zoom, those in the sound booth and some who had not signed in to be recorded were added to bring the total number to 91.)
Motion: That voting privileges be extended to all adherents of High School age and over. Moved by: Sheila Krueger/Al Christensen. **Carried**
5. **Approval of Agenda:**
Motion: That the agenda for this congregational meeting be accepted as circulated. Moved by: Jim Kells/Charlene Racz. **Carried**

6. **Motion:** That Heather Muirhead be elected as Chair Elect until the 2023 AGM. Moved by Sandy Hoenecke/Gary Loy. **Carried**
7. **Community of Faith Report:** A revised Community of Faith Profile Report was presented as circulated. Since the original report was done when the finances were in a deficit position, the McClure Board after looking at the 2023 Budget figures with the three different scenarios, made the decision to amend the report and recommend a 1.5 ministerial component with the job descriptions that had been provided by the M & P Committee. They felt this could be done without having to use any money in reserves whereas a 2.0 ministerial component would result in a deficit budget which the board was not prepared to consider at this time.

The Community of Faith Committee was acknowledged and thanked for all their hard work in preparing this report.

The following discussion was recorded.

- a. **Question:** Re: Annual Giving by category - observation that our congregation is aging and that the number of people and amount of giving may change as they age. Has the Board given this consideration?
Answer: The board feels confident that since more people are coming back in person that we can go forward from here with this proposal. It was noted that the average donation is increasing, but the number of donators is decreasing.
- b. **Question:** Re: The Job Descriptions. How were they decided upon?
Answer: The M & P Committee looked at the Community of Faith Profile Report and the congregation as it is right now. They also looked at the strengths and passions of the current minister. They felt we needed more focus on young families, youth and young children and felt that Debra would be a good fit for that position. Debra was also consulted in this process. They looked at the possibilities in recruitment and decided that the focus of the .5 position was to be on Sunday services. They felt that they were more likely to recruit this person.
- c. **Question:** In the past 6 years 5 show a surplus of funds in the budget. This has not been the norm and is encouraging. Can this be explained?
Answer: Expenses were reduced during the pandemic and Government funding allowed us to do better financially. The trend is that revenues are decreasing and we do not want to deplete our reserves. Also the Faith in Action campaign has been very successful (about \$30,000 this past year). This proposal shows a break-even budget.
- d. **Question:** Who would we attract for a ½ time person?
Answer: Some congregations are going to a half-time position and that person may want to work full time. We may be able to share this person. Also, other scenarios are that there is someone out there who is moving to retirement or raising a family and looking for part time.
- e. **Comment:** This person is very supportive of the proposal but concerned how ½ time will work. A pulpit person is very important. The sermon is a crucial part of the ministry.
- f. **Question:** It has been suggested by ministers that it takes 12-15 hours to prepare a sermon, etc. That does not leave much more time in their week for other things. How will a minister preaching 5 out of 6 Sundays possibly be able to develop a relationship and pastoral context be able to know us in relationship? I believe this is a huge part of the call to ministry.
Answer: We hope for some who can fill this position. Debra will still be a part of the Sunday services in other ways and this job description will free her time up for other things that need more time.
- g. **Comment:** Some young professionals really do want to work part-time.

- h. **Comment:** The hope is that the congregation understands that we are talking about calling a ½ time minister.
- i. **Comment:** The concern is that those who are only Sunday services watchers may think a ½ time minister is all we have.
- j. **Comment:** Concern that the job description does not allow for a ½ time person to do much more than services and meetings.
- k. **Comment:** What about funerals? These take time to prepare and officiate.
Answer: These will come under shared ministry.
- l. **Comment:** We only see the sermon time. There is more to a minister's job than that. It is suggested that young people do not find the sermon time as important. We need to broaden our outlook.
- m. **Comment:** Report findings are good. Concern about how a minister could do this without relationship time with the congregation. Concern about the validity of the job descriptions.
Answer: We can only afford a 1.5 time ministerial team. We can relook at the job descriptions. The ministers will still be a team as before.
- n. **Comment:** Ministers are called, not hired to minister to the congregation. They will not necessarily stick to the time allotted in the job description.
- o. **Comment:** we have the opportunity to hire 1.5 ministerial staff but need to leave the details of the division of ministry to the M & P Committee and the ministerial team.
- p. **Comment:** we need to have an accurate job description to lay out our expectations.
- q. **Comment:** Ministers are counselled and encouraged to set boundaries. It is on the congregation not to expect more than that or we will have burnout.
- r. **Comment:** The report needs to go to the region with the current job description.
- s. **Comment:** We should discuss the budget before we vote on this report.
- t. **Question:** The report is very good, and I agree that Rural Connect is a good thing, but perhaps we should say that we are excited to be a part of Rural Connect. Could we reword it?
Answer: Not everyone would agree with that so we will leave the wording as it is.
- u. **Comment:** If the job descriptions were to change, how would that happen? We need to know what we are voting on.
Answer: We will approve it as it is with the option that it may be changed later.
- v. **Comment:** Can we approve the job description as it is now with an evaluation process?
Answer: It will be evaluated as time goes on.

The motion of approval was deferred until the budget was reviewed later in the meeting.

- 8. **2023 Operating Budget** for a 1 FTE was presented by Treasurer, Elaine Niebergall. There was a net revenue of \$22,361 which would allow for a balanced budget if we were to hire a ½ person by September, October or even January as may happen.
Motion: On recommendation of the Board of McClure United Church, that the 2023 Operating Budget be approved. Moved by: Al Christensen/Kristi Baxter. **Carried**
- 9. **2023 Capital Budget** was presented by Brian Hamp on behalf of Julie Jones. Brian outlined the 2023 Capital Planning Report, the 2023 Capital Budget vs Expenditures and the 2023-2027 Capital Plan. He noted that there would be a deficit in the year 2026 unless there was something done to prevent this happening.
Motion: On recommendation of the McClure United Church Board of Trustees, as directed by the Board of McClure United Church, that the 2023 Capital Planning Report, the 2023 Capital Budget vs Expenditures, and the 2023-2027 Capital Plan be received for information, and the 2023

Capital Budget with expenditures of \$151,700 be approved.

Moved by: Sheila Krueger/Elaine Nutbrown.

Carried

10. **The Community of Faith Profile was revisited and voted on.**

Comment: It was noted by the Regional Representative, Cathy Coates, that the search for a new position cannot go forward until certain criteria are met. We have met the budget requirements for this call and the other is that the position description needs to be finalized. Then it is sent to the region for review.

Motion: That the congregation approve the Community of Faith Profile Report to be sent to Regional Council. Moved by Bruce Schnell/Alverta Polson. 56 approved and 6 opposed and approximately 27 abstained.

Carried

11. **Election of McClure United Church Regional Representative.**

Motion: that Heather Muirhead be elected as the McClure United Church Regional Representative. Moved by: Joye Binnie/Muriel Baxter.

Carried

12. Reverend Debra Berg closed the meeting with a prayer.

13. **Adjournment:** The meeting was adjourned at 12:50 p.m.

Motion: That the meeting be adjourned. Jim Kells

Carried

Michael Gorniak – Chair of the Board

Carol Claypool – Recording Secretary

**McClure United Church
Board of Trustees**

TERMS OF REFERENCE

Revisions

- January 2015
- November 18, 2020
- January 26, 2023

A. Purpose

The Board of Trustees of McClure United Church (Trustees) holds the Church's property in trust on behalf of the congregation. At the direction of the Board of McClure United Church, the Trustees oversee the Church's governance of said property to ensure it is protected, well-managed and used appropriately for the benefit of the congregation.

B. Governance

The Trustees shall function in accordance with the Manual of United Church of Canada, 2019 (the Manual) and the Model Trust Deed. The Manual (Section G.3) contains a plain language version of the Model Trust Deed. The Model Trust Deed is part of the *United Church of Canada Act* and can only be changed through legislation. The version shown in the Manual is intended to be a faithful interpretation of the Model Trust Deed. If there is any discrepancy between the version in the Manual and the Model Trust Deed, the Model Trust Deed shall have precedence. The Model Trust Deed is a document of general applicability that sets forth the trusts upon which property is held by Trustees for the use and benefit of a congregation.

The Board of Trustees is obligated to not allow the property to be used for a purpose inconsistent with the uses contemplated by the Model Trust Deed. When the Board of Trustees is offered or given property, the terms must be consistent with the Model Trust Deed. Neither the donor nor the Board of Trustees can override the provisions of the Model Trust Deed.

The Board of Trustees must obey all lawful orders and directions of the Church Board. Whether the Board of Trustees agrees with those directions is irrelevant – the approval of the Board of Trustees is not required. The Board of Trustees must obey all lawful orders and directions of the Living Sky Region.

C. Definition of a Trustee

An individual who, along with the other members of the Board of Trustees for a congregation, holds all of the property of that congregation for the use and benefit of the congregation as part of the United Church of Canada for such religious, charitable, educational, congregational, or social purposes, glebe or burial ground, as the congregation may direct, for the support and

maintenance of public worship and the propagation of Christian knowledge, according to the polity (e.g. governance, policy, and procedures, etc.) of the United Church of Canada.

D. Membership

The Manual specifies that the Board of Trustees shall consist of no less than three and no more than 15 members, the majority of whom shall be full members of McClure United Church. One of the members shall be ex-officio and a member of settled (covenanted) ministry. Membership of the Board of Trustees is determined by the congregation. Specific to McClure United Church:

1. The Board of Trustees shall normally be composed of 9 members, one of whom is ex-officio and a member of settled (covenanted) ministry.
2. It is desirable that there is a balance of gender on the Board of Trustees.
3. When identifying replacement trustees, it is desirable that consideration be given to skill sets of the individuals such that there is adequate coverage and balance for the Trustees to be able to perform their duties adequately.
4. The Board of McClure United Church may from time to time recommend to the Congregation that the number of serving trustees be varied.
5. The majority of lay members of the Board of Trustees shall be members of McClure United Church as shown by adult baptism, confirmation or otherwise by profession of faith, or by certificate of transfer of a congregation of the United Church.
6. The lay members of the Board of Trustees shall be elected by the congregation at its Annual General Meeting.
7. The normal term of membership on the Board of Trustees shall be a five years term, with the option to renew membership for one additional five year term.
8. Generally, two lay members of the Board of Trustees shall retire and be replaced at each Annual General Meeting of the congregation.
9. A retiring Trustee shall not be eligible for re-election until one year has elapsed, except if they are renewing membership for the additional five-year term as outlined in point 7 above.
10. In the event of a vacancy on the Board of Trustees, the Board of McClure United Church may appoint someone to serve as a trustee until the next Annual General Meeting.
11. The Board of Trustees shall recommend to the nominating committee of the Church Board the name(s) of person(s) to be elected to the Board of Trustees at the Annual General Meeting.

E. Organization

Organization of the Board of Trustees shall be as follows:

1. It is practice that the Board of Trustees will meet at least four times per year on a routine basis. Meetings can be called by a member of the Order of Ministry appointed to the pastoral charge,

a Lay Pastoral Minister appointed to the pastoral charge, by the Living Skies Region Community of Faith Liaison, by the Chair of the Board of Trustees, or by at least two of the Trustees.

