

McClure United Church Living Faith Story:

McClure United Church is a community of faith in southeast Saskatoon. We have an approximately 33-year-old building located at 4025 Taylor Street East. McClure's congregation envisioned enriched seniors' housing for the community, and this outreach project was realized through the building (in 1989) of McClure Place that attaches to the west of McClure United Church with much shared space. The "tower" as it is fondly referred to is a 14-story building containing 108 one- and two-bedroom suites. A second outreach project, Amy McClure House, was built in 2005 and is attached to the east of the church. Amy's is a 21-room intermediate care facility, which is staffed 24 hours each day.

The people who formed McClure United Church 57 years ago had a strong commitment to outreach, founded on the examples of Dr. Robert and Amy McClure's lifetime of service to others. McClure Church continues to focus on reaching out to our own community, the wider community and the world.

Our church building is a space that is open and welcoming. We have many areas that are used by church groups and McClure Place groups in addition to being available as rental spaces for the community.

We are an affirming ministry and publicly affirm 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.

Concurrent with the publication of McClure's Community of Faith Profile in April 2020, the Covid 19 pandemic occurred and in-person services were suspended from April 2020 until November 2021. During that period, ministers and staff entered into a time of on-line services. Due to changing Covid levels and concerns for the health and safety of the congregation, in-person services did not consistently resume until the Spring of 2022.

From April 2020 until Spring 2022, the Board and committees undertook Zoom meetings to conduct the on-going work of McClure. Pastoral Care for the congregation was undertaken by the ministers and through several volunteer-led phoning tree projects. Outreach fundraising events were very successfully conducted in the parking lot with people driving through to drop off money and material donations!

May 08, 2022, the congregation received notification that one of our two ministers, the Minister of Worship and Pastoral Care, Children, Youth, and Young Adults and Families, would be leaving after 16 years of ministry.

This document undertakes to discern/evaluate the spiritual needs of the congregation going forward in terms of staff, volunteers and financial responsibilities.

Approximately 100 members of our faith community completed questionnaires. As a result, we know that people continue to value the Word and the Reflection during worship services at McClure. Our minister(s) and the Worship Committee work very hard to create a time and space for people to renew their faith and engage in thoughtful contemplation of the Word. It also provides members of our community with a time to reflect on our spiritual and ethical values and to nurture our growth in discipleship.

We have become a part of the UCC Rural Connect program as a hub church and partnered with 3 rural satellite churches until June 30, 2022. The rural churches are not engaged during the summer months

but, as of this writing, 2 of the partners plan to continue in the Fall. This ministry is in the developing stages and presently allows McClure to live-stream worship services. McClure has routinely held other special services such as Blue Christmas, Lenten Lunches worship, Maundy Thursday, Good Friday, Easter sunrise and services of blessing for our pets.

Music is an important part of worship at McClure. We have 3 choirs: Senior Choir, McClure Place Choristers, and Sacred Sounds who offer their music ministry. We also have many members of our community of faith who find joy in sharing their gifts of special music at some services. Planning for our music ministry is coordinated with the minister(s) and the Worship Committee. We enjoy a balance of contemporary hymns and the "old" favourites.

Our Outreach efforts continue to provide care and service to others in the world, in and around Saskatoon and at McClure. As evidenced by the congregational responses, this is a priority at McClure. A few examples of Outreach support initiatives include McClure Refugee Projects, Nashi, EGADZ, Northern Saskatchewan Hospital Chaplaincy, White Buffalo Youth Lodge, Operation Eyesight, Amy McClure House Breakfast Volunteers and Meals on Wheels. Even though we generously contribute financially and in various hands-on ways, one hope that has been discussed is to partner with other churches in mutual projects. Those passing by the church would see some of our mission and outreach reflected in the Rainbow flag and a painted driveway rainbow, our often-changing sign that highlights services and projects and, in the winter, our "Plant a Heart" project for refugees when big red hearts are planted in the snowbank!

For the most part, Faith Development and Christian Education happens within Rainbow Village (for children) and planned Youth activities. We have also had very good participation in Men's and Women's Gatherings once a month and various educational and social evenings. As time goes on and our community of faith and its leadership changes, there are some areas, in particular, Faith Development and Christian Education that need to continue to grow, with a strong emphasis on more lay leadership.

There are many ways of providing pastoral care and developing/enhancing community life; everyone can participate, ministers and laity alike. The formalized aspects at McClure include: home visits, funeral hospitality, prayer shawl knitting, monthly treats for Amy's House, daily breakfast prep and service at Amy's House and coffee after church services. This is another area of our church family life that we, as an aging congregation, can still be involved with and even make a priority. We may no longer be able to find the volunteers to physically handle putting on huge garage sales but we can continue to explore ways to develop our faith, Christian education and greater care for ourselves and others.

We are becoming a more senior congregation but do have several young families and youth who participate and see McClure as their church home. It is vital that we continue to provide programs that will encourage participation by many age groups.

Our financial situation is challenging as our aging population has resulted in fewer major contributors, costs of services continue to rise, and we have an aging building needing repairs and large capital expenditures. We share a lease agreement with McClure Place Inc. and the relationship between the Church, McClure Place, and Amy McClure House is important to all and requires nurture and communication.

