

2021 Annual Report

Castlegar United Church

Living, loving and leading in the Light of God



Vision

We envision our church community as vibrant and bold, embodying the reconciling Way of Jesus.

Affirming Statement

We affirm the inherent value of all life. We affirm that all people of any gender identity or sexual orientation have a place of worship, leadership, and discipleship in Castlegar United Church.

Values

We see these values as foundational to who we are:

- Acceptance and Diversity
- Belonging and Community
- Fairness and Advocacy
- Hospitality and Friendliness
- Care and Compassion

Photo credits throughout:
Sarah Brownlee
Ray Lundquist
Robin Murray

Table of Contents

| | |
|---|-----------|
| Table of Contents | 3 |
| Passages | 4 |
| Minutes from 2020 Annual Congregational Meeting | 5 |
| Minister's Message | 9 |
| Executive Report | 11 |
| Proposed Board and Committee Structure for 2022 | 12 |
| Trustees' Report | 14 |
| Ministry and Personnel Committee Report | 16 |
| Music Report | 16 |
| Welcoming Committee Report | 17 |
| Faith Exploration Report | 18 |
| Engaging Young Families Report | 19 |
| Outreach Committee Report | 20 |
| Affirming Committee Report | 21 |
| Camp Koolaree | 22 |
| St. David's and United Church Thrift Shop Report | 25 |
| St. David's and United Church Thrift Shop Financial Report | 26 |
| Financials - Balance Sheet | 27 |
| Financials - Operating Statement 2021 | 28 |
| Financials - Treasurer's talking notes for 2021 Financial Statements | 29 |
| Financials - Proposed Budget for 2022 | 34 |

Passages

| | |
|-----------|---|
| Baptisms | None |
| Marriages | None |
| Deaths | Gayle Edwards Anne Cotton Bobbie Itcush May Burroughs Vi Larsen |



Membership Roll

| | |
|--|----|
| Full members as on 31 December 2020 | 94 |
| Resident full members | 76 |
| Non-resident full members | 15 |
| Children Members as at 31 December 2020 (children of full members, baptized or not) | 3 |

Minutes from 2020 Annual Congregational Meeting

Due to current COVID-19 pandemic restrictions, the meeting was conducted using Zoom Video Conference.

At 11:37 Board Chair Irene Furey called the meeting to order and acknowledged that land on which Castlegar United Church rests is unceded territory of the Sinixt, Ktunaxa and Sylix peoples. Bill Furey then explained that any votes would be determined by a show of hands. Irene thanked Rev. Murray, the board, the committees, and the technical team for all their efforts and as a devotional, Irene then introduced a thought provoking music video entitled, "Think Small" by Josh Wilson. Irene determined that a quorum was present and the meeting proceeded according to the agenda.

1. Moved by Sarah Brownlee and seconded by Muriel Walton that voting privileges would be extended to all members and adherents. Motion carried.
2. Moved by Cheryl Swedburg and seconded by Jane Lippa that the agenda be adopted as presented. Motion carried
3. Moved by Don Ellis and seconded by Ross Johnstone that the minutes of the 2020 ACM be accepted. Motion carried.
4. After viewing a video report from the UnChurch group, it was moved by Sandra Foster and seconded by Carol Kranz that all reports as printed and circulated by email along with the video would be adopted. Motion carried. Note: At the end of agenda item #6, Rosemary Manarin apologized and stated that in her Outreach Report she had forgotten to thank Judy Sayers and her assistant, Larry Itcush for taking over the Adopt a Road cleanup along 17th Street behind Safeway. This had been a task done by Terry and Liz Fleet for many years.
5. Gordon Swedburg displayed and reviewed highlights from the financial statements that had been included in the 2020 Annual Report. Following his report, Larry Brown thanked Gordon for his many years of service as a treasurer and especially for initiating the Investment Committee, and for all the work involved in obtaining the CEBA grants. Larry also thanked Keith Merritt and Irene Furey for volunteering to remain as trustees. Moved by Gordon Swedburg and seconded by Jane Lippa to accept the 2020 financial report as presented. Motion carried
6. Gordon Swedburg reviewed the proposed 2021 budget and answered several questions. He indicated that fundraising activities aside from the Thrift Shop and possibly apple pie sales would be curtailed and so operating receipts would be about \$2,200 less than 2020 and expenses would likely rise by some \$15,000 resulting in a deficit of about \$1,750. Gordon has forecast increased expenses for insurance, building maintenance, cleaning, communications, music, and ministry. He is optimistic that regular church services may resume in September.
 - a. Moved by Rosemary Manarin, seconded by Carol Kranz that money received from St. David's Thrift Shop be allocated 85% to the church operating fund and 15% to United Church Mission and Service. Motion carried
 - b. Moved by Gordon Swedburg and seconded by Keith Merritt that money received through fundraising be split 50% to the church operating fund and 50% to outreach. The outreach distribution will be at the discretion of the board. Motion carried.

Moved by Gordon Swedburg and seconded by Keith Merritt that the proposed 2021 budget be approved showing a deficit of \$1,750. Motion carried

7. In the matter of capital plan priorities for 2021, Larry Brown reported on the problems with squirrels entering the building through louvers in the gables and through gaps in the soffits. Though these little pests have been dealt with, the soffits around the building are in need of repair in many places. Larry has contacted local contractors to get estimates of the cost to repair some or all of the warped soffits and is hopeful to find out in the next month or so. Gordon Swedburg felt that there could be an extra expense to replace the church's photocopier, but Sarah Brownlee said that the copier is still working well and because usage is down substantially with online distribution of bulletins etc. the machine is still adequate.
8. Distribution of funds for 2020 / fundraising activities for 2021: See agenda item 6a and 6b.
9. With the restructuring of the Ministry and Personnel Committee to four members including the minister, the board has nominated Chris Foster, Herman Manarin, and Ray Lundquist to be on the committee. Moved by Cheryl Swedburg and seconded by Kim Matson that these three nominations be approved. Motion carried. In addition, Larry Brown announced that Keith Merritt and Irene Furey have volunteered to be trustees for a further five-year term.
10. Sarah Brownlee's name has been put forward as the representative to the Pacific Mountain Regional Council for 2021. Moved by Irene Furey and seconded by Kim Matson that Sarah Brownlee will fulfill this position for 2021. Motion Carried
11. The Signing Officers for 2021 will be the same as last year: Don Ellis, Irene Furey, Gordon Swedburg, and Ray Lundquist. Also, Len Lipa will continue to be the reviewer of the financial statements for 2021.
12. New business:
 - a. Kim Matson, Chair of the Welcoming Committee, commented on the opportunities to connect and support the congregation; however she wasn't aware of the current group of five people who are already keeping in touch by telephone with those who may not be seen during the current Zoom sessions. When the new YouTube system becomes operational, there will be a number of new ways to keep the congregation connected and entertained. This topic will be visited at the next board meeting.
 - b. Sarah Brownlee noted that having someone at the church to greet and welcome everyone is so very important and makes a huge difference to newcomers.
13. Benediction – Rev. Robin Murray
14. Meeting adjourned at 12:55 p.m.