2. An ordinary meeting requires at least one days' notice, typically provided by email. A special meeting (dealing with the sale of land or buildings, or any legal proceedings in connection with the trust assets) requires at least seven days' notice, typically provided by email.
3. Trustees shall elect a Chairperson, recording secretary and Church Board representative from among themselves. Ideally the Chair has a three year term.
4. Chairpersons cannot vote, except in the event of a tie, when the Chairperson may vote to break the tie.
5. All actions taken by the Board of Trustees are to be taken collectively, by motion duly moved, seconded, debated, voted on, and minuted.
6. Quorum shall be achieved by the attendance of five members, if the number of Trustees is greater than 9, or by a majority of the lay members if there are 9 or fewer Trustees.
7. Meetings by telephone conference call or video conference call, or other synchronous electronic means, shall be permitted.
8. The Board of Trustees should report regularly to the Church Board and should make a report to the Congregation at the Annual General Meeting.
9. The Board of Trustees does not need to be represented on the Stewardship Committee or the Property Committee.

F. Responsibilities

The responsibilities of the Board of Trustees include the following:

1. The Board of Trustees is responsible for oversight of all real property of the congregation: land, buildings, and anything else affixed to or growing on land or buildings, and rights relating to these ("Real Property").
2. The Board of Trustees is responsible for oversight of personal property: all property other than Real Property, including without limitation, money, investments (including the Legacy Fund), furniture and equipment ("Personal Property").
3. The Board of Trustees cannot acquire, sell, mortgage, exchange, lease or otherwise deal with the Real Property or major Personal Property of any congregation without the prior written consent of the Living Sky Region. The Board of Trustees cannot erect, enlarge, demolish, rebuild or effect major renovations to any building held or to be held for any congregation without the prior written consent of the Living Sky Region. The Board of Trustees makes the formal request to the Living Sky Region for its consent after it has received directions from the Church Board.
4. The Board of Trustees must ensure that property taxes on property not exempted, such as a manse, are paid.

5. The Board of Trustees must ensure that the congregation carries adequate property and liability insurance at all times and that the insurance premiums are paid. The following types of coverage should be contemplated: Property insurance (building and contents should be insured at full replacement value), comprehensive general liability insurance, crime insurance, machinery insurance, Directors' and Officers' liability insurance.
6. The Board of Trustees should ensure there is an up-to-date inventory of contents in a safe place off church premises. The inventory should show the replacement value of the items to be replaced in the event of a loss. A video recording would complement an inventory list
7. The Board of Trustees should ensure an up-to-date appraisal is maintained, showing replacement cost for buildings and significant contents, in a safe place off church premises.
8. The Board of Trustees should ensure that procedures are in place for maintenance and repairs of building and property. The Board of Trustees has no authority to undertake work or to carry out repairs and to incur expenses in connection with the property, unless authorized by the Church Board.
9. The Board of Trustees should ensure that a reserve fund study is completed every 5 years.
10. The Board of Trustees should ensure that procedures are in place for dealing with emergencies so that all reasonable steps are taken to minimize damages as a result of storm, fire, explosion or other emergency.
11. The Board of Trustees should ensure that procedures are in place to establish policies for investment of funds. The congregation should have an investment policy that sets out the financial goals for the investment of church funds, as well as policies for how investment funds are administered. Investment decisions are the responsibility of the Board of Trustees but the investment policy should be considered and approved by the Church Board. Investments must be consistent with the terms of the Model Trust Deed.
12. The Board of Trustees should ensure that procedures are in place to establish policies for the receipt and disbursement of gifts in the form of Memorial Donations and Bequests (Memorial Funds) and Legacy Gifts.
13. The Board of Trustees should ensure that procedures are in place to establish policies for the establishment and disbursement of contingency funds for capital and building expenses.
14. The Board of Trustees should ensure that new Trustees are provided with an orientation to build their understanding of the duties and responsibilities of the Board of Trustees.

G. Policies

Policies which affect the work of the Board of Trustees include the following:

1. Investment Policy
2. Policy for Memorial Donations and Bequests
3. Terms of Reference for Legacy Giving Program
4. Capital Reserve Fund Policy

COMMITTEE REPORTS

CHAIRPERSON OF THE BOARD

Exciting times are ahead for McClure United Church as our church year comes to a close.

Here is a snapshot of some of the many events and undertakings this community of faith has achieved during the last year and a half.

- We made it through to the other side of COVID with in-person worship returning to our sanctuary.
- Rural Connect is providing ministry to two other congregations in rural Saskatchewan that would otherwise have had to close their doors.
- Laura's change in pastoral relations resulted in an update to our Community of Faith Profile Report, which also resulted in detailed discussions and decisions regarding our future operating budgets.
- Dinner Theatre returned after an absence of more than a decade.
- Book and bake sales have returned.
- An enjoyable evening was had during Ramadan with our friends from the Saskatoon Muslim Community.
- Plant-A-Heart was a success in raising funds for the refugee committee as it looks to sponsor a family in the upcoming year.
- Rentals of our facility have increased steadily over the last year.

With all we have achieved this past year, we must recognize there are still challenges and work to do in the upcoming year. Having made the decision to have 1.5 ministerial positions, the next step is to post the position and have our search committee find a candidate suitable for our community of faith. Thanks to Eden Polischuk, Jonathan Gorniak, Jim Krueger, Diane Hogg, Boyd Godfrey, Tamara Ferguson and Elin Sletmoen for agreeing to be on the committee. Thanks also to the Community of Faith Profile committee. Without their original report, the congregation could not have made the difficult but important decision to reduce our ministerial team to 1.5 positions.

Work will continue regarding our upcoming capital fund deficit as we look at the various options for the upkeep and maintenance of our building. The sanctuary and multipurpose rooms will get fresh paint during the summer and our worn-out carpet will be replaced. A roof assessment has been completed as we try to determine how best to fix our indoor waterfall in the library. The sound system and projectors are also being looked at this year.

There is a long list of people to thank this year. First off, many, many thanks to Rev. Debra Berg, who has worked tirelessly with our reduction to one full-time ministerial position. The sooner we can hire a half time position to alleviate some of Debra's workload, the better.

Thank you to Terry Clark, for her wisdom and thoughtfulness during her tenure on the board as Chair-Elect, Chair and Past-Chair.

Thanks to Heather Muirhead for agreeing to be the Chair-Elect and who will Co-Chair with me in the upcoming year. It is a steep learning curve but one I know Heather will excel at.

A thank you to Elaine Niebergall for keeping the i's dotted and the t's crossed when it comes to our financial matters.

Thank you to all the committee members, committee chairs and trustees for the work they have done in their respective areas. This year has been particularly challenging in our office with the loss of Irene for a significant period of time. Thanks to the M&P Committee for all their hard work navigating the office challenges and thanks to our office employees and office volunteers for ensuring everything gets done in a timely manner.

Given the number of items on most of our agendas this past year, I am pleasantly surprised our board meetings didn't regularly go past 10:00. Thank you to all the board members for submitting your monthly reports and your thoughtful insight during our meetings. And a thank you to Sandy Hoenecke for organizing all the committee reports and taking our meeting minutes during Irene's absence.

Finally, a thank you to the congregation. Difficult discussions and decisions were made this past year and difficult discussions and decisions will need to be made in the future. These decisions are made easier when the congregants provide open and honest feedback, allowing the best possible information to be taken into consideration when deciding what is best for our community of faith.

Enjoy the summer and God bless.
Michael Gorniak

AFFIRMING COMMITTEE

The Affirming Committee did not meet in 2022.

McClure participated in the Saskatoon pride parade on June 18th, 2022 as part of Saskatoon Affirming Ministries.

CONGREGATIONAL CARE COMMITTEE

Mission Statement: To facilitate the development of the McClure faith community in a relationship with God; with one another and to enrich our various pastoral ministries.

Ministries of the Congregational Care Committee: Cradle Roll, Funeral Hospitality Committee, Newsletter, Prayer Shawl Ministry, Sunday Morning Coffee, Newcomers Ministry, Small Group Ministries, Camera Club, Amy McClure Place Ministry, and Society of Chatty Christian Knitters (SOCCKS). Several of the above ministries such as Cradle Roll, Prayer Shawl Ministry, Small Group Ministries such as Camera Club, and Society of Chatty Christian Knitters (SOCCKS) are not meeting. It is hoped that they will be able to start up again soon.

Funeral Hospitality: Eight funerals were held at McClure United Church in 2022 and we provided and served lunch for 6 of these funerals. Our thanks to Ebba Eggleston, our dedicated funeral hospitality coordinator. Under her watchful eye and careful consideration of the ever-increasing cost of food, Ebba submitted a new cost recovery list for funeral lunches this year. Additional thanks to Eleanor Elliot and Faye Peters who telephoned for volunteers to set up, serve and clean up.

Newsletter: Sheila Krueger, our editor, continues to collect information which is of interest for members of the church. The newsletter is available electronically, on-line and in print for those requesting a copy.

Prayer Shawls: Minister Rev. Debra Berg has continued to distribute prayer shawls to those who are in hospital while new residents to Amy McClure House are offered a prayer shawl by the ministry's

representative there, Muriel Baxter. As the prayer shawl inventory is nearly depleted, it would be appreciated if any knitters would like to volunteer and assist in replenishing our supply. Patterns are available on the church bulletin board in the hallway.

Sunday Morning Coffee: It is getting more difficult to get volunteers for coffee service after church. However, Ebba Eggleston has started the after-service Sunday morning coffee again. Thank you to Ebba and the members who have volunteered their time so far. A volunteer sheet for Sunday availability is put out every week.

Newcomers Ministry: A Newcomer's welcome Sunday was held on November 27th after the service. Serving Tim-Bits and coffee worked well for this event. We appreciate the work that Eden Polischuk did in updating the visitor's/ newcomer's pamphlet for distribution. Volunteer sign up tables were included at the newcomer's welcome but it was thought that it would be better to have a separate event with the volunteer tables set up in the lobby where more people would see them.

Amy McClure Place Ministry: Welcome to Carol Claypool who is the new coordinator for Amy McClure House. We were able to return to serving breakfast and interacting with the residents in 2022. A continued highlight at the end of most months is a birthday celebration with cake and ice cream. Several other occasions, also, were observed with flowers or treats for the residents. Ann Richards continued the delivery of goodies for our committee. Every Sunday, those who wish to attend the church service are picked up and escorted to the sanctuary.

Special Event - Ron McConnell's Minister Emeritus Celebration: Representatives from Worship, Board & Congregational Care met & planned the celebration which was held after the October 30th Anniversary service. Squares, grapes, coffee, tea and water were served and Maureen Sinclair, chair of the Worship Committee purchased flowers for the event. Current committee members are Ann Richards, Naomi Yuen, Karen Muir, Carol Shaw, Ebba Eggleston, and ministerial staff, Debra Berg. Unfortunately, as with other committees, our membership is decreasing due to the ending of terms for some current volunteers. Hopefully, with the start of in person services, new volunteers will come forward.

Respectfully submitted by: Naomi Yuen and Ann Richards

FAITH DEVELOPMENT COMMITTEE

The 2022 church year for the Faith Development committee has been a year of renewal and brainstorming. Much of our year was spent coming up with engaging ways to invite everyone back into the church. After the pandemic, participation in Rainbow Village and Youth Group has dropped. We are working on getting those participation numbers to increase again.

We are currently working on a job description to hire a leader for our youth group. Please watch for our job posting in late summer and share it with anyone that you think would be a good fit.