As reflected in the current reports of our financial situation, we have a very large deficit and decreasing revenues. Our congregation can still support one full time ministry position and should develop a realistic job description for that one position. A commitment to developing our volunteer lay ministry is crucial but exciting and doable. Volunteers may be needed for more short-term projects and faith development

or education projects. Volunteers could also provide a dynamic and specific ministry of lay pastoral care, in consultation and planning with the minister.

Financial Viability Review

1. Income and Expenses Comparison Over 6 Years

	2016	2017	2018	2019	2020	2021
Total Income	\$728,200	\$719,500	\$790,181	\$787,729	\$698,410	\$669,930
Offering: Undesignated	\$514,700	\$502,900	\$464,550	\$487,875	\$495,850	\$450,000
Offering: Designated	\$142,000	\$132,700	\$119,560	\$109,950	\$ 89,060	\$ 87,650
Total Expenses	\$676,200	\$701,200	\$697,860	\$824,420	\$570,520	\$592,540
Operations	\$182,300	\$248,700	\$238,400	\$253,700	\$139,150	\$144,230
Committees	\$138,600	\$129,800	\$123,200	\$123,300	\$ 88,500	\$ 80,250
Salaries	\$355,300	\$322,800	\$321,000	\$399,100	\$343,100	\$361,800
Excess Income/ Expenses	\$ 52,000	\$ 18,200	\$ 92,319	-\$ 36,670	\$ 127,890	\$ 77,390

Notes:

- In 2021, there were Legacy Fund Contributions of \$84,163. These contributions are not included in the total income figures.
- In 2020, the Canadian Wage Subsidy income was \$73,700 and in 2021, it was \$46,050.
- In 2021, the unrealized gain on the Endowment Fund investment was \$46,220.

2. Payroll costs for 2021

Ministers: 80 hrs / wk in total for 2 order of ministry staff (2 full time)

Administrative staff: 60 hrs / wk in total for 3 part time staff (1 resigned in September)

Treasurer: \$625 every 3 mo (honorarium)

Custodian and housekeeping: 48 hours/ week (housekeeping contract with attached seniors residence)

Youth and Children programming: \$25.00 / week / leader x 9 mo/year as required (honorarium)

Newsletter editor: \$100 / mo x 10 mo (honorarium)

Music staff:

Director: \$1073 / mo

Pianist: \$392 / mo

Worship band: \$926 every 3 mo (honorarium)

TOTAL PAYROLL / YEAR: \$361,825

3. Have you experienced a deficit for more than two consecutive years in the last five years? No. The pandemic has altered both our expenses and our income.

NOTE: In 2022, as of the end of June, the operational deficit is over \$50,000.

4. Are there any outstanding loans? Yes. We have the CEBA loans totaling \$60,000.

5. Utilities / Maintenance

	Church van	House Keeping, Maintenance & Utilities	Capital expenses	=		Exceeds 25% of revenues
2021	\$4,148	\$55,310	\$13,417		\$ 72,875	No
2020	\$2,602	\$60,788	\$ 1,638		\$ 65,028	No
2019	\$3,200	\$90,099	\$62,275		\$155,574	No
2018	\$7,100	\$96,787	\$11,988		\$103,887	No
2017	\$4,715	\$91,598	\$50,244		\$146,557	No
2016	\$3,497	\$88,435	\$36,722		\$128,654	No

*McClure Place bills McClure United Church for House Keeping, Maintenance and Utilities. Because a change in accounting procedures, we are unable to compare these items separately on a year by year basis. The 2020 and 2021 figures represent house keeping, all interior and exterior maintenance and all utilities.

6. How many contributors support your congregation?

2021	2020	2019	2018	2017
330	347	495	519	554

7. Is there a reliance on a few generous contributors where 50 percent of the revenue comes from one or two contributors?

Annual giving	Number of givers in 2020	2019	2018	2017	2016
\$0-\$200	152	101	128	134	132
\$200-\$400	91	67	67	70	69
\$400-\$750	59	95	93	101	111
\$750-\$1500	30	116	117	133	136
\$1500-\$2500	9	64	65	60	43
\$2500-\$5000	5	38	38	45	27
\$5000+	1	14	11	11	7
Total	347	495	519	554	525

In the past few years, the number of givers, especially contributors of large amounts, has decreased. The most significant decrease in contributors was from 2019 to 2020 which falls in line with the pandemic. It also reflects a decrease in contributors due to a decrease in numbers of congregants due to deaths and older congregants requiring increased care facilities at an increased expense. The numbers of congregants has decreased significantly in the past two years.

8. Have you taken part in a stewardship campaign in the past two years?

During the pandemic, Stewardship has continued to encourage "Faith In Action" contributions. Approximately, 600 letters were sent in a Faith In Action campaign

mailout in each of 2020 and 2021. About \$20,000 to \$25,000 in Faith In Action contributions were received each year. There were less than 200 pledges received for each of the following years.

9. Investments, special funds

- GICs for Operations - no restrictions
- Van Fund GIC - use only for Van capital expenses
- Endowment Fund - Interest provides some income for operations every month
- Capital Reserve Fund - Savings account and GICs - use for Capital repairs and projects
- Memorial and Bequest Fund - Savings account and GIC - use for anything that lives out the life of the church
- Refugee Fund - savings account and GICs - use for refugee families support
- Outreach Fund - GICs - money received from the Legacy Fund contributions to be used for a special Outreach project in the next short period of time