Respectfully submitted, Ray Lundquist

Secretary: _____

Ray Lundquist

Chair: _____

Irene Furey

ATTENDANCE VIA ZOOM VIDEO CONFERENCE

1. Alicia Affolter
2. Tim Affolter
3. Irene Brown
4. Larry Brown
5. Sarah Brownlee
6. Carol Conkin
7. Ethel Danroth
8. Jeanette Dascent
9. Donna Dunn
10. Don Ellis
11. Liz Fleet
12. Terry Fleet
13. Fran Flesaker
14. Ken Flesaker

15. Chris Foster
16. Sandra Foster
17. Bill Furey
18. Irene Furey
19. Ross Johnstone
20. Carol Kranz
21. Julia Langille
22. Jane Lippa
23. Ray Lundquist
24. Herman Manarin
25. Rose Manarin
26. John Marko
27. Kim Matson
28. Jean Merritt

29. Keith Merritt
30. Lynne Miskell
31. Rev.Robin Murray
32. Carl Sayers
33. Judy Sayers
34. Gord Soukoreff
35. Cheryl Swedburg
36. Gordon Swedburg
37. Dawn Waldie
38. John Walton
39. Muriel Walton

Castlegar United Church Organizational Chart 2021 – 2022

TRUSTEES

| | |
|---------------------|------|
| Chair - Larry Brown | 2023 |
| Ed Beynon | 2023 |
| Joyce Munden | 2024 |
| Herman Manarin | 2024 |
| Keith Merritt | 2026 |
| Irene Furey | 2026 |

TERM ENDS

STAFF & PERSONNEL

| | |
|--------------------------|-------------------|
| Minister | Rev. Robin Murray |
| Music Director | Lori McWilliam |
| Administrative Assistant | Sarah Brownlee |

BOARD

| Position | Name | Term Ends | Signing Officers |
|-----------------|-------------------|--------------|------------------|
| Chair | Irene Furey | 2022 | Irene Furey |
| Vice Chair | Don Ellis | 2022 | Gordon Swedburg |
| Secretary | Ray Lundquist | 2022 | Don Ellis |
| Treasurer | Gordon Swedburg | 2022 | Ray Lundquist |
| Member at Large | Lynne Miskell | 2022 | |
| Member at Large | Ross Johnstone | 2022 | |
| Minister | Rev. Robin Murray | (Ex Officio) | |

COMMITTEES

Investment

Chair – Keith Merritt
Larry Brown
Gordon Swedburg

Worship

Carol Conkin
Lori McWilliam
Ethel Danroth

Ministry & Personnel

Chair – Chris Foster
Herman Manarin
Ray Lundquist

Envelope Steward

Terry Fleet

Affirming

Sarah Brownlee
Gordon Soukoreff
Mae Wallin
Don Ellis

Food & Catering

Gordon Sourkoreff

Outreach

Rosemary Manarin
Kim Matson (Youth)
Sarah Brownlee (Young Families)
Ray Lundquist (Camp Koolaree)

Welcoming

Chair – Kim Matson
Bill Furey

PMRC Representative

Sarah Brownlee

Minister's Message

Ecclesiastes 3:1-5 says:

“For everything there is a season, and a time for every matter under heaven:

a time to be born, and a time to die;

a time to plant, and a time to pluck up what is planted;

a time to kill, and a time to heal;

a time to break down, and a time to build up;

a time to weep, and a time to laugh;

a time to mourn, and a time to dance;

a time to throw away stones, and a time to gather stones together;

a time to embrace, and a time to refrain from embracing;”

The passage goes on to list more contrasting pairs for which there are times for. The year 2021 often felt like we kept shifting through all the different times in a very short period.



a time for a heat wave, and a time
for a cold snap

a time for burning fires, and a time
for flooding waters

a time to invest money with the
Pacific Mountain Regional Council
and a time to spend money on new
soffits

a time to accept government loans,
and a time to pay the loans back

a time to gather, and a time to
refrain from gathering

That last shift happened more than
once! Throughout the year, though,

I had a sense that all of this is not just part of some endless cycle of life's ups and downs. God is up to something! God is calling us to look at our relationships with Creation and with one another in a new way. And God is calling us to step up to new challenges and uncover new strengths and talents we never knew we had.

Our congregation has held steady throughout all these ups and downs. People have adapted to worshipping together online and in-person and back again, depending on the need for increased pandemic safety, with very little change in overall attendance. People have continued with their offerings, giving generously. Volunteers have stepped up as YouTube operators and to help with our new system for checking vaccine passports. We miss gatherings like potlucks and Pie Day, for sure, and hope that 2022 will see a time where we can enjoy each other's company in that way again. But our faith and caring for one another has stayed strong throughout it all.

Our call to share our building with others has also not wavered. AA and NA support groups were able to meet here when many other spaces were closed to meetings, and we were able to help them expand with two new meeting times. In the fall, we were delighted to welcome back the Girl Guides and the Special Olympics. We were even able to step up our support for the Special Olympics when the school district had to restrict their regular meeting places and they needed more time in our gym. With the building so busy, we were also able to increase the time for our cleaners back to pre-pandemic levels, further supporting the Employ Me! Program at the Kootenay Society for Community Living. The Exploration Station Child Care Centre expanded their use of the building and even secured grant funding to complete some renovations.

Reaching out beyond our walls, this fall, I was able to resume services, first at Castle Wood Village and then later at the Castlview and Talarico Place long term care facilities. Residents in the care facilities had not had worship in a year and a half, and some wept with joy at the first services. I was also able to help lead in prayer at the Castlegar November 11th Remembrance Day celebration organized by the Canadian Legion, and to speak at a Climate Change Candlelight Vigil on December 13th, that was organized by the West Kootenay Climate Hub, remembering all those who lost so much due to climate change disasters such as the forest fires, heat wave, and flooding this year. Also this fall, the Castlegar News restarted their Religion Column, to which I have been able to be a regular contributor.

There are many who feel apprehensive about the coming year and for good reason. The last two years have not been particularly easy. However, I rest in the exciting knowledge that God is up to something! It may take some work on our part, and some careful discernment of what we are called to do as a church, but if we can link arms and support one another through whatever comes our way, I know it will be great, because God is great! It is such a blessing to me to be a part of the work God is up to, and even more so that I get to share in this adventure with all of you.

Rev. Robin Murray

Jan. 4, 2022

Executive Report

Even though this has been another year of adapting to the protocols required for Covid19, we have much to be thankful for. We transitioned from using Zoom to implementing YouTube to present Sunday services. Thank you to those who stepped up to operate the projector and YouTube equipment.



As 2021 progressed, the introduction of vaccines made it possible to invite the congregation back into the sanctuary. This was exciting for Rev Robin to have real people in the pews! Congregants were happy to be in familiar surroundings and to see familiar and new faces in person after a long separation. We were also able to welcome the choir back though in a different format. Creative solutions made more in person opportunities possible. At the same time we have been able to offer to those who could not attend in person ways to participate on-line so they could feel connected.

We continue to be thankful to have Exploration Station Child Care in our building. We were able to support the upgrades to the child care space to make the area brighter and more child friendly. Once again pandemic restrictions prevented us from holding our normal fund raising events. We are grateful for the support we receive from St David's Thrift Shop. We appreciate the work of the many volunteers.

As the year progressed, we were able to welcome several community groups back into our building. We continue to offer support to the community by providing space for these groups to meet.

It was a good feeling to publish a new church directory. This should also help us stay connected and be there for each other.

This concludes my two year term as Board Chair. Thank you to all the members of the congregation who helped out in so many ways and reached out to show support. We found ways to care for each other. A special thank you to the Board members and Reverend Robin for their work and support. They made my job easier. I wish the new Board all the best as they lead us on a journey that seems to continually present new challenges.