The Faith Development Committee would like to give a huge thank you to Eden Polischuk for her dedication to Rainbow Village. Eden has been present each week with activities and a lesson planned for the children, regardless of how many show up. We are very grateful for the work she has done this year!

Summer of 2022 had two summer students employed by McClure. Gaurav Menon was working on revamping the website and Eden Polischuk was working on community engagement. We look forward to filling our two summer student positions for this summer in partnership with the M & P committee.

Faith Development Committee members: Lisa Bryant – Board Rep, Brooklyn Donsberger, Robyn Hlady – Board Rep, Debra Berg – Ministry Rep

Report submitted by Lisa Bryant

OUTREACH COMMITTEE

Post Covid and yes, the Outreach team is constantly amazed by the great community of faith we have at McClure! Plan a fundraising event and there will be a profound, generous response from our people! From parking lot events, to sock filling, to buying a tiny candle, to donating to plant a heart in the snow, the success of McClure's Outreach events are truly inspiring and couldn't occur without such a caring congregation!!

Members of the Outreach Committee for 2022 were: Heather Muirhead (chair), Carol Dionne (secretary), Pat Orchard, Sharon Wiens, Diane Higgins, Brenda Knisley, and Cheryl Kosowan-Kirk. Carol Claypool continues to lead us in many projects. We are all very grateful for the support given to us by Debra. This is the third year that the Outreach committee has met through Zoom.

Outreach continues to be a key mission of McClure United Church. The Outreach Committee has made every effort to be diligent in its support of this objective. Outreach is an umbrella committee for many different groups who seek to provide caring and service to others, here at McClure, in and around Saskatoon, and internationally.

One group under the Outreach umbrella is the Ecumenical Committee. The Ecumenical Committee has not met since we ceased gathering due to Covid, however we have maintained our connection through email. Our traditional Pre-Advent worship service was held November 23rd, 2022 hosted by McClure. This worship marked the first time we have been together since our 20th Anniversary service in 2020. It was good to pray and hear God's word together.

In late 2021 Debra enjoyed coffee and devotions over at Holy Spirit and an opportunity to meet the new priest, Father Joseph Salihu. Father Joseph and Debra have had the opportunity to coffee a couple of times since. The Ecumenical committee is committed to refreshing our work on behalf of our two church Boards in 2023. This refreshment will include inviting folks, interested in Covenant relationship, to join the committee. Currently McClure has two active committee members and four would be preferred.

Another group Outreach supports, is the McClure quilting/sewing group. The group started meeting again this fall after taking a long COVID break. Members worked on a variety of projects: a second Creation banner for the sanctuary, quilts to be hung in Amy's House, microwave bowls, fabric grocery bags. We welcome anyone who loves to sew/socialize to come to the Craft room on Thursdays at 1:30 pm.

Outreach continues to fundraise and support the Refugee Committee. The committee has prepared a summary of their fabulous work for refugees coming to Saskatoon, later in this document.

The Outreach Committee discusses different helping organizations needing our support. We follow guidelines that lead us to recommendations to the Board, on how the budget of Outreach should be spent. A full account of the budget is available at the annual meeting, however the organizations your Outreach dollars supported in 2022 are as follows: In the World: Nashi, Operation Eyesight, and Change for Children . In Our Community: St. Andrew's College, Camp Christopher, Out Saskatoon, McClure Refugee projects, Crocus Coop, The Lighthouse, Center for Ecumenism, Northern Saskatchewan Hospital Chaplaincy, Saskatoon Sexual Assault Center, Saskatchewan Environmental Society, and Integrated Community Ministry(ICM). In Our Church: Broadview subscription, Outreach Education honoraria, Ecumenical committee, and crisis emergency fund.

Many projects were organized by Outreach to further support other agencies in our communities. The following is a brief account of our work for the community.

- Outreach dollars continued to help fund food boxes for pick up at the ICM (Integrated Community Ministries) headquarters in the core neighbourhood.
- The Plant a Heart for Refugees continued as fundraising replacement for the family dance. One paper heart was planted in the snow for every \$20 raised. The event was another financial success for the refugee projects. (Read about refugee projects later in the annual report.) It continues to be a beautiful welcoming reminder of McClure's historic dedication to the refugee movement.
- To further support Nashi, an organization dedicated to helping vulnerable women in the Ukraine, Outreach held a fundraiser in March. Small hand decorated candles were sold. The response was amazing! \$3900 was raised!!
- We were asked by another organization to help out with a project to collect winter clothing and household articles for Saskatoon refugees going into winter. We filled three trucks with items with just a week's notice! Incredible!
- We began our repeat fundraisers leading up to the Christmas season, in October-December. These included: Socks for the Homeless collections, Egadz Youth center collection and donation to the Food Bank with the funds collected at the Christmas Eve church services.

Outreach is an exciting committee with a project always on the go. If that interests you, please join us!!

Respectfully submitted,

Heather Muirhead (chair)

REFUGEE COMMITTEE

The Refugee Committee currently consists of members Carole Zuk, Glorie Tebbutt, Ernie Wooff, and Joel Reid (Chair). We were very happy to welcome Carole Zuk to the committee in April 2022. After twenty-two years of dedicated service, Clint and Sylvia Cory retired from the committee in June 2022, with many thanks from the entire congregation.

We happily welcomed a couple this year, Goiyom Tareke and Mhret Habtermariam (originally from Eritrea, but most recently living in Israel), who arrived in Saskatoon on May 19, 2022. They have settled in well with the help of local relatives and the generous support of the McClure community, who provided many household items for their new home. Goiyom has been working a construction job on remote sites, which is working out well for him. Goiyom and Mhret are extremely grateful for the support of the committee and the McClure family.

We have a number of sponsorship applications at various stages of the process. Our sponsorship application for a family of five from Afghanistan (who are currently living in Iran) has been processed by the United Church Refugee Office (UCRO) and passed on to the Immigration, Refugees and Citizenship Canada (IRCC) office for appraisal as of November 2020. We are hopeful this case may be processed by the IRCC in 2023. We also submitted sponsorship paperwork for a family of four from Syria (who are currently living in Lebanon) to the UCRO in March 2020. We are in the midst of finalizing the paperwork to be passed on to the IRCC for appraisal, hopefully in the next few weeks. St. Martin's United Church has a sponsorship application for a family of six from Syria (who are currently living in Iraq) and we have agreed to help financially with the family's settlement. It looks like this family could arrive in Saskatoon during the summer of 2023.

Recent families that we have sponsored in the past continue to thrive. The Swid family of four, who arrived in October 2020 from Saudi Arabia (originally from Syria), have recently moved into a new home in Saskatoon. They remain very grateful to the committee and McClure United Church. The Dakouri family whom we sponsored in 2016 is doing well. They moved to Vancouver in 2018 for better employment opportunities. Yaseen leads a Quality Department in a global pharmaceutical company. Heyam is working on her accounting diploma, hoping to complete it this autumn. The two boys are thriving: Salar is a kindergarten student and Aras is in Grade Two. They are so grateful for the help and support they received from our congregation.

The Refugee Committee would strongly encourage people interested in our work, or who might be interested in joining, to contact us (please email Joel at joelwreid@gmail.com).

WORSHIP COMMITTEE

The Worship Committee exercises oversight of all matters pertaining to the conduct of worship services in and by the church including: music, usher/greeters, communion, baptism, funeral and wedding policies, pulpit supply, monthly reviews of past services and memorial gifts.

The sub committees include:

- Sound Booth/ Worship Support
- Worship Centre
- Communion
- Greeters
- Rural Connect

The fall of 2022 looked more like a normal year except that we only had one full time minister. We have been blessed with participation of two of our past ministers, Rev. Ron McConnell and Rev. Brian Walton.

Two of our Rural Connect partners re-joined us in September, staying the course through snowstorms and technical issues. We have a dedicated group of volunteers helping keep our services available online and managing our worship services in the sanctuary.

Memorable Sundays included the McClure Anniversary celebration on September 30 during which Ron McConnell was given the title Minister Emeritus. In December, Shirley Blackburn along with Elin Sletmoen and the choir presented us with a wonderful Cantata. This was pulled together in a short space of time and there was an amazing band of visiting musicians.

Thank you so much to Carol Claypool for organizing our Lenten Lunches. It was wonderful to again share meals and reflection with friends from Holy Spirit Roman Catholic Parish. The pandemic seriously curtailed our normal exchanges.

For those early risers, the Easter Sunday sunrise service was very meaningful. People struggled through some icy paths to reach the top of Wildwood Hill for prayer and Communion. It was once again followed by a breakfast at the church.

We experimented with different ways of doing Communion and appreciate the patience and feedback from the congregation. The symbolic sharing at the Lord's Table is an important sacrament in the United Church.

Marriage, Baptism and funeral services were once more welcomed into the sanctuary. It is good to celebrate these life milestones in community.

We look forward to seeing what the next year brings and pray that people feel the call to join in, if not the Worship Committee, then one of the other groups of dedicated volunteers who make our church a vibrant community.

Our committee members for 2022-23 were: Maureen Sinclair (Chair/Board Rep)), Jim Bugg (Sound Booth/Worship Support), Gary Loy (Communion) Dianne Hogg (Secretary/ interim Greeters) Phyllis Barber, Muriel Baxter Shirley Blackburn is the Music representative. Debra Berg, the Board Chair (and/or) the Chair-elect attends meetings.

Respectfully submitted, Maureen Sinclair

MINISTRY AND PERSONNEL COMMITTEE

The Ministry and Personnel (M & P) Committee is a confidential committee that provides supervision and support to all paid staff – clergy, office administrator, administrative assistant, data entry clerk and music personnel. Additionally, the committee provides supervision and support to our staff who are paid honorariums - the newsletter editor, Rainbow Village leader and the Technology leader. M & P meets on a monthly basis. The ministry team attends a portion of each meeting. Among other responsibilities, M & P negotiates salary recommendations for the staff and does annual reviews with all paid and honorarium staff. Staff position descriptions are reviewed and updated every year. Members of the M & P committee for 2022 were Gaylene Gorniak (Chair), Claire Bullaro, Julia Drabble, Joel Reid, Alton Anderson and Jim Krueger.

Members of the Ministry and Personnel Committee are available to all members of the congregation who wish to share with the committee their joys and concerns regarding the ministry and mission of McClure. We welcome and encourage your comments whether you are a member of a committee, a Board member or a valued congregant. You can reach the chair of M & P by contacting the church office.

We were very blessed to have a talented ministry team of Debra Berg and Laura Fohse who faithfully led weekly worship services. Laura requested a change in pastoral relations effective July 31, 2022. Debra has been carrying a very heavy load solo since Laura's departure, but we hope to rebuild our ministry team with the addition of a new half time minister in the near future.

We continue to enjoy the musical talents of Shirley Blackburn, Elin Sletmoen, Tamara Ferguson, Celeste Delahey and the Sacred Sounds.

Our McClure office Admin team of Irene Lacoursiere, Claudia Manning, Pam Turner, Elaine Niebergall, Eden Polischuk and several volunteers keep our remarkably busy office running smoothly.

Elaine Niebergall continues to serve as Treasurer for McClure, Eden Polischuk is our Rainbow Village Leader, Sheila Krueger is our Newsletter Editor, Adam Brookman is our Technology Leader along with our Rural Connect team of Gordon Cobb, Gary Walker, Jim Bugg and Joel Reid.

