

# 2025 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.

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## Minister's Message

"And let us consider how to provoke one another to love and good deeds, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day approaching." – Hebrews 10:24-25 (NRSV)

I feel so blessed to be together in ministry with a congregation of people who are so friendly, loving, and caring! The amount of time people give to this community of faith is amazing. It is no wonder we are seeing our attendance on Sunday morning slowly and steadily increasing. Several new people walking through the door this year have said how welcome they were made to feel from their very first visit.

Our meetings are more than Sunday morning, too. Our small groups are flourishing; the Church Choir, the Legacy Ringers Bell Choir, the Men's Breakfast, the Faithful Fitness Group, and the Ukulele Group have all been thriving. The Bible Study Group has been gathering now for over 35 years, with the past 5 years on Zoom. The fellowship and care for one another that springs out of these groups goes way beyond just their weekly gatherings.



As I said in my first sermon of the new year, when I arrived at this congregation a little over five years ago, I couldn't help but feel like we were sitting on a launch pad like a rocket ready for take-off, rumbling and preparing for something amazing to happen. Now, as we enter 2026, I still feel the rumbling, but I get the feeling we have begun lift-off. The launch sequence is in process and we are just beginning our rise. I'm not sure where God is taking us. I'm not sure for what specific divine purpose we are being gathered and launched, although I am quite certain that whatever it is, we will find love at its core. We will also find great joy.

Ahead of us in 2026 will be my Minister's Sabbatical, the first ever for both this congregation and myself, where I will be away for 13 weeks over the summer. The sabbatical will provide me with the chance to do some projects and learning that I don't normally have time for and will give people in the congregation a chance to step up to leadership and try some different things. I go with great confidence that all will be well and you will continue loving and supporting one another in this ministry and in our life together. We are a strong congregation, who truly is "vibrant and bold, embodying the reconciling Way of Jesus."

May God bless each and every one of you.

Submitted with great love by Rev. Robin Pengelly

(Image: Rev. Robin preaching)

# Executive Report

This year the United Church of Canada