Respectfully

Irene Furey

Proposed Board and Committee Structure

Castlegar United Church Organizational Chart 2022 – 2023

| TRUSTEES | TERM ENDS | STAFF & PERSONNEL | |
|---------------------|------------------|------------------------------|-------------------|
| Chair - Larry Brown | 2023 | Minister | Rev. Robin Murray |
| Ed Beynon | 2023 | Music Director | Lori McWilliam |
| Joyce Munden | 2024 | Accompanist | Alicia Affolter |
| Herman Manarin | 2024 | Administrative Assistant | Sarah Brownlee |
| Keith Merritt | 2026 | | |
| Irene Furey | 2026 | | |

BOARD

| Position | Name | Term Ends | Signing Officers |
|-----------------|--------------------------------|------------------|-------------------------|
| Chair | Don Ellis | 2024 | Irene Furey |
| Vice Chair | John Duckworth | 2024 | Gordon Swedburg |
| Secretary | Ray Lundquist | 2024 | Don Ellis |
| Treasurer | Gordon Swedburg | 2022 | Ray Lundquist |
| Member at Large | Lynne Miskell | 2024 | |
| Member at Large | Ross Johnstone | 2024 | |
| Minister | Rev. Robin Murray (Ex Officio) | | |

COMMITTEES

| <u>Investment</u> | <u>Worship</u> | <u>Ministry & Personnel</u> | <u>Pastoral Care</u> |
|-----------------------|----------------|---------------------------------|----------------------|
| Chair – Keith Merritt | Carol Conkin | Chair – Chris Foster | Lynne Miskell |
| Larry Brown | Lori McWilliam | Herman Manarin | Don Ellis |
| Gordon Swedburg | Ethel Danroth | Ray Lundquist | Jane Lippa |
| | | | Janette Dascent |
| | | | Rosemary Manarin |

Envelope Steward

Terry Fleet

Affirming

Sarah Brownlee

Gordon Soukoreff

Mae Wallin

Don Ellis

Food & Catering

Gordon Sourkoreff

Outreach

Rosemary Manarin

Kim Matson (Youth)

Sarah Brownlee (Young Families)

Ray Lundquist (Camp Koolaree)

Welcoming

Chair – Kim Matson

Bill Furey

PMRC Representative

Sarah Brownlee



Trustees' Report

The Trustees are Ed Beynon, Irene Furey, Herman Manarin (Secretary), Keith Merritt, Joyce Munden and Larry Brown (Chair).

- Medi-chair performed their semi-annual inspection of the Stair Lift System.
- Annual inspection of the Fire and Intruder Alarm System was performed by Selkirk Security.
- Annual inspection of the furnaces was performed.
- A contractor was hired to replace the screens on the back of the louvres on the back peak to prevent squirrels from entering.
- A contractor was hired to replace the soffits on the church which were deteriorating. While we had the lift mechanism, Herman replaced the light on the front peak.
- The church insurance was reviewed and renewed with a large increase in the premium.
- The United Church of Canada continues to pay the premiums for the directors' and officer's insurance.
- We continued with the third-party liability insurance policy which covers all non-church users of the building that do not have their own insurance.
- Daycare continued using the building and providing extra funds to the church. Herman replaced six fluorescent fixtures in the daycare.
- Approval was granted to the Daycare to make renovations to the washroom closest to the daycare and to replace some of the windows in the daycare area to improve the lighting. Diedre Price applied for and received a grant from Columbia Basin Trust in the amount of just under \$10,000 to carry out the renovations.



- The investment committee established last year and consisting of our treasurer Gordon Swedburg, and two Trustees, Dr. Keith Merritt, and Larry Brown continues to monitor the church's investments with Pacific Mountain Region of the United Church of Canada.
- The CEBA loan of \$60,000 consisted of \$40,000 which had to be repaid by the end of 2022 and a grant of \$20,000. The investment committee decided to pay back the \$40,000 part of the loan by the end of 2021 rather than at the end of 2022.
- Was again successful in our application to the city for continuance of our exemption from municipal property tax.
- Herman and Terry installed an ethernet cable from Sarah's office to the "control station" in the sanctuary.



- Herman installed a camera on the back wall to facilitate our YouTube services
- A group of people completed an inventory of the items in the church cupboards and rooms and have begun a process of relocating or getting rid of items no longer required.
- The hinges on the basement door were replaced.
- Herman and Gordon Swedburg cleaned up the area in the basement next to the maintenance room and hauled a truck full of "surplus" to the dump.

Respectfully submitted on behalf of the Trustees,

Larry Brown, Chair of the Trustees

Ministry and Personnel Committee Report

2021 has been another challenging year. Reverend Robin and Sarah continue to work well together and have used technology, first Zoom and now YouTube, to provide an alternative for those uncomfortable with attending Church in person. Lori continues to provide music for Sunday services, and we have welcomed Alicia back now that the choir is once again singing anthems. It appears that 2022 will have its own challenges but with our very competent staff, Castlegar United Church will continue to thrive.

The committee currently consists of:
Chris Foster (chairperson)
Herman Manarin
Ray Lundquist
Rev. Robin Murray

Respectfully submitted
Chris Foster



Music Report

Music at Castlegar United Church is alive and well, although very different than past years. Some aspects, such as choir, have been very restricted due to Covid, however the piano accompaniments to services have continued on-line. It has been a challenge to adapt but there seems to be a light at the end of the tunnel, as there was a bit of return to normalcy in the fall up until Christmas.

The choir finally started to meet again in October, once per week, meeting in the bigger space of the sanctuary, socially distanced, and masked. Thankfully we received “singing masks” and found those to be quite a bit better than regular masks. We were able to sing a couple of times in October, November, and December to our congregation, and it was especially satisfying to be able to have a Christmas anthem prepared. Recently, with further restrictions due to the new Omicron variant, choir is likely to be cancelled for now until further notice.

Piano accompaniment and any other special music (other than large group singing) will continue in the new year and can be seen and heard during the regular services on Youtube.

Respectfully submitted,

Lori McWilliam

Welcoming Committee Report

Covid has definitely made it very challenging in 2021 to meet in person, so there isn't much to report on for the Welcoming Committee. There was a mid-year attempt to organize an event.

On June 9th a Welcome Committee Meeting was held with members of both the Welcoming Committee and the Pastoral Relations Committee. There were 10 people in attendance: Mae Wallin, Bill Furey, Carol Konkin, Jane Lippa, Don Ellis, Janette Dascent, Lynne Miskell, Kim Matson, Robin Murray, and Sarah Brownlee. The pastoral team shared what they had done to connect and give support to church members during the pandemic and online only church. The goal of the meeting was to have the two committees brainstorm ways to connect with people now that in-person worship was opening up, and ways to support people who wished to continue with online church, which would now be on YouTube.



A Welcome Back Picnic was agreed upon and planned for July 25th, following church, at the Millenium Park. People were to bring their own lunch. Some drinks would be provided and some activities for children were planned. Sarah sent the information out to the Unchurch group. The pastoral relations committee agreed to do a phone blitz to make sure that people knew about returning to in person worship, to ask if they have been able to connect to YouTube(and offer support if they needed), and to invite them to the Welcome Back Picnic.

Unfortunately though, the church picnic was later cancelled due to the rising Covid cases. The phone blitz was successful though. Hopefully there will be more opportunities to connect in person in 2022.