We are incredibly grateful for the variety of talent within our McClure family that keeps our community of faith moving forward.

Respectfully submitted by Gaylene Gorniak, Chair

STEWARDSHIP COMMITTEE

McClure United Church in 2022 witnessed a return to some normalcy post pandemic. In-building worship returned, rentals of our church facilities resumed, as well as some fundraising events took place.

Declining numbers of congregants, however, continue to impact our overall contributions. A successful fall "Faith in Action" campaign in 2022 once again highlighted the generosity of our church family.

Stewardship was active in assisting the Board with the 2023 McClure Operating Budget, as well as preparing for the February 2023 Congregational Meeting to discuss future staffing levels as well as other challenges facing our congregation.

Stewardship wishes to express appreciation to Rev. Debra Berg for her wisdom and wise counsel.

Submitted on behalf of the Stewardship Committee: Ken Anderson (Acting Chair), Elaine Niebergall (Treasurer), Ernie Rawlyk (Secretary), Edward Tmychatyn, Michael Gorniak (Board Chair)

PROPERTY COMMITTEE

The ministry statement of the Property Committee is: "To oversee the maintenance and security of the facilities and equipment of McClure United Church in order to support and facilitate the ongoing ministry, community and outreach activities of the congregation."

Did you know?

- That the property committee is even more fun than the Stewardship committee.
- That Elaine Nutbrown has been involved with the Property Committee since McClure held services in Walter Murray Collegiate. The committee is that much fun!
- That early property meetings in McClure Church were held in the Nursery. At that time, all of the committees met on the same night and meeting rooms were in short supply.
- That the Property committee is looking for new committee members with a variety of skills from managing small projects to recording minutes, helping with minor repairs, painting, working with McClure Place for larger projects and budgeting for operations and capital planning.

Property committee activities in 2022 included:

- Office foyer painting
- Office moves
- IT maintenance and support
- McClure Place garage storage cleanup
- Property budget
- Capital plan budget

Collaboration with McClure Place for projects including:

- Installation of 5 new windows

Maintenance tasks including:

- Fixing broken chairs
- Fixing of office shelving units
- Office locks

- Review of committee terms of reference
- Choir risers railing
- Scissor lift training
- Projector cleaning
- Sanctuary beam inspections
- Multi-purpose storage room cleanup

2022 Committee Members included Angie Bugg (Board Member & Interim Chair), Bryan Hamp (Board Member & Chair), Don Hanke, Doug Milne, Elaine Nutbrown, Julie Jones (Capital Planning), Norm Sampson (IT), and Terry Cutler.

2022 Committee members that have retired include Angie Bugg, Doug Milne, and Terry Cutler. Many thanks to the retirees for all of the work that they have done on behalf of the property committee.

We are also very grateful to the maintenance volunteers who help out on behalf of the property committee with the upkeep of the church building including Alf Bisschop, Ken Edge, and Don Hanke.

Respectfully submitted, Bryan Hamp (Chair)

BOARD OF TRUSTEES

A McClure United Church Trustee is an individual who, along with the other members of the Board of Trustees, holds the title to all of the property of the congregation for the use and benefit of the congregation. The activities of the Trustees are guided by the United Church of Canada Act, the Trusts of Model Deed, direction provided by the Board of McClure United Church, and direction provided by the Living Skies Regional Council.

Trustees are elected by the congregation at a congregational meeting. The Trustees meet at least on an annual basis and will meet more often if needed.

Updated Terms of Reference

The Terms of Reference for the Board of Trustees has been reviewed and submitted to the Annual General Meeting for the congregation's consideration and approval. The primary change involves decreasing the number of Trustees from 10 to 8 in order to maintain a broad representation of the congregation while reducing the committee's size. An effort will continue to be made for gender balance (4 women and 4 men) plus a member of the ministerial team as an ex-officio member.

Capital Contingency

Fund The Trustees, under the direction of the McClure Church Board, manage the Capital Contingency Fund that is used for renewal and replacement of church property. As of December 31, 2022, the fund balance was \$386,678.

Endowment Fund

Update The McClure United Church Endowment Fund was established in January 2013, with an initial investment of \$146,148.38 and has a market value as of December 31, 2022 of \$239,351. These funds are invested with Frontier Capital Funds Inc.

Capital Budget and Capital Contingency Fund Sufficiency

The Trustees work closely with the Property Operations Committee and Stewardship Committee to prepare the Capital Budget annually. In addition to the budget, the congregation is provided a four-

year Capital Plan as information in order to project future needs and plan upcoming work. The Trustees also undertake a Reserve Fund Study every five years in order to identify and estimate the replacement cost of the various reserve items and prepare reserve fund schedules and reserve requirements. The sufficiency of the Capital Contingency Fund is reported to the congregation annually. The most recent Reserve Fund Study was completed by Suncorp Valuations on February 14, 2022.

Membership

After the Annual General Meeting, Holly Knuttila will have completed 11 years of service on the Board of Trustees and Trevor Bell will have completed one five-year term. The Trustees extend their sincere appreciation to Holly and Trevor.

The Board of Trustees will bring forward one trustee nomination at the AGM for the congregation's consideration.

The following persons served as trustees in 2022: Holly Knuttila, Julie Jones, Brenda Zuk (chair), Norm Woodcock, Trevor Bell (interim chair), Cal McCarthy (secretary), Boyd Godfrey, Valerie Dickinson, Sheila Krueger and Debra Berg (ex-officio).

Respectfully submitted by Trevor Bell

McCLURE PLACE ASSOCIATION INC. and McCLURE PLACE FOUNDATION INC.

Even though this annual report is for the year-ending 2022, this report from the Board Chair largely reflects on the past year of the Board, which is from June 2022 to June 2023. It pertains to both McClure Place Association (MPAI) and to McClure Place Foundation (MPFI).

MPAI has the responsibility for McClure Place (the Tower) and Amy McClure House (AMH). The Tower has a total of 108 suites for seniors capable of independent living, 35 of which are for low-income residents. Amy McClure House (AMH) is a personal care home with 21 suites, two of which are double units. We are fortunate that our facilities remain attractive to many people in the community and that we continue to enjoy a unique relationship with McClure United Church. MPFI is the fundraising arm of MPAI.

The Board chairs of the Church and MPAI continue to meet on a periodic basis to facilitate ongoing, open communication between the two entities, although this year only one such meeting was held. As well, the Joint Facilities working group continues to hold regular meetings to discuss various aspects of the routine facility operations between the Church, the Tower and AMH.

For the most part, the impact of the Covid pandemic was relatively minor this past year, with most activities and meetings getting back to a semblance of normal. That said, we are grateful to all of our staff and residents for being understanding of the protocols that were implemented throughout the pandemic.

Two major capital projects were initiated in 2021 with the hope and expectation that they would be completed that year. One project involved the building heating system, some of which impacted the Church, and the other pertained to an upgrade of the fire alarm system in the Tower. Although both

projects are substantially complete at this juncture, both were delayed and continued into late 2022 (fire alarm project) or early 2023 (heating system project).

Starting in September 2021, an SHC Exit Strategy working group was struck to address the impending end of the funding agreement with the Saskatchewan Housing Corporation (SHC). The involvement of SHC allowed for the inclusion of affordable rent suites in the Tower at the time of project inception. The agreement with SHC expires in April 2024 at which time the mortgage on the Tower will be eliminated. The work of the working group continued through all of 2022 and up to April of this year. A key goal of the working group, which we believe has been achieved, has been to ensure that the McClure affordable rent housing mission for seniors remains largely intact post-SHC.

This year, we have no member of the Board completing a 6-year term (mandatory 'retirement') nor stepping down from the Board. We did add one new member mid-year and we experienced a sad departure with the sudden passing of another. As Chair, I offer a vote of thanks to all members of the Board for their diligent work over the past year. The year has been busy and much has been accomplished, all of which has taken a considerable amount of time for all members. Thank you!

Respectfully submitted, Jim Kells, Chair

LIVING SKIES REGIONAL COUNCIL

Living Skies Representatives from McClure United Church, Lisa Bryant and Lorna Dosch have chosen to step down from their role as Representatives at the end of their terms.

We are thrilled to welcome Heather Muirhead as Living Skies Representative on our Church Board.

A Regional Council Annual Gathering was not held in 2022 for various reasons:

- Not sure of pandemic status
- Position of Convener of the Regional Council Gathering was still vacant.
- Lack of volunteers
- Zoom exhaustion

The Regional Council Annual Gathering is back this year: May 25-28, 2023 in Prince Albert.

The theme for the meeting will be "Discerning a Good Path Together". Our Guest Speakers will be Former Chief, Cadmus Delorme on Friday and Elder Liz Settee, who will speak on Saturday.

Respectfully Submitted by: Lorna Dosch and Lisa Bryant

FINANCIAL REPORTS

AUDITOR'S REPORT

McClure United Church

Financial Statements

December 31, 2022

Independent Auditor's Report

To the members of
McClure United Church

Qualified Opinion

We have audited the financial statements of McClure United Church, which comprise the statement of financial position as at December 31, 2022, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

Except as noted in the following paragraph, in our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2022 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

McClure United Church has chosen not to amortize existing building and equipment over their useful lives. This is not in accordance with Canadian accounting standards for not-for-profit organizations and the carrying value of property, plant and equipment, amortization expense and the fund balance would need to be adjusted if this standard was followed.

In common with many not-for-profit organizations, the organization derives revenue from fundraising activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the organization. Therefore, we were not able to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the years ended December 31, 2022 and 2021, current assets as at December 31, 2022 and 2021, and net assets as at January 1 and December 31 for both the 2022 and 2021 years. Our audit opinion on the financial statements for the year ended December 31, 2022 and December 31, 2021 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Auditor's Report, continued

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

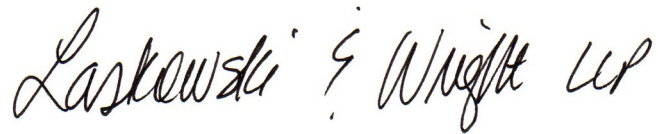
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ♦ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ♦ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- ♦ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ♦ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- ♦ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Independent Auditor's Report, continued

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

A handwritten signature in black ink that reads "Laskowski & Wright LLP". The signature is written in a cursive, flowing style.