Respectfully submitted on behalf of the Welcoming Committee
By Kim Matson

Faith Exploration Report

We began our Faith Exploration work for the year in January when a number of us signed up for a three-week United-In-Learning course called “Thriving Churches” based on a new book of the same name. We then decided to expand on this short series by doing our own Lenten Book Study on the Thriving Churches Book. We also held a Silent Meditation during Lent. Attendance to both was, of course, on Zoom, as in-person meetings were restricted at the time. Our Spring Study expanded on the Lenten Study exploring the Spiritual Attributes of Thriving Congregations as well as a Spiritual Practices exploration, both of which had been presented in the book. The congregation was invited to attend one or both groups for as many sessions as worked for them.



UnChurch continued meeting on Zoom in February for a Lent event, using the Faith at Home Packets ordered from the Pacific Mountain Regional Council's First Third Ministries. At the end of March we held a Holy Week and Easter event. At both, we had pizza delivered to individual families so that we could keep our tradition of eating together, but on Zoom. Families began getting very busy after that, and so we did not hold any more Zoom events but families received their Faith at Home packets for Pentecost, Season of Creation and Advent. Our ability to gather at Camp Koolaree was hampered by both busy families and forest fire smoke.

In August, we received a grant from Heritage Credit Union to put on a series of Community Workshops in the Fall. We began with two in September, both presented by Heather from the Burnaby-based “Creating Accessible Neighbourhoods” advocacy group. The first was on understanding the 2SLGBTQIA+ alphabet and was held during the Kootenay Pride Weekend in partnership with Castlegar Pride. The second was on Disabilities Awareness and was held in mid-September in partnership with the Kootenay Society for Community Living, as September was Disabilities Employment Awareness Month in BC. Both sessions were offered online and in-person, however in the end, everyone opted to attend online.

The third in our workshop series was a Mental Health Workshop on Anxiety, presented by Sean Larsen from Rossland, held at the end of October. The fourth workshop was an unexpected bonus from Heather at “Creating Accessible Neighbourhoods” again, this one on the History of Queer and Transgender People in British Columbia, which we held November 19, the day before the Transgender Day of Remembrance Service on the 20. The final workshop on Sinixt Culture and History was postponed to January 2022, in order to allow for our full attention, and not be divided by the rush of Advent and Christmas.

In the Fall, we were also able to resume Sunday morning children’s programming, which was generally held during the second half of regular Worship Services, not including Child Within or Communion Services. That programming was unfortunately halted at the end of December when pandemic safety halted in-person worship, however we will resume as soon as the Board feels it is safe to do so again. More volunteers are needed to help with that.

Rev. Robin Murray

January 4, 2022

Engaging Young Families Report

UnChurch stayed on ZOOM for Winter and Spring of 2021. With new covid variants and no children vaccinations we didn’t combine the bubbles in person due to at one point having children in 4 different school buildings attending online. We ordered food to be delivered at the participants' homes prior to zoom as well as provided them with Third Ministries packages we have ordered from the region. Together as a group we did an activity, story and talked about the themes; Easter, Lent, Christian Calendar

Summer Family camp did not happen this year however we are well ready to ensure it runs this summer in 2022!



Autumn 2021 saw no return of UnChurch however we did start implementing Sunday School Activities with the help of Kim Matson. We hosted an online wonderful workshop funded by Heritage Credit Union with Sean Larsen who is a Child and Youth Mental Health therapist with the Ministry of Children and family Development and PhD candidate. Malakai, Anakin and Malakey all had planned to participate in the Christmas Eve service but due to snow Malakai wasn’t able to make it.

First Third Ministry has also been providing our Church members with grandchildren fabulous quarterly packages that are full of activities, stories and ideas which correlate with the current Church Calendar.

Respectfully submitted by Sarah Brownlee

Outreach Committee Report

Although Covid and its variants have disrupted our normal church services and gatherings, our outreach to others has continued. We have much to be grateful for and this is reflected in our continuing generosity to others.

Our partnership in the running of our local St.David's Thrift Shop which serves low income people not only in Castlegar but also people from around the region has yielded such good profits that the contributions sent to Mission & Service are \$16,244. for this year. This is a great increase from last year! Thank you to all of our Thrift Shop volunteers.

A special thank you to our scripture readers for taking on reading our Minute for Mission each Sunday to help promote our M & S work.

Although the Sharing Dinner Pot has had to shut down due not only to Covid but also severe water damage to the Cadet Hall during a storm, our church contributed

approximately \$1000. to the Harvest Food Bank which has been delivering meals 3 times a week to 100 people. Our church's Sharing Dinner Pot cooking team prepared and delivered a complete turkey Christmas dinner to the Flamingo Motel shelter which feeds about 30 people. Sharing Dinner Pot funds were also used to finance other full dinners at the shelter. This shelter feeds the 16 residents and also delivers meals to as many homeless people.

We continue to support Camp Koolaree not only with funds but also with dedicated volunteers who are continually working on the upkeep of the buildings and grounds.

Many of our congregation have supported the Red Cross after the severe flooding disasters in Abbotsford and Merritt.



Through Lynne Miskell's effort to import such, we support Palestinians when we buy their Zatoun Olive Oil, bar soap, Za'atar Herb Mix and boxes of fresh dates from her at church!

Castlegar United Church's efforts to have some interaction with different factions in our community continues. The church is now being used by Deirdre's Day Care called the Exploration Station, Brownies, Girl Guides, Special Olympics, as well as Alcoholic Anonymous, Twelve Steps, and Narcotics Anonymous. This is outreach although less obvious.

Although CoVid continues, our Pastoral Care Committee has carried on with its telephoning to keep in touch with congregants who are not able to attend our church services in person. Sincere thanks to these people for their thoughtful outreach.

May we continue to live in gratitude and so, bring light to others.

Rosemary Manarin

Affirming Committee Report

We enjoyed a few PRIDE events this year with Castlegar United Church! We had our first PIE Service in March with other Affirm United Congregations. PIE = Public.

Intentional. Explicit. These are the standards we hold ourselves and our welcome to when we become affirming, welcoming, or inclusive communities by celebrating the full inclusion of LGBTQIA+ and Two Spirit people in communities.

For Kootenay Pride Rev. Robin, Sarah, Anakin and Malakey were at the Pride Flag raising in Castlegar along with other community members.

TDoR November 20th 2021 was done indoors, in person, with a number of visitors from the community.



Two Pride related workshops with Creating Accessible Neighbourhoods were hosted by Castlegar United Church this year funded by Heritage Credit Union; Gender & Sexuality 101 and Queer + Trans History BC.

Current members including myself are Don Ellis, Gord Soukeroff and Mae Wallin.
Respectfully Submitted, Sarah Brownlee

Camp Koolaree

To operate summer camps in July and August at Koolaree requires volunteers working almost all year behind the scenes. From cleaning the parking lot to attending board meetings and fundraising, there's plenty to do. This year was no different, and started in February with a small work party cleaning up the parking lot at McDonalds Landing. By mid May, we had launched our boats at Lakeside Park and then it was time to start up the water system and get the camp spruced up. Government restrictions due to COVID-19 were relaxed and overnight camping was again allowed. This year help arrived when Ken Kowalyshyn and Lori Finch volunteered to stay all summer and be our live-in caretakers. Their background as farm owners from Saskatchewan meant that they had the experience to deal with all the little things that cropped up.