Chartered Professional Accountants

Warman, Saskatchewan

June 1, 2023

McClure United Church

Statement of Financial Position

As at December 31, 2022

						2022	2021
	Operating Fund	Capital Fund	Memorial and Bequest Fund	Refugee Fund	Other Restricted Funds	Total	Total
Assets							
Current							
Cash	\$ 159,112	\$ 74,769	\$ 23,517	\$ 13,322	\$ -	\$ 270,720	\$ 239,308
Cash held for other restricted funds	(16,405)	-	-	-	\$ 16,405	-	-
Funds held in trust	-	-	-	7,195	-	7,195	-
Short term investments (Note 3)	60,000	128,146	20,738	27,011	25,249	261,144	393,720
Accounts receivable	10,253	454	-	1	-	10,708	2,048
Prepaid expenses	7,257	-	-	-	-	7,257	7,422
	220,217	203,369	44,255	47,529	41,654	557,024	642,498
Investments (Note 4)	274,867	179,941	-	-	-	454,808	322,023
Property, plant, and equipment (Note 5)	-	2,362,572	-	-	-	2,362,572	2,333,431
	\$ 495,084	\$ 2,745,882	\$ 44,255	\$ 47,529	\$ 41,654	\$ 3,374,404	\$ 3,297,952
Liabilities							
Current liabilities							
Accounts payable and accrued liabilities	\$ 24,254	\$ -	\$ -	\$ -	\$ -	\$ 24,254	\$ 21,039
Short-term debt (Note 6)	40,000	-	-	-	-	40,000	-
Funds held in trust	-	-	-	7,195	-	7,195	-
Unearned revenue	-	-	-	-	-	-	10,275
	64,254	-	-	7,195	-	71,449	31,314
Long-term debt (Note 6)	-	25,000	-	-	-	25,000	40,000
	64,254	25,000	-	7,195	-	96,449	71,314
Fund balances							
Operating Fund	205,315	-	-	-	-	205,315	149,176
Third Avenue Fund	49,910	-	-	-	-	49,910	74,910
Internally Restricted Funds	175,605	-	-	-	-	175,605	175,605
Capital Fund	-	2,720,882	-	-	-	2,720,882	2,703,386
Memorial and Bequest Fund	-	-	44,255	-	-	44,255	49,232
Refugee Fund	-	-	-	40,334	-	40,334	35,013
Other Restricted Funds	-	-	-	-	41,654	41,654	39,316
	430,830	2,720,882	44,255	40,334	41,654	3,277,955	3,226,638
	\$ 495,084	\$ 2,745,882	\$ 44,255	\$ 47,529	\$ 41,654	\$ 3,374,404	\$ 3,297,952

Approved by the Board

Director _____

Director _____

McClure United Church

Statement of Fund Activities

For the year ended December 31	Operating Fund	Capital Fund	Memorial and Bequest Fund	Refugee Fund	Other Restricted Funds	Total 2022	Total 2021
Revenues							
Offerings	\$ 454,651	\$ 31,948	\$ 4,118	\$ 4,304	\$ 4,525	\$ 499,546	\$ 483,185
Pass-through contributions (Mission and Service, other)	53,972	-	-	-	-	53,972	54,636
Fundraising activities	10,009	-	-	-	14,582	24,591	4,391
Other	23,993	-	-	-	-	23,993	6,333
Facility use	22,735	-	-	-	-	22,735	8,895
Investment income	7,840	2,619	278	364	105	11,206	10,448
Grants	9,636	-	-	-	-	9,636	9,794
	<u>582,836</u>	<u>34,567</u>	<u>4,396</u>	<u>4,668</u>	<u>19,212</u>	<u>645,679</u>	<u>577,682</u>
Expenditures							
Affirming committee	797	-	-	-	-	797	492
Board	1,191	-	-	-	-	1,191	408
Congregational care	1,053	-	-	-	-	1,053	561
Facility use expenses	8,861	-	-	-	-	8,861	4,013
Faith development	3,060	-	-	-	-	3,060	2,406
Fundraising	400	-	-	-	277	677	3,656
Housekeeping and maintenance	86,772	-	-	-	-	86,772	41,890
Office and equipment	23,137	25	-	-	-	23,162	26,007
Outreach	13,448	-	-	-	735	14,183	16,527
Pass-through donations (Mission and Service, other)	54,005	-	-	-	-	54,005	56,646
Presbytery assessment	24,126	-	-	-	-	24,126	23,374
Professional fees	5,859	-	-	-	-	5,859	5,859
Property - direct	39,389	22,589	-	-	2,644	64,622	47,097
Refugee	-	-	-	5,359	-	5,359	1,943
Salaries and administration	292,668	-	-	-	-	292,668	357,626
Training and seminars	1,242	-	-	-	-	1,242	1,875
Worship	3,735	-	-	-	-	3,735	2,156
	<u>559,743</u>	<u>22,614</u>	<u>-</u>	<u>5,359</u>	<u>3,656</u>	<u>591,372</u>	<u>592,536</u>
(Deficiency) excess of revenues over expenditures	<u>23,093</u>	<u>11,953</u>	<u>4,396</u>	<u>(691)</u>	<u>15,556</u>	<u>54,307</u>	<u>(14,854)</u>
Other income (expense)							
Legacy fund offerings	-	-	-	-	-	-	84,163
Unrealized (loss) gain on investments	(2,990)	-	-	-	-	(2,990)	46,216
Canada Emergency Wage Subsidy	-	-	-	-	-	-	36,032
Canada Emergency Business Account Subsidy	-	-	-	-	-	-	10,000
	<u>(2,990)</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(2,990)</u>	<u>176,411</u>
Excess of revenues over expenditures	<u>\$ 20,103</u>	<u>\$ 11,953</u>	<u>\$ 4,396</u>	<u>\$ (691)</u>	<u>\$ 15,556</u>	<u>\$ 51,317</u>	<u>\$ 161,557</u>

McClure United Church

Statement of Changes in Fund Balances

For the year ended December 31

2022

2021

	Surplus (Deficit), Beginning of Year	Surplus (Deficit), Current Year	Interfund transfer	Surplus (Deficit), End of Year	Surplus (Deficit), Beginning of Year	Surplus (Deficit), Current Year	Interfund transfer	Surplus (Deficit), End of Year
Operating Fund	149,176	20,103	36,036	205,315	170,203	60,779	(81,806)	149,176
Third Avenue fund	74,910	-	(25,000)	49,910	-	-	74,910	74,910
Internally Restricted Funds	175,605	-	-	175,605	146,148	29,457	-	175,605
	399,691	20,103	11,036	430,830	316,351	90,236	(6,896)	399,691
Restricted funds								
Capital Fund	2,703,386	11,953	5,543	2,720,882	2,657,053	45,377	956	2,703,386
Memorial and Bequest Fund	49,232	4,396	(9,373)	44,255	47,235	1,997	-	49,232
Refugee Fund	35,013	(691)	6,012	40,334	26,052	3,021	5,940	35,013
Other Restricted Funds								
Affirming Committee	-	-	-	-	-	-	-	-
Audio/Visual	-	13,218	(13,218)	-	-	-	-	-
Congregational care	-	-	-	-	-	-	-	-
Handbell	-	-	-	-	-	-	-	-
Men's breakfast	103	-	-	103	103	-	-	103
Men's gathering	-	-	-	-	-	-	-	-
Music	5,118	275	-	5,393	5,118	-	-	5,118
Outreach committee	26,235	1,370	-	27,605	2,064	24,171	-	26,235
Sacred sounds	35	-	-	35	35	-	-	35
Van maintenance fund	200	890	-	1,090	256	(56)	-	200
Van fund	-	-	-	-	-	-	-	-
Women's gathering fund	350	-	-	350	350	-	-	350
Youth and young adult ministry	7,275	(197)	-	7,078	10,464	(3,189)	-	7,275
Total restricted funds	2,826,947	31,214	(11,036)	2,847,125	2,748,730	71,321	6,896	2,826,947
Total	3,226,638	51,317	-	3,277,955	3,065,081	161,557	-	3,226,638

McClure United Church

Statement of Cash Flows

For the year ended December 31	2022	2021
Operating activities		
Excess of revenues over expenditures	\$ 51,317	\$ 161,557
Adjustment for		
Canada Emergency Business Account Subsidy	<u>-</u>	<u>(10,000)</u>
	51,317	151,557
Change in non-cash working capital items		
Non cash change in investments	(208)	(49,851)
Accounts receivable	(8,660)	1,565
Prepaid expenses	165	(413)
Accounts payable and accrued liabilities	3,215	(11,081)
Unearned revenue	<u>(3,080)</u>	<u>9,725</u>
	<u>42,749</u>	<u>101,502</u>
Investing activities		
Purchase of investments	-	(150,922)
Purchase of property, plant and equipment	<u>(29,142)</u>	<u>-</u>
	<u>(29,142)</u>	<u>(150,922)</u>
Financing activities		
Repayment of long-term debt	(5,000)	-
Proceeds of long-term debt	<u>30,000</u>	<u>20,000</u>
	<u>25,000</u>	<u>20,000</u>
Increase (decrease) in cash	38,607	(29,420)
Cash, beginning of year	<u>239,308</u>	<u>268,728</u>
Cash, end of year	<u><u>\$ 277,915</u></u>	<u><u>\$ 239,308</u></u>

McClure United Church

Notes to the Financial Statements

December 31, 2022

1. Nature of operations

McClure United Church is a registered charity under the provision of the Canada Revenue Agency effective January 1, 1967. Its main purpose is to provide a place of worship for members of its congregation.

McClure United Church ("the "Church") has an economic interest in McClure Place Association Inc. ("the Association") as it is an integral outreach ministry of the congregation of McClure United Church and the Association is the registered owner of land and the church building situated on the land. Under the terms of the lease made in 1988, the Association and McClure United Church agreed that the rental payment to McClure Place Association Inc. to be equal to the cost of the portion of the land used and the construction of the church building. The land and church building held by the Association is reflected in the financial statements of McClure United Church since the beneficial ownership rests with the members of the Congregation.

Under the terms of the lease agreement between the Association and the Church, shared use of facility space is an important founding principle. The Association regularly utilizes the Auditorium/Sanctuary, Multipurpose Room and other areas of the Church. The Church is responsible for expenses associated with facility repair and maintenance based on designated areas. Operational, maintenance and service costs are shared between the Church and the Association based on allocations through comparisons with similar establishments, discussions between the two parties, and actual operating experience as set through the lease agreement. Replacement cost for capital assets in shared facilities and common areas are shared between the Association and McClure United Church based on allocations set through the lease agreement and the lease agreement sets out the responsibilities for costs of the HVAC system, groundskeeping, and parking.

2. Accounting policies

The organization applies the Canadian accounting standards for not-for-profit organizations.

(a) Cash

Cash consists of balances with financial institutions.

(b) Investments

Investments consists of marketable securities and guaranteed investment certificates and are recorded at fair market value.

(c) Property, plant and equipment

Property, plant and equipment are recorded at cost. The organization does not provide for amortization using rates designed to amortize the cost of the plant and equipment over their estimated useful lives which is not in accordance with Canadian accounting standards for not-for-profit organizations. See the basis for qualified opinion in the auditor's report.

(d) Impairment of long-lived assets

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

McClure United Church

Notes to the Financial Statements

December 31, 2022

2. Accounting policies, continued

(e) Fund accounting

The accounts of the organization are maintained in accordance with the principles of fund accounting. For financial reporting purposes, accounts with similar characteristics have been combined into the following major funds:

(a) Operating Fund

The general fund reflects the primary operations of the organization including revenues generated from offerings, fundraising, facility rentals, investments and organizational expenditures incurred.

(b) Capital Fund

The capital fund reflects the equity of the organization in capital assets as well as designated offerings which will be used for the acquisition, replacement and refurbishment of church property.

(c) Memorial and bequest Fund

The memorial and bequest fund consists of donations contributed in memory of a loved one as well as bequests received. The donations may be designated or undesignated; undesignated donations shall be used for the betterment of McClure United Church as decided by the Board.

(d) Refugee Fund

The refugee fund consists of designated offerings and expenditures that are to be used with sponsorship of refugees.

(e) Other Restricted Funds

Other restricted funds consist of designated offerings and expenditures that are to be used for supporting various small groups within the church.

(f) Internally Restricted Funds

These funds represent the initial amounts invested through the Legacy Giving Program. A legacy gift is a financial gift made from an estate or accumulated financial assets. When an undesignated legacy gift is made, thirty five percent of the gift is to be invested in the Church Endowment fund which is currently held at Frontier Capital Funds Inc. The interest income and growth of the investment is unrestricted. The use of these funds is subject to the approval by the Board of Directors.

McClure United Church

Notes to the Financial Statements

December 31, 2022

2. Accounting policies, continued

(f) Revenue recognition

The organization follows the restricted fund method of accounting for contributions, which include offerings, donations and grants. Unrestricted contributions are included as revenue of the general fund in the year received. Restricted contributions for which a fund has been established are recorded as revenue in that fund in the year received. Restricted contributions for which a fund has not been established are recorded as revenue in the general fund in the year in which the related expenses are incurred.

Facility use fees are recognized when the service has been provided and collection is reasonably assured.

Fundraising income is recognized when received or considered receivable.

Investment income is recognized when earned.

(g) Contributed services and materials

A substantial number of volunteers and supporters contributed a significant amount of their time each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements.

The organization benefits from a variety of gifts in kind. Contributed materials are recorded in the financial statements at fair value on the date of the donation when a fair value can be reasonably estimated and when the materials are used in the normal course of operations and would otherwise have been purchased.

(h) Financial instruments

The organization's financial instruments consist of cash and deferred contributions which are initially recorded at their fair value and are subsequently measured at amortized cost, net of any provisions for impairment.

(i) Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty. The effect of changes in such estimates on the financial statements in future periods could be significant. Accounts specifically affected by estimates in these financial statements are property, plant and equipment.

McClure United Church

Notes to the Financial Statements

December 31, 2022

3. Short term investment

Description	Maturity	Interest	2022	2021
		0.70% to		
Capital fund GIC's	Feb to Apr 2024	2.00%	\$ 93,066	\$ 260,974
Operating fund GIC	Dec 2023	2.40%	40,000	-
Operating fund GIC's	Apr 2027	1.65%	35,080	-
Memorial fund GIC	March 2023	1.25%	20,738	-
Operating fund GIC	Nov 2023	0.70%	20,000	-
Outreach fund GIC	Nov 2023	0.70%	15,335	-
Refugee fund GIC	Aug 2023	2.40%	15,000	-
Refugee fund GIC	June 2023	2.20%	12,011	-
Outreach fund GIC	June 2023	3.25%	9,914	-
Operating fund GIC	April to Nov 2022	0.30%	-	60,000
Refugee fund GIC	May to Aug 2022	0.30%	-	27,000
Outreach fund GIC	April to Dec 2022	0.30%	-	25,249
Memorial fund GIC	March 2022	0.95%	-	20,497
			<u>\$ 261,144</u>	<u>\$ 393,720</u>

4. Investments

The average cost of marketable securities invested in Frontier Capital Funds Inc. is \$180,468 (2021 - \$177,549).

	2022	2021
Frontier Capital Funds - Canoe Asset Allocation Portfolio Class Series D	\$ 239,352	\$ 242,341
GIC's, interest bearing at 0.70%-2.00%, maturing April 2024	179,941	44,739
GIC, interest bearing at 1.65%, maturing April 2027	35,515	34,943
	<u>\$ 454,808</u>	<u>\$ 322,023</u>

5. Property, plant and equipment

	2022		2021	
	Cost	Accumulated amortization	Net	Net
Buildings	\$ 1,911,366	\$ -	\$ 1,911,366	\$ 1,911,366
Equipment	120,779	-	120,779	91,638
Furniture and fixtures	147,221	-	147,221	147,221
Vehicles	79,206	-	79,206	79,206
Land	104,000	-	104,000	104,000
	<u>\$ 2,362,572</u>	<u>\$ -</u>	<u>\$ 2,362,572</u>	<u>\$ 2,333,431</u>

McClure United Church

Notes to the Financial Statements

December 31, 2022

6. Long-term debt

	<u>2022</u>	<u>2021</u>
0% Canada Emergency Business Account loan, due December 2023	\$ 40,000	\$ 40,000
0% Rural connect loan, repayable in quarterly instalments of \$1,500, due March 2028	<u>25,000</u>	<u>-</u>
	<u>\$ 65,000</u>	<u>\$ 40,000</u>
Estimated principal repayments are as follows:		
2023	\$ 46,000	
Subsequent years	<u>19,000</u>	
	<u>\$ 65,000</u>	

7. Fund transfers

	<u>Operating</u>	<u>Capital</u>	<u>Memorial & Bequest</u>	<u>Refugee</u>	<u>Other Restricted Funds</u>
Yearly commitment	(6,000)	-	-	6,000	-
Seperate Refugee	(12)	-	-	12	-
Audio/Visual	-	13,218	-	-	(13,218)
Memorial & Bequest	9,373	-	(9,373)	-	-
Rural Connect	<u>7,675</u>	<u>(7,675)</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>\$ 11,036</u>	<u>\$ 5,543</u>	<u>\$ (9,373)</u>	<u>\$ 6,012</u>	<u>\$ (13,218)</u>

In addition, \$25,000 (2021 - Nil) was transferred from the Third Avenue Fund to The Operating Fund during the year.

8. Financial instruments

(a) Liquidity risk

Liquidity risk is the risk that the corporation cannot repay its obligations when they become due to its creditors. The corporation reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due.

(b) Credit risk

Credit risk is the risk that one party to a transaction will fail to discharge an obligation and cause the other party to incur a financial loss. The corporation reduces its exposure to credit risk by granting credit upon a review of the credit history of the applicant and creating an allowance for bad debts when applicable. The corporation maintains strict credit policies and limits in respect to counterparties.

McClure United Church

Notes to the Financial Statements

December 31, 2022

8. Financial instruments, continued

(c) Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The corporation is exposed to interest rate risk primarily through its investments. The corporation manages this risk through investing in fixed-rate securities of short to medium term maturity and plans to hold these securities to maturity.

Stewardship Message

Appended is the 2023 budget for McClure United Church. It was approved at a congregational meeting on February 26, 2023 after input from our committees, our board and the congregation.

We continue to face both opportunities and challenges. After years of the size of the congregation decreasing and aging, we are building a foundation toward a renewed McClure United Church. This budget is an effort to move our church forward in a financially responsible way while continuing to put our mission and faith into action.

A Faith in Action Campaign will again be undertaken in 2023.

After much careful consideration and deliberation, it is felt that this budget is both reasonable and appropriate.

It is noted that at the Congregational Meeting the revised Community of Faith Profile Report recommending 1.5 ministerial personnel was approved.

Respectfully submitted,

McClure United Church Stewardship Committee

Budget 2023	Operating Budget	M & S Budget	Capital Budget	Refugee Budget
Ministerial Staff	1.0 FTE			
REVENUE				
Unrestricted Donations	\$ 435,000			
Donor Restricted Donations				\$ 1,000
Capital Reserve Donations - Top up to \$25,000			\$ 25,000	
M&S Donations - Direct flow through, no top up		\$ 30,000		
Total Donations	\$ 435,000	\$ 30,000	\$ 25,000	\$ 1,000
Pass-Thru Donations				
Fundraising	\$ 10,000			\$ 2,000
Outreach Transfer				\$ 6,000
Building Use Income (weddings, rentals)	\$ 20,000			
Registration Income	\$ 500			
Income Against Expenses	\$ 9,000			
Employee Pay Against Expenses (Grants, RCP)				
Grants, Awards, Misc				
Wage Subsidies				
Interest Income - Bank Accounts	\$ 150			
Endowment Fund Transfer	\$ 7,300			
Transfer of Funds from Third Ave				
Transfer of Funds from Memorial				
Funds from Van Fund				
Funds from Capital Reserve			\$ 124,600	
Investment Income	\$ 500		\$ 2,100	
Rural Connect Income	\$ 9,000			
Rural Connect Income Against Expenses	\$ 4,000			
Dinner Theatre income	\$ 12,000			
Dinner Theatre Income Against Expenses				
GST Rebate	\$ 1,200			
Funds from Refugee Fund				\$ 32,000
TOTAL REVENUE	\$ 508,650	\$ 30,000	\$ 151,700	\$ 41,000

Budget 2023	Operating Budget	M & S Budget	Capital Budget	Refugee Budget
EXPENSE				
Salaries and Administration				
Order of Ministry	\$ 86,209			
Office Admin (2 admin + 1 data entry)	\$ 69,732			
Music Director, Pianist	\$ 17,587			
Summer Staff				
Benefits - CPP, EI, UC Group Insurance & Pension	\$ 38,993			
Phone, Travel, Prof. Dev., Etc.	\$ 6,318			
ADP Charges - move to Bank and Service Fees - see line 63				
Communications Services Contract				
Editor, Communications Services				
Casual Office Staff				
Treasurer Honoraria	\$ 2,500			
Newsletter Editor Honoraria	\$ 1,000			
Sacred Sounds Leadership Honoraria	\$ 3,703			
Rainbow Village Honoraria	\$ 1,200			
Van Drivers Honoraria				
Pulpit Supply Honoraria - Worship budget	\$ 4,000			
Rural Connect Technical Support Honoraria - New	\$ 2,600			
Search Committee - New	\$ 6,000			
New Ministerial Staff/Special Projects - New	\$ 14,000			
Other Honoraria				
Worker's Comp Insurance	\$ 325			
Total Salaries and Administration	\$ 254,167			
Office				
Communication	\$ 1,200			
Bank & Service Fees	\$ 1,800			
Printing	\$ 1,500			
Postage	\$ 2,200			
Stationery & Supplies	\$ 3,000			
Leases & Support Contracts	\$ 8,500			
Telephone	\$ 6,900			
Professional Services - Accounting	\$ 6,000			
Legal				
Miscellaneous				
Total Office	\$ 31,100			
Property Operations- Billed from McClure Place				
Water & Sewer	\$ 2,300			
Natural Gas	\$ 8,760			
Waste Disposal	\$ 400			
MCUC Storage				
Custodial	\$ 52,590			
Interior - Material & Supplies	\$ 1,500			
Building - Repairs & Maintenance	\$ 5,500			
Equipment - Maintenance				
Snow Removal	\$ 6,000			
Sanding & Sweeping	\$ 500			
Lawn & Grounds Services	\$ 1,500			
Exterior - Materials & Supplies	\$ 1,000			
Groundskeeping Staff				
Property Operations-Billed McClure Place (total)	\$ 80,050			