Not everything was smooth sailing, however. A pesky bear started to cause trouble while looking for our groundsman's food supply, and managed to ruin one of our fridges. We thought an electric fence around the dining area would solve the problem, but the bear returned and destroyed the screen door to the kitchen. This fortunately was an easy fix as Lori was able to source a good used one for fifteen dollars in Nelson. The fridge was another matter as even small propane fridges are extremely expensive.

We ended up purchasing three fridges this summer; one new to replace the smashed one, a second new fridge to replace one that had a faulty gas valve and wasn't worth repairing. And the third, a larger used one, was to provide more cold storage. The fridges arrived just in time as we were in the middle of a real heat wave with temperatures soaring to over 43 degrees Celsius.

In late July our old Starcraft Starchief was out of commission with a blown engine. A connecting rod had let go and had gone through the side of the engine block. After many frantic phone calls and text messages, Mo Barry saved the day by arranging the use of a boat from Clay Jones. With suitable used motors being as scarce as hen's teeth, one was eventually located at The Coast. Though it ran well at first, problems with the twenty-six year old motor developed in September and due to difficulties getting parts, it has still not been fixed. We brought the boat back to Castlegar United on November 10 and covered it for the winter, hoping to have it repaired by next summer. We are currently looking at getting a new boat as reliable water transport is vital to the camp.

During the summer, a substantial amount of work was accomplished on the new washroom. The extensive drain system was put in and then the concrete floor was poured. Installation of the electrical system, and the OSB ceiling panels came next, and then some painting. A small building was even erected that will contain propane tanks and a generator. Gratings were placed outside each doorway to trap the sand stuck to people's shoes. Concrete block shower stall walls have also been erected and the lights are working.



In early September, Ken Kowalyshyn sent me several photos of a new woodshed he and Jacob Plett had built near the fire pit. During September and October, Don Ellis and Carson Barnscher worked a number of days to revise the water system intake and reservoir. When the job is finished next spring, it will be a great improvement over what we've had.

We were told in October that the solar power system in the new washroom was not going to be adequate to supply some extra lighting and we would need a bigger charge controller, inverter, three more solar panels, and four more batteries. Once removed, the surplus equipment will likely be taken to the kitchen and used to power some electric lights and perhaps an outlet or two.

Bill Furey, Don, and I went to Koolaree to add some antifreeze to the drains in the new washroom on November 2. We also split a fairly good sized pile of wood and Don stacked it in the new woodshed. When we left, there was a crew working on sections of new dock. Sadly, we noticed that the bear had returned and had smashed the

replacement screen door at the kitchen. For space and time reasons, I've been unable to provide numerous details, but I would like to acknowledge the many people who worked at the camp this summer. Though many others also pitched in to keep things running, a special thank-you goes out to those in our congregation; John and Juliana Marko, Rev. Robin Murray, Fran Flesaker, John Pengelly, Bill Furey, Don, Cheryl and Daniel Ellis, and Gordon Swedburg. If I've missed anyone, please accept my apologies.

In spite of COVID-19 occupancy restrictions, forest fire smoke, oppressive heat, construction, and a hungry bear, 116 kids survived camping at Koolaree this summer. There would have been even more as there were waiting lists for some of the camps that were full.

We really didn't get to celebrate but it may be noted that this year was number 90 for the camping ministry at Koolaree. The annual report, which is loaded with details, is available, just ask. We didn't print too many copies.

Ray Lundquist Director, Camp Koolaree Society



St. David's and United Church Thrift Shop Report

St. David's Thrift Shop Report 2021

This has been a challenging year. We have lost several of our volunteers due to Covid 19 and we are open only half days. In spite of the shorter hours, we are thankful for the continued support of our community, which is reflected in the bottom line. Our cash register was stolen during a robbery, but a new cash register was donated by the Restore. We received cash donations and good wishes from many of our clients.

St. David's is proud to support the Castlegar Community Services, The Way Out Homeless Shelter, and the Red Cross Society. Blankets and towels are donated to the West Kootenay Animal Shelter. Some of our volunteers make cloth bags, which are given to our customers to help reduce the use of plastic grocery bags.

Bonnie Thompson stepped down in June, after four grueling years with floods, thefts, and covid. She did an amazing job. In late September, my husband passed away, and unfortunately, I was not able to do much for a few months. I am thankful for the vice president, Joyce Munden, and the executive team for ably taking over in my absence. Val Thompson, Treasurer, will provide the financial report.

Respectfully submitted,
Jean Rainbow, President



St. David's and United Church Thrift Shop Financial Report

2021 TREASURER'S REPORT.....ST. DAVID'S THRIFT SHOP

Balance Forward 7,152.56

INCOME

Sales 64,783.85

Interest 4.31

GST rebate 204.74

TOTAL INCOME 72,145.46

EXPENDITURES

Rent 6,900.00

Insurance 1,806.00

Telephone 508.00

Legion donation 25.00

New Cheques 145.91

Covid/supplies 543.93

Keys/lock box 70.86

Dump/Nelson 32.50

St. David's Church 29,000.00

United Church 29,000.00

TOTAL EXPENDITURES 68,032.20

TOTAL INCOME 72,145.46

TOTAL EXPENDITURES 68,032.20

Balance 4113.26

KSCU statement Dec. 31, 2021

Respectfully submitted,

Valerie Townsend, Treasurer

Financials - Balance Sheet

CASTLEGAR UNITED CHURCH Balance Sheet As At December 31

| | | 2021 | | 2020 | |
|--------------------------------------|--------|---------------|-------------------|---------------|-------------------|
| Assets | | | | | |
| Current Assets | | | | | |
| Cash in Bank | Note 2 | \$ 36,622 | | \$ 25,540 | |
| Investments | Note 3 | 136,336 | | 153,572 | |
| GST/HST Receivable | | <u>167</u> | \$ 173,125 | <u>187</u> | \$ 179,299 |
| Capital Assets | Note 4 | | <u>665,900</u> | | <u>665,900</u> |
| Total Assets | | | <u>\$ 839,025</u> | | <u>\$ 845,199</u> |
| LIABILITIES | | | | | |
| Current Liabilities | | | | | |
| CEBA Loan | Note 5 | \$ - | | \$ 30,000 | |
| Insurance | | 10,621 | | 8,674 | |
| Payroll Taxes | | <u>422</u> | \$ 11,043 | <u>301</u> | \$ 38,975 |
| Deferred Revenue - Operating Rentals | Note 6 | | 900 | | - |
| Deferred Revenue - Projects | Note 7 | | | | |
| Family Project | | \$ 4,888 | | \$ 2,115 | |
| Speakers Project | | <u>745</u> | 5,633 | <u>-</u> | 2,115 |
| Building Fund | Note 4 | | 665,900 | | 665,900 |
| Legacy Fund | Note 8 | | 40,115 | | 55,413 |
| Operating Fund Balances | | | | | |
| Opening Balance | | \$ 82,796 | | \$ 67,262 | |
| Current Year (Deficit) Surplus | | <u>32,638</u> | <u>115,434</u> | <u>15,534</u> | <u>82,796</u> |
| Total Liabilities and Equity | | | <u>\$ 839,025</u> | | <u>\$ 845,199</u> |

Prepared by:

G. B. Swedburg
Treasurer

Reviewed by:

Financials - Operating Statement 2021

| CASTLEGAR UNITED CHURCH OPERATING FUND STATEMENT For The Year Ended December 31 | | | | | |
|---|---------|-----------------------|--|-----------------------|-----------------------|
| | | 2021 <u>Actual</u> | | 2020 <u>Actual</u> | 2021 <u>Budget</u> |
| Donations and Receipts | | | | | |
| Identified Giving's | | \$ 76,991 | | \$ 72,020 | \$ 72,000 |
| Loose Contribution | | 527 | | 472 | 500 |
| PMR Investment Income | Note 9 | 14,413 | | - | - |
| Interest | | 1,378 | | 2,819 | 1,300 |
| Broadview Subscriptions | | 160 | | 585 | 500 |
| Rent | | 14,105 | | 11,545 | 12,500 |
| Thrift Store | Note 10 | 24,650 | | 14,025 | 19,000 |
| Fund Raising | | - | | - | 1,000 |
| Designated Receipts | | | | | |
| M&S | Note 10 | \$ 16,244 | | \$ 14,034 | \$ 15,000 |
| Stone Soup | | - | | 300 | 300 |
| Camp Koolaree | | 1,323 | | - | 1,200 |
| Harvest Food Bank | | 913 | | 1,440 | 1,000 |
| Haiti Relief | | 70 | | - | - |
| Red Cross - Flood Relief | | 200 | | - | - |
| Family Project | Note 7 | 3,510 | | 3,510 | - |
| Speakers Project | Note 7 | 1,800 | | - | - |
| Coldest Night | | - 24,060 | | 130 19,414 | - 17,500 |
| Miscellaneous | Note 11 | 18,814 | | 17,055 | 10,000 |
| Total Receipts and Income | | 175,098 | | 137,935 | 134,300 |
| Less Fundraising Allocation | | - | | - | 500 |
| Less Designated Funds | | 24,060 | | 19,414 | 17,500 |
| Total Operating Receipts | | 151,038 | | 118,521 | 116,300 |
| Education | | | | | |
| M&P | | \$ 325 | | \$ 275 | \$ 325 |
| Broadview | | 659 | | 805 | 670 |
| LLWL Education | | 250 | | - | - |
| UCC Assessment | | 4,642 5,876 | | 5,106 6,186 | 4,650 5,645 |
| Building | | | | | |
| City Services | | 1,017 | | 1,012 | 1,100 |
| Cleaning | | 780 | | 830 | 1,500 |
| Insurance | | 11,096 | | 9,124 | 10,000 |
| Light/Power | | 1,639 | | 1,361 | 1,375 |
| Natural Gas | | 4,895 | | 3,309 | 3,400 |
| Maintenance | | 3,152 | | 2,900 | 5,000 |
| Snow Removal | | 1,856 24,435 | | 1,875 20,411 | 1,200 23,575 |
| Operating | | | | | |
| Bank & ADP Fees | | 1,005 | | 768 | 800 |
| Communications | | 1,556 | | 1,340 | 1,600 |
| Music - Supply | | 71 | | - | 300 |
| Music - Salary | | 5,332 | | 3,425 | 6,200 |
| Pastoral Supply | | - | | 508 | 500 |
| Secretary | | 6,532 | | 5,261 | 4,800 |
| Benevolent Funding | | - | | 89 | 500 |
| Copier | | 58 | | 440 | 430 |
| Supplies | | 3,664 18,218 | | 5,708 17,539 | 2,500 17,630 |
| Ministry | | | | | |
| Education | | 473 | | 588 | 1,474 |
| Salary | | 56,738 | | 47,811 | 56,988 |
| Benefits | | 12,660 69,871 | | 10,452 58,851 | 12,738 71,200 |
| Total Operating Expenses | | 118,400 | | 102,987 | 118,050 |
| Surplus (Deficit) for the Period | | \$ 32,638 | | \$ 15,534 | \$ (1,750) |

CASTLEGAR UNITED CHURCH
Notes to the 2021 Financial Statements

1. Summary of Significant Accounting Policies

Investments

Income is recorded on receipt.

Capital Assets

- Are stated at the value as was assessed by the Provincial Assessor in July, 2003
The corresponding amount is recorded as the building Fund. No amortization expense is taken against the capital assets.

Donated Services

The Church and its members benefit from donated services in the form of volunteered time and goods for various projects. The value of donated services is not recognized in the financial statements.

| | | |
|-----------------|------------------|------------------|
| 2. Cash in Bank | <u>2021</u> | <u>2020</u> |
| BMO - Chequing | \$ (6,749) | \$ (537) |
| BMO - Savings | 43,371 | 26,077 |
| Total | <u>\$ 36,622</u> | <u>\$ 25,540</u> |

| | | |
|-------------------------------|-------------------|-------------------|
| 3. Investments | <u>2021</u> | <u>2020</u> |
| BMO - Investorline | \$ 1,923 | \$ 53,572 |
| Pacific Mountain Region - UCC | 134,413 | 100,000 |
| | <u>\$ 136,336</u> | <u>\$ 153,572</u> |

2021 total of \$136,773 consists of:

Cash \$ 1,923

Pacific Mountain Region - Fund \$134,413

Investment with PMR of the United Church of Canada using the investment advisory firm of Connors, Clark and Lund. Investment made December 23, 2020.

2020 total of \$153,572 consists of:

Cash \$ 13,572

GIC due Nov 15, 2021 at 3.21% 40,000

Total \$ 53,572

Pacific Mountain Region - Fund \$100,000

4. Capital Assets

| | | |
|-----------|-------------------|-------------------|
| | <u>2021</u> | <u>2020</u> |
| Building | \$ 381,000 | \$ 381,000 |
| Land | 86,900 | 86,900 |
| Subtotal | 467,900 | 467,900 |
| Equipment | 198,000 | 198,000 |
| Total | <u>\$ 665,900</u> | <u>\$ 665,900</u> |

Assessment Values - July 1

| | | |
|----------|-------------------|-------------------|
| Building | \$ 456,000 | \$ 504,000 |
| Land | 217,200 | 172,400 |
| Total | <u>\$ 673,200</u> | <u>\$ 676,400</u> |

| | | |
|----------------|---------------------|---------------------|
| Insured Values | <u>\$ 3,220,000</u> | <u>\$ 3,126,000</u> |
|----------------|---------------------|---------------------|

5. CEBA Loan

In response to the COVID - 19 pandemic ,the Government of Canada in 2020 implemented the Canada Emergency Business Account (CEBA) to provide financial assistance to eligible organizations. The program provides a \$60,000 ,0% interest, operating line of credit until December 31, 2020. On January 1, 2021, the line of credit will be converted to a 2 year, 0% interest term loan to be repaid by December 31, 2022. \$20,000 of the loan will be forgiven if \$40,000 is repaid in full before December 31, 2022.

In December 2021, Castlegar United Church repaid the \$40,000 loan. Taking direction from Revenue Canada and The United Church of Canada, we have reported \$10,000 as income in 2020 and 2021.

| | | |
|--|---------------|-------------|
| 6. Deferred Revenue - Operating - Rentals | <u>2021</u> | <u>2020</u> |
| Balance at January 1 | \$ - | \$ - |
| Payments Received For Period | | |
| October 15, 2021 to May 31, 2022 | 1,425 | - |
| Recorded as Revenue in 2021 | | |
| October 15 to December 31 | <u>525</u> | <u>-</u> |
| Deferred Revenue at December 31 | <u>\$ 900</u> | <u>-</u> |
| Funds received from Special Olympics of B.C. | | |

7. Deferred Revenue - Projects

The account balances reflect funds received from Pacific Mountain Region less current project expenses.