Budget 2023	Operating Budget	M & S Budget	Capital Budget	Refugee Budget
Property Operations-Direct Billed				
Electricity	\$ 10,400			
Internet & Website	\$ 1,900			
Insurance	\$ 16,500			
Computers & Peripherals	\$ 3,000			
Computer Software	\$ 250			
IT Services Contract				
Audio-Visual Equipment	\$ 500			
Interior - Repair & Maintenance	\$ 1,500			
Carpet & Chair Cleaning	\$ 2,500			
Exterior - Repairs & Maintenance				
Hardware - Repairs & Main.	\$ 250			
Material & Supplies	\$ 500			
New Purchases - Interior & I/S	\$ 1,000			
Van Expenses	\$ 3,500			
Miscellaneous				
Property Operations-Direct Billed (total)	\$ 41,800			
Total Property Operations	\$ 121,850			
UCC Assessment				
UC Assessment Payments	\$ 22,612			
Total UCC Assessment	\$ 22,612			
Affirming				
Membership Fee (Affirm United)	\$ 275			
Education				
Hospitality				
Pride Week				
Publicity/Signage				
Total Affirming	\$ 275			
Board				
Gifts - Admin Assist day, Office Staff	\$ 150			
Gifts - Chair	\$ 50			
Christmas Gifts	\$ 200			
Holy Spirit Christmas Gift	\$ 50			
Other Gifts				
Renewal Activities				
Contingency				
Embracing the Spirit Grant Activity - Dinner Theatre				
AGM & Congregational Meetings				
Board Meetings				
Regional Council - Reps Registration & Accom	\$ 500			
Miscellaneous				
Total Board	\$ 950			

Budget 2023	Operating Budget	M & S Budget	Capital Budget	Refugee Budget
Dinner Theatre - New - Embracing the Spirit Activity				
Concord Theatricals - Anne of Green Gables - License, etc	\$ 3,665			
Theatre Preparation Expenses	\$ 3,000			
Dinner/Dessert Expenses	\$ 4,000			
Reimbursible Expenses				
Total Dessert Theatre	\$ 10,665			
Rural Connect				
Equipment payment	\$ 6,000			
Equipment Set-up				
Miscellaneous costs	\$ 450			
Reimbursible Expenses	\$ 4,320			
Total Rural Connect	\$ 10,770			
Congregational Care				
Pastoral Care – Ministerial	\$ 300			
Education	\$ 300			
Amy McClure House Celebrations	\$ 500			
Small Group Ministries	\$ 100			
Coffee and Hospitality Supplies	\$ 1,600			
Newcomers	\$ 100			
Gratitude and Care	\$ 75			
Renewal Initiative	\$ 300			
Young Family Welcome - New	\$ 200			
Kitchen				
Miscellaneous				
Total Congregational Care	\$ 3,475			
Faith Development				
Bible Study				
Library Resources				
Rainbow Village - Birth to 3 Yrs				
Rainbow Village - 3 Yrs to Grade 5	\$ 300			
Rainbow Village - Junior Youth				
Rainbow Village - Youth	\$ 600			
Rainbow Village-Young Adult (Univ+)	\$ 600			
City Wide Youth Group - New				
PD Day Camp				
Confirmation	\$ 100			
Grade Two Bible Gifts	\$ 100			
Leadership Training				
Curriculum and Resources	\$ 400			
Periodicals				
Childcare & RV Leaders - Honoraria (see line 54)				
Vacation Bible School	\$ 500			
Summer Community Engagement	\$ 600			
Summer Kid's Camp				
Church Events (Advent, Eggstravaganza, Kickoff, Year End)	\$ 600			
Miscellaneous				
Total Faith Development	\$ 3,800			

Budget 2023	Operating Budget	M & S Budget	Capital Budget	Refugee Budget
Outreach				
St. Andrew's College	\$ 1,500			
Nashi	\$ 300			
Canadian Food Grains Bank				
Change for Children	\$ 600			
Operation Eyesight International	\$ 200			
Camp Christopher				
Nothern Hospital Hospital Chaplancy	\$ 2,000			
Integrated Community Ministry	\$ 2,000			
Egadz Youth Centre				
Crocus Co-op	\$ 500			
Camp Firefly				
Youth on the Rise - SUM Theatre				
The Lighthouse Supported Living				
Centre for Ecumenism	\$ 50			
Sask Environmental Society	\$ 500			
Sexual Assault Centre	\$ 800			
Possibilities Recovery Centre				
Prairie Harm Reduction	\$ 1,000			
Okihtcitawak Patrol Group (OPG)				
Out Saskatoon	\$ 250			
McClure Bus Driver Honoraria Salaries & Admin				
Ecumenical Committee	\$ 300			
Crisis Emergency	\$ 300			
Outreach Education Honoraria	\$ 200			
Sacred Reflections Event (prayer day for cancer)				
Undesignated New & Emergent Response	\$ 250			
Miscellaneous				
McClure Refugee Support Transfer	\$ 6,000			
Broadview Subscriptions				
Outreach - Budgeted	\$ 16,750			
Outreach - Designated				
Mission & Service				
Pass-Through Donations		\$ 30,000		
Outreach - Designated				
Total Outreach	\$ 16,750	\$ 30,000		
Worship				
Communion Ministry	\$ 175			
Music Ministry - Choir/Music	\$ 300			
Copyright	\$ 800			
Sacred Sounds	\$ 100			
Holy Space Ministry (Worship Centre)	\$ 500			
Sound Booth/Worship Supply	\$ 50			
Visual Ministry	\$ 800			
Pulpit Ministry - Honoraria (see line 56)				
Education Ministry				
Sacrament/Marriage Ministry	\$ 50			
Hospitality	\$ 100			
Miscellaneous				
Total Worship	\$ 2,875			

Budget 2023	Operating Budget	M & S Budget	Capital Budget	Refugee Budget
Other Expenses				
Miscellaneous Expense				
Gift in Kind Expense				
Bad Debt Expense				
Reimbursable	\$ 5,000			
Building Use (Rental catering, Funerals)	\$ 4,000			
Interfund transfer				
Total Other Expenses	\$ 9,000			
Capital				
HVAC Unit				
Capital Roof			\$ 25,000	
Capital Exterior Wall			\$ 5,000	
Capital Electrical System				
Capital Interior - Carpet			\$ 27,300	
Capital Interior - Sanctuary Sound Panels			\$ 10,000	
Capital Painting - Sanctuary and Multipurpose rooms			\$ 15,000	
Capital Furniture & Equipment - Projector			\$ 5,000	
Asphalt - Paving and Concrete			\$ 33,500	
Concrete Replacement			\$ 6,000	
Capital Sanctuary Ventilation - Replace ceiling fans				
Capital Van Seatbelts (Van Fund)				
Capital Windows & Doors			\$ 10,000	
Major repairs				
Church Building Appraisal				
Bank Fees				
Reserve Contingency			\$ 5,000	
Project Management			\$ 9,900	
Total Capital			\$ 151,700	
Refugee				
Swid Family (arriving October 2020)				
Dakouri Family(arrival time unknown-On arrival Max: \$10,000)				\$ 5,000
Ebrahimi Family - Expected to arrive 2022/2023 Max: \$45,000				\$ 36,000
Other Expenses				
Fundraising Expenses				
Total Refugee				\$ 41,000
TOTAL EXPENSE	\$ 488,289	\$ 30,000	\$ 151,700	\$ 41,000
TOTAL REVENUE	\$ 508,650	\$ 30,000	\$ 151,700	\$ 41,000
NET REVENUE LESS EXPENSES	\$ 20,361	\$ -	\$ -	\$ -
Reserve Funds:				
Memorial & Bequest Fund				
Embracing the Spirit Grant	\$ 2,000			
Net Revenue/Deficit after Reserve Funds	\$ 22,361			

**McClure United Church
2023 Capital Planning Report
Submitted by Property Committee
October 25, 2022**

The Property Committee has drafted the 2023-2027 capital plan and the 2023 capital budget for McClure United Church:

- In consideration of the Reserve Fund Study completed by Suncorp in 2022;
- In accordance with the Capital Reserve Fund Policy approved in 2019;
- In accordance with the Terms of Reference of the Property Committee approved in 2022; and
- In consultation with McClure Place, Trustees, Ministry Personnel, Treasurer, Board Chair, and Board Past Chair.

2023 CAPITAL BUDGET, 2022 CAPITAL BUDGET VS EXPENDITURES, AND 2023-2027 CAPITAL PLAN

The 2023 Capital Budget with expenditures of \$151,700 is proposed, and the 2022 Capital Budget vs Expenditures and the 2023-2027 Capital Plan are provided for information, as per attached. Several 2022 planned projects have been deferred to 2023 or beyond, due to an inability to engage contractors (drainage issues at entrances) and/or due to the extensive scope of the project (Sanctuary ventilation).

A number of the projects that were considered for 2022, but postponed (i.e. carpet replacement, projector replacement, Sanctuary and multi-purpose room painting, east parking lot resurfacing, Sanctuary sound panels replacement), have now been included in the 2023 budget.

GENERAL FINDINGS

Through the development of the capital plan and capital budget, the Property Committee has identified the following:

- Over the next 25 years, there are approximately \$125,000/year in average capital expenses anticipated, while the current annual contributions are expected to be about \$25,000. This is one fifth of the expected expenditures. Assuming an average annual capital assessment of \$25,000 is allocated in future years, more than \$2 million in alternative funding will be needed over 25 years to meet our capital needs.
- Although there is projected to be approximately \$375,000 in the Capital Reserve Fund at the end of 2022, without reducing our capital asset base, continuing to delay renewal of assets, and/or increasing funding, it is projected that the Capital Reserve Fund will be depleted by 2026 and the deficit position will continue to grow annually thereafter. Note that the previous projections had identified 2024 as the year that a deficit would begin. This has been delayed largely due to confirmation by the 2022 Reserve Fund Study that a section of the roof thought to require replacement in 2024 is now scheduled for 2034. Some relatively good news!

Recommendations Moved and Carried by Church Board October 25, 2022:

1. That the 2023 Capital Budget with expenditures of \$151,700 be approved.
2. That the following reports be received: the 2022 Capital Budget vs Expenditures and the 2023-2027 Capital Plan.
3. That the Board request that the Trustees recommend to the Congregation of McClure United Church that the 2023 Capital Budget with expenditures of \$151,700 be approved, and that the 2022 Capital Budget vs Expenditures and the 2023-2027 Capital Plan be received for information.
4. That, at the Congregational meeting in which the above documents are presented, the Board provide an update on their discussions to consider options/combinations of options to ensure proper maintenance and renewal of the Church Building given the pending funding deficit, as per last year's recommendations number 4 and 5.

McClure United Church 2023 Capital Budget – October 25, 2022				
Project	Asset	Details	Criteria*	Budget**
Drainage Issues at South and East Entrances	Roof Assembly - Eaves, Soffits, Facia, Downspouts	Eavestroughs/downspouts may require replacement (and/or roof may require redesign to accommodate drainage). Engineering assessment to be conducted in late 2022 to provide direction on solutions for remediation.	1,2	25,000
	Exterior Wall	Repairs to walls required due to poor drainage.	2	5,000
	Asphalt Paving and Concrete Work - Concrete - Replacement	Repairs to shifting and cracking sidewalks resulting from poor drainage and wall shifting.	1,2	6,000
Carpet Replacement	Interior Décor - Flooring	Replace flooring on second floor, stairs, and east foyer and hallway to east stairs. <ul style="list-style-type: none"> Budget of \$7,000 for east foyer and hallway to east stairs, 33% (\$2,300) allocated to Church and 67% allocated to Place as per Lease for common areas. Budget of \$25,000 for second floor and stairs, 100% allocated to Church. Although this is also considered a common area, Place residents do not typically use this area. In the spirit of partnership which is the basis for the Lease, the Church will pay for 100% and when flooring is replaced for other areas of the Church that are not common areas but are heavily utilized by residents (e.g. Sanctuary), consideration will be given to the Place contributing to replacement cost. 	1,3,5	27,300
Projector Replacement	Furniture and Equipment	Replace projector in consideration of new and less expensive technology.	3,4	5,000
Sanctuary and Multipurpose Room Painting	Interior Décor - Paint	Paint east and west walls, and possibly north wall, of Sanctuary and all walls in multi-purpose room.	3,5	15,000
East Parking Lot Resurfacing	Asphalt Paving and Concrete Work - Maintenance	Undertake crackfilling as required, replace sections where asphalt has failed, and apply seal coat to entire east parking lot (Church and Amy McClure House). Line repainting will also be required. Budget of \$50,000 with 67% allocated to Church and 33% allocated to Place as per Lease for east parking lot.	1,2,5	33,500
Windows Replacement	Windows and Doors - Windows	Program has been established to replace windows periodically in order of priority, based on condition.	2,4,5	10,000
Sanctuary Sound Panels Replacement	Interior Décor – Sanctuary Sound Panels	Replace sound panels that have failed and/or are not aesthetically pleasing. Work will be done in-house to the extent possible to minimize costs.	3,5	10,000
Reserve Contingency		As per the Capital Reserve Fund Policy, plan for “known unknowns”.		5,000
Project Management Fees***		Blended rate of approximately 7% to reflect that some projects will be managed by McClure Place, some by external PMs, and some (particularly for projects in the interior of the building) will be managed by Church volunteers.		9,900
				\$151,700

*Criteria: 1. Life safety, code and regulatory requirements; 2. Preservation of asset; 3. Church programming needs; 4. Financial, operational and environmental improvements/efficiencies; 5. Aesthetics

** Funding source is Capital Reserve Fund

*** Projector Replacement, Paint Sanctuary and Multipurpose Room, and Replace Sanctuary Sound Panels will be managed by Church volunteers. All other identified projects will be managed by McClure Place.

McClure United Church
Capital Plan
25-Oct-22

	25 Year Totals 2022-2046	Year 2022 (Projected)	Year 2023	Year 2024	Year 2025	Year 2026	Year 2027
OPENING RESERVE FUND BALANCE	365,683	365,683	374,622	262,817	58,521	10,741	(93,386)
ANNUAL RESERVE FUND ASSESSMENT		31,500	25,000	25,000	25,000	25,000	25,000
GRANTS							
LEGACY GIVING							
CONTRIBUTIONS FROM OTHER MCCLURE FUNDS							
TOTAL RESERVE FUND CONTRIBUTIONS	631,500	31,500	25,000	25,000	25,000	25,000	25,000
RESERVE FUND INTEREST INCOME - 1.25%	11,579	2,350	4,995	3,598	1,044	447	(855)
OPENING VAN FUND BALANCE	4,272						
TOTAL CASH RESOURCES	1,013,034	399,533	404,617	291,415	84,565	36,188	(69,241)
RESERVE FUND EXPENDITURES							
EXTERIOR WALL	28,146		5,000				
WINDOWS & EXTERIOR DOORS - ORIGINAL	73,049	7,049	10,000	11,000	12,000	13,000	10,000
WINDOWS & EXTERIOR DOORS - 2004 ADDITION	40,330						
WINDOWS & INTERIOR DOORS - ORIGINAL	35,184						
WINDOWS & INTERIOR DOORS - 2004 ADDITION	28,694						
ROOF ASSEMBLY - ASPHALT MEMBRANE	186,653			186,653			
ROOF ASSEMBLY - ASPHALT SHINGLES-ENTRANCE/LIBRARY/CHAPEL	16,557	2,500					
ROOF ASSEMBLY - ASPHALT SHINGLES-2004 ADDITION&SANCTUARY	23,610	2,500					
ROOF ASSEMBLY - EPDM - 2004 ADDITION	78,684						
ROOF ASSEMBLY - EAVESTROUGHS, SOFFITS, FASCIA & DOWNSPOUTS	45,161		25,000				
INTERIOR DECOR - ACOUSTICAL CEILING TILES - ORIGINAL	23,592					23,592	
INTERIOR DÉCOR - ACOUSTICAL CEILING TILES - 2004 ADDITION	10,272						
INTERIOR DÉCOR - BUILT-INS ORIGINAL	54,990					54,990	
INTERIOR DÉCOR - BUILT-INS 2004 ADDITION	123,280						
INTERIOR DÉCOR - FLOORING	281,848		27,300	6,600	10,000		10,000
INTERIOR DÉCOR - PAINT	90,214		15,000				10,000
OTHER INTERIOR DECOR - SHARED FACILITIES - WINDOWS (33%)	3,528			3,528			
OTHER INTERIOR DECOR - SHARED FACILITIES - INTERIOR DOORS (33%)	4,738						
OTHER INTERIOR DECOR - SHARED FACILITIES - FLOORING (33%)	21,228					8,859	
OTHER INTERIOR DÉCOR - SHARED FACILITIES - PAINT (33%)	2,305						
OTHER INTERIOR DECOR - SHARED FACILITIES - ACCOUSTICAL CEILING (33%)	7,056						
OTHER INTERIOR DECOR - SHARED FACILITIES - MISCELLANEOUS (33%)	0						
OTHER INTERIOR DECOR - SHARED FACILITIES - FF&E (33%)	13,258					5,533	
FURNITURE & EQUIPMENT	551,568		15,000	15,000		10,000	
ELEVATOR	83,412						
PLUMBING SYSTEMS - DISTRIBUTION	0						
H.V.A.C. SYSTEMS - HVAC UNIT MEZZANIE	23,627	2,044			21,583		
H.V.A.C. SYSTEMS - HVAC UNIT MAIN FLOOR	76,791						
H.V.A.C. SYSTEMS - DISTRIBUTION	165,260						
H.V.A.C. SYSTEMS - 2004 ADDITION MAKE UP AIR (33%)	0						
H.V.A.C. SYSTEMS - SANTUARY VENTILATION	20,391	391			20,000		
ELECTRICAL SYSTEMS DISTRIBUTION	0						
FIRE PROTECTION/SAFETY - DISTRIBUTION	0						
SEWER & WATER SYSTEMS	0						
ASPHALT PAVING REPLACEMENT - EAST LOT (67%)	204,636						
ASPHALT PAVING MAINTENANCE - EAST LOT (67%)	106,262		33,500				
ASPHALT PAVING & CONCRETE WORK - REPLACEMENT	64,599		6,000				
OTHER SITE IMPROVEMENT - SIGNAGE	14,926						
APPRAISAL OF CHURCH BUILDING	15,451	2,625					2,920
RESERVE FUND STUDIES	21,856	1,444				3,228	
MAJOR REPAIRS	152,892			5,113	5,241	5,372	5,506
MUSICAL EQUIPMENT	50,000						
VAN	100,000						
ANNUAL CAPITAL BUDGET CONTINGENCY*	126,358	6,358	5,000	5,000	5,000	5,000	5,000
SUBTOTAL	2,970,406	24,911	141,800	232,894	73,824	129,574	43,426
PROJECT MANAGEMENT FEES - BLENDED RATE OF 7%	206,185		9,926	16,303	5,168	9,070	3,040
TOTAL RESERVE FUND EXPENDITURES - Future Dollars at 2.25% Annual Inflation**	3,176,591	24,911	151,726	249,197	78,991	138,644	46,466
CLOSING CASH BALANCE							
(DEFICIENCY)SURPLUS AFTER 25 YEARS - Future Dollars at 2.25% Annual Inflation	(2,163,557)	374,622	262,817	58,521	10,741	(93,386)	(112,667)

* As per Capital Reserve Fund Policy

** \$3,176,591/25 = approximately \$125,000/year average capital expenditures

<p style="text-align: center;">McClure United Church 2022 Capital Budget vs Expenditures – October 25, 2022</p>					
Project	Asset	Details (Status in italics)	Criteria*	Budget**	Projected Expenditures
Drainage Issues at South and East Entrances	Roof Assembly - Eaves, Soffits, Facia, Downspouts	Eavestroughs/downspouts may require replacement (and/or roof may require redesign to accommodate drainage). <ul style="list-style-type: none"> <i>Deferred to 2023 pending assessment by engineer.</i> 	1,2	10,000	-
	Exterior Wall	Repairs to walls required due to poor drainage. <ul style="list-style-type: none"> <i>Deferred to 2023 pending assessment by engineer.</i> 	2	4,000	-
	Asphalt Paving and Concrete Work - Concrete - Replacement	Repairs to shifting and cracking sidewalks resulting from poor drainage and wall shifting. <ul style="list-style-type: none"> <i>Deferred to 2023 pending assessment by engineer.</i> 	1,2	5,000	-
Purchase and Store HVAC Unit Parts	HVAC Systems - HVAC Unit - 2nd Floor	Unit provides heat and cooling to second floor. Assessment indicated that main components of unit (heat exchangers) are in reasonably good condition. By purchasing key parts to have on-hand in case of failure, replacement of unit (approximately \$20,000) can be delayed, possibly until 2024 or beyond (annual inspection will be conducted). <ul style="list-style-type: none"> <i>Parts purchased and stored on-site. Complete.</i> 	2,3,4	2,300	2,044
Roof Assessment	Roof Assembly – Asphalt Membrane	Conduct roof assessment to prepare for future work scheduled in 2024. <ul style="list-style-type: none"> <i>No longer need to conduct roof assessment for future work, given Reserve Fund Assessment recently completed.</i> <i>Working to engage engineer to review roof areas for south and east entrances in late 2022 to provide solution for drainage issues. Projected cost of \$4,000.</i> 	2,4	1,000	5,000
Improve Sanctuary Ventilation and Air Exchange	Sanctuary Ventilation and Air Exchange	Consider ventilation options for ceiling fans that were removed during lighting project in 2019. Also ensure appropriate levels of air exchange to reduce risk of Covid transmission. <ul style="list-style-type: none"> <i>Comprehensive ventilation solutions determined to be very complex and integrated. Stand up fans have been purchased and installed and the results will be assessed over time. Comprehensive solution planned for 2025.</i> 	1,3,4	10,000	391
Replace Windows	Windows and Doors - Windows	Annual program has been established to replace windows in order of priority, based on condition. <ul style="list-style-type: none"> <i>Four windows were replaced. Complete.</i> 	2,4,5	8,000	7,049

McClure United Church 2022 Capital Budget vs Expenditures – October 25, 2022					
Project	Asset	Details (Status in italics)	Criteria*	Budget**	Projected Expenditures
Reserve Contingency		As per the Capital Reserve Fund Policy, plan for “known unknowns”. <ul style="list-style-type: none"> • <i>Appraisal budgeted for 2021 completed and invoiced in 2022 (\$2,625).</i> • <i>Reserve Fund Study budgeted for 2021 completed and partially invoiced in 2022 (\$1,444).</i> • <i>Major repair for drainage and related electrical work in multi-purpose room (\$6,358).</i> 		5,000	10,427
Project Management Fees		Blended rate of approximately 7% to reflect that some projects will be managed by McClure Place, some by external PMs, and some (particularly for projects in the interior of the building) will be managed by volunteers. <ul style="list-style-type: none"> • <i>No project management fees charged in 2022.</i> 		3,500	-
				\$48,800	\$24,911

*Criteria: 1. Life safety, code and regulatory requirements; 2. Preservation of asset; 3. Church programming needs; 4. Financial, operational and environmental improvements/efficiencies; 5. Aesthetics

** Funding source is Capital Reserve Fund