Family Project is a mid-week, family friendly, multigenerational, pilot project that offers 'church' a little differently than our Sunday morning service. Project funding has been approved for 2020 and 2021.

The Speaker Project was a community workshop series designed to educate the community about the issues of several marginalized groups: LGBTQ2SIA Community, People Living with Disabilities, People Living with Mental Illness and Indigenous People.

| | | |
|-----------------|-----------------|-----------------|
| | <u>2021</u> | <u>2020</u> |
| | <u>Opening</u> | <u>Net</u> |
| Family Project | \$ 2,115 | \$ 2,115 |
| Speaker Project | - | - |
| Total | <u>\$ 2,115</u> | <u>\$ 2,115</u> |
| | <u>Funding</u> | <u>Net</u> |
| | \$ 3,510 | \$ 4,888 |
| | <u>Expenses</u> | <u>Returned</u> |
| | \$ 737 | \$ - |
| | <u>1,800</u> | <u>745</u> |
| | <u>1,055</u> | <u>-</u> |
| | <u>\$ 1,792</u> | <u>\$ 5,633</u> |

| | | |
|---------------------------|------------------|------------------|
| 8. Legacy Fund | <u>2020</u> | <u>2020</u> |
| Balance at January 1 | \$ 55,413 | \$ 55,413 |
| Donations | | |
| - Subtotal Donations | <u>-</u> | <u>-</u> |
| Expenditures | | |
| Fascia/Soffit Replacement | <u>15,298</u> | <u>-</u> |
| - Subtotal Expenditures | <u>15,298</u> | <u>-</u> |
| Balance at December 31 | <u>\$ 40,115</u> | <u>\$ 55,413</u> |

9. PMR Investment Income

| | | |
|----------------------------------|------------------|-------------|
| | <u>2021</u> | <u>2020</u> |
| Realized Income | \$ 8,101 | \$ - |
| Unrealized Income | 7,069 | - |
| Fees | (757) | - |
| Total received from Thrift Store | <u>\$ 14,413</u> | <u>\$ -</u> |

10. Thrift Store

Per motion from our previous Annual Congregational Meeting, funds received are split as follows:

| | | |
|----------------------------------|------------------|------------------|
| | <u>2021</u> | <u>2020</u> |
| Operating Accounts - 85% | \$ 24,650 | \$ 14,025 |
| Mission and Service - 15% | 4,350 | 2,475 |
| Total received from Thrift Store | <u>\$ 29,000</u> | <u>\$ 16,500</u> |

11. Miscellaneous Income

| | <u>2021</u> | <u>2020</u> |
|--|------------------|------------------|
| Heritage Credit Union | \$ - | \$ 1,000 |
| Temporary Emergency Wage Subsidy - TEWS | 80 | 1,375 |
| Canadian Emergency Wage Subsidy - CEWS | 8,734 | 4,680 |
| Canadian Emergency Business Account - CEBA | 10,000 | 10,000 |
| | <u>\$ 18,814</u> | <u>\$ 17,055</u> |

Heritage Credit Union fund received in 2020 were utilized towards camera purchase.

TEWS - a Federal program from March 15 to June 6, 2020 provided a 10% contribution against wages to a maximum of \$1,375.

CEWS - a Federal program from March 15, 2020 to October 23, 2021 providing wage support up to 75% of wages subject to percentage changes in revenues for corresponding periods in 2021 and 2020 compared to 2019.

12. Outreach Donations Remitted

| | <u>2021</u> | <u>2020</u> |
|--------------------------|---------------------|---------------------|
| UCC - M & S | \$ 16,244.00 | \$ 14,034.00 |
| UCC - Haiti Relief | 70.00 | - |
| Camp Koolaree | 1,322.55 | - |
| Stone Soup Kitchen | - | 300.00 |
| Harvest Food Bank | 912.55 | 1,440.00 |
| Red Cross - Flood Relief | 200.00 | - |
| Coldest Night | - | 130.00 |
| | <u>\$ 18,749.10</u> | <u>\$ 15,904.00</u> |

CASTLEGAR UNITED CHURCH
2021 Financial Statements
Treasurer's Talking Notes

As we will not be meeting in person for our annual general meeting and discussion of the Church finances, I am including what I describe as my talking notes. This recap is a reflection of the positive and negative financial impact of the Covid pandemic along with other conditions and events occurring in 2021.

1. 2021 Actuals versus 2020 Actuals - Favourable (Unfavourable)

| | <u>2021</u> | <u>2020</u> | <u>Change</u> |
|----------------------|------------------|------------------|------------------|
| Operating Receipts | \$ 151,038 | \$ 118,521 | \$ 32,517 |
| Operating Expenses | <u>118,400</u> | <u>102,987</u> | <u>(15,413)</u> |
| Surplus for the Year | <u>\$ 32,638</u> | <u>\$ 15,534</u> | <u>\$ 17,104</u> |

2. Operating Receipts - Change \$32,517 Favorable

| | Amount | Comment |
|--|------------------|---|
| Favorable items affecting receipts | | |
| Givings | \$ 4,970 | |
| Loose Donations | 56 | |
| Rent | 2,560 | Increased usage |
| Thrift Store | 10,625 | After Covid increase in activity |
| Investment Income | 12,973 | PMR investment returns vs GIC rates in 2020 |
| Government Programs | | |
| TEWS | 80 | Covid related - see Financial note 10 |
| CEWS | <u>2,678</u> | Covid related - see Financial note 10 |
| Subtotal | <u>33,942</u> | |
| (Unfavorable) items affecting receipts | | |
| Broadview Subscriptions | (425) | |
| Miscellaneous | <u>(1,000)</u> | Credit Union in 2020 |
| Subtotal | <u>(1,425)</u> | |
| Total Operating Receipts Change | <u>\$ 32,517</u> | |

3. Operating Expenses - Change \$15,413 Unfavorable

| | Amount | Comment |
|---|--------------------|--|
| Favorable items affecting expenses - lowering costs | | |
| Supply | \$ 2,044 | 2020 costs included purchase of Computer |
| Pastoral Support | 508 | No activity |
| Assessment | 464 | |
| Copier | 382 | New Contract for 2021 |
| Miscellaneous | <u>304</u> | |
| Subtotal | <u>3,702</u> | |
| (Unfavorable) items affecting expenses | | |
| Ministerial Expense | (11,021) | No minister for 2 months in 2020 |
| Insurance | (1,972) | 22% increase over 2020 |
| Utilities | (1,864) | increased building usage |
| Music | (1,978) | Budget error |
| Secretary | (1,271) | Increased activity |
| Miscellaneous | <u>(1,009)</u> | |
| Subtotal | <u>(19,115)</u> | |
| 2021 vs 2020 - Totals | <u>\$ (15,413)</u> | |

4. 2021 Actuals versus 2021 Budget - Favorable (Unfavorable) Change

| | 2021 <u>Actual</u> | 2021 <u>Budget</u> | <u>Change</u> |
|----------------------|-----------------------|-----------------------|------------------|
| Operating Receipts | \$ 151,038 | \$ 116,300 | \$ 34,738 |
| Operating Expenses | <u>118,400</u> | <u>118,050</u> | <u>(350)</u> |
| Surplus for the Year | <u>\$ 32,638</u> | <u>\$ (1,750)</u> | <u>\$ 34,388</u> |

5. Operating Receipts - Change \$34,738 Favorable

| | Amount | Comment |
|--|------------------|---------------|
| Favorable items affecting receipts | | |
| Donations | \$ 4,991 | |
| Rent | 1,605 | |
| Investment Income | 14,491 | |
| Thrift Store | 5,650 | |
| Government Programs | | |
| TEWS | 80 | Covid related |
| CEWS | 8,734 | Covid related |
| Miscellaneous | <u>27</u> | |
| Subtotal | <u>35,578</u> | |
| (Unfavorable) items affecting receipts | | |
| Fundraising | (500) | |
| Miscellaneous | <u>(340)</u> | |
| Subtotal | <u>(840)</u> | |
| Total Operating Receipts Change | <u>\$ 34,738</u> | |

6. Operating Expenses - Change \$350 Unfavorable

| | Amount | Comment |
|---|-----------------|--|
| Favorable items affecting expenses - lowering costs | | |
| Ministerial Expense | \$ 1,328 | No minister for 2 months/ salary diff. |
| Cleaning | 720 | Covid Related |
| Maintenance | 1,848 | Soffit work charged to Legacy Account |
| Music | 1,096 | Reduced Activity |
| Benevolent | 500 | Reduced Activity |
| Pastoral Support | 500 | Reduced Activity |
| Miscellaneous | <u>518</u> | |
| Subtotal | <u>6,510</u> | |
| (Unfavorable) items affecting expenses - increase in expenses | | |
| Insurance | (1,096) | 29% increase over 2019 |
| Snow | (656) | Heavy snow January |
| Utility | (1,759) | Increased church activity |
| Secretary | (1,732) | Usage |
| Supplies | (1,164) | Computer purchase |
| Miscellaneous | <u>(453)</u> | |
| | <u>(6,860)</u> | |
| Total Operating Expense Change | <u>\$ (350)</u> | |

Financials - Proposed Budget for 2022

| CASTLEGAR UNITED CHURCH PROPOSED BUDGET FOR 2022 | | | | | | |
|---|--------|----------|--------|---------|--------|---------|
| | 2022 | | 2021 | | 2020 | |
| | Budget | | Actual | | Actual | |
| Donations and Receipts | | | | | | |
| Identified Giving's | \$ | 70,000 | \$ | 76,991 | \$ | 72,020 |
| Loose Contribution | | 500 | | 527 | | 472 |
| PMR Investment Income | | 6,000 | | 14,413 | | - |
| Interest | | 50 | | 1,378 | | 2,819 |
| Broadview Subscriptions | | 350 | | 160 | | 585 |
| Weddings and Funerals | | - | | - | | - |
| Rent | | 13,750 | | 14,105 | | 11,545 |
| Thrift Store | | 23,000 | | 24,650 | | 14,025 |
| Designated Receipts | | | | | | |
| M&S | \$ | 16,000 | \$ | 16,244 | \$ | 14,034 |
| Camp Koolaree | | 1,200 | | 1,323 | | - |
| Harvest Food Bank | | 1,000 | | 913 | | 1,440 |
| Stone Soup | | - | | - | | 300 |
| Haiti Relief | | - | | 70 | | - |
| Red Cross - Flood Relief | | - | | 200 | | - |
| Family Project | | 878 | | 3,510 | | 3,510 |
| Speakers Project | | - | | 1,800 | | - |
| Coldest night of Year | | - | | - | | 130 |
| | | 19,078 | | 24,060 | | 19,414 |
| Miscellaneous | | | | | | |
| | | - | | 18,814 | | 17,055 |
| Total Receipts and Income | | | | | | |
| | | 132,728 | | 175,098 | | 137,935 |
| Less Designated Funds | | | | | | |
| | | 19,078 | | 24,060 | | 19,414 |
| Total Operating Receipts | | | | | | |
| | | 113,650 | | 151,038 | | 118,521 |
| Education | | | | | | |
| M&P | \$ | 325 | \$ | 325 | \$ | 275 |
| Broadview | | 675 | | 659 | | 805 |
| LLWL Training | | 550 | | 250 | | - |
| UCC Assessment | | 4,350 | 5,900 | 4,642 | 5,876 | 5,106 |
| | | | | | | 6,186 |
| Building | | | | | | |
| City Services | | 1,200 | | 1,017 | | 1,012 |
| Cleaning | | 1,500 | | 780 | | 830 |
| Insurance | | 12,500 | | 11,096 | | 9,124 |
| Light/Power | | 1,750 | | 1,639 | | 1,361 |
| Natural Gas | | 4,600 | | 4,895 | | 3,309 |
| Maintenance | | 5,000 | | 3,152 | | 2,900 |
| Snow Removal | | 2,000 | 28,550 | 1,856 | 24,435 | 1,875 |
| | | | | | | 20,411 |
| Operating | | | | | | |
| Bank & ADP Fees | | 1,000 | | 1,005 | | 768 |
| Communications | | 1,600 | | 1,556 | | 1,340 |
| Music - Salary | | 6,400 | | 5,332 | | 3,425 |
| - Supply | | 300 | | 71 | | - |
| Secretary | | 5,675 | | 6,532 | | 5,261 |
| Summer Student | | 1,150 | | - | | - |
| Pastoral Supply | | - | | - | | 508 |
| Benevolent Funding | | - | | - | | 89 |
| Copier | | 275 | | 58 | | 440 |
| Supplies | | 2,500 | 18,900 | 3,664 | 18,218 | 5,708 |
| | | | | | | 17,539 |
| Ministry | | | | | | |
| Education | | 1,493 | | 473 | | 588 |
| Salary | | 57,325 | | 56,738 | | 47,811 |
| Benefits | | 14,082 | 72,900 | 12,660 | 69,871 | 10,452 |
| | | | | | | 58,851 |
| Total Operating Expenses | | | | | | |
| | | 126,250 | | 118,400 | | 102,987 |
| Surplus (Deficit) for the Year | | | | | | |
| | \$ | (12,600) | | 32,638 | \$ | 15,534 |

CASTLEGAR UNITED CHURCH
2022 Proposed Operating Budget
Treasurer's Talking Notes

2022 Proposed Budget versus 2021 Actuals

| | <u>2022 Proposed Budget</u> | <u>2021 Actuals</u> | <u>Change</u> |
|----------------------|---------------------------------|-------------------------|--------------------|
| Operating Receipts | \$ 113,650 | \$ 151,038 | \$ (37,388) |
| Operating Expenses | <u>126,250</u> | <u>118,400</u> | <u>(7,850)</u> |
| Surplus for the Year | <u>\$ (12,600)</u> | <u>\$ 32,638</u> | <u>\$ (45,238)</u> |

Note Change Favorable (Unfavorable)

Assumptions

Church operations do not return to pre-Covid until September, 2022

Giving's - Down in 2022 as 2021 was large one off donation
 TEWS, CEWS, CEBA not available in 2022 . 2021 was \$18,814
 Interest - 2022 PMR returns less than 2021 - \$8,413
 Rent - Down as AA has moved
 Thrift Store - More inline with historical figures

UCC Assessment - set by Denomination and Region
 City Services - Increased water usage
 Cleaning - Increased activity in fall
 Insurance - Forecast 12% increase UCC
 Maintenance - Heat taping on roof and gutters - \$2500
 Music Salary - Activity , Choir
 Secretary - Increased usage in 2021
 Supplies - 2021 included computer purchase for online services

Ministry - set by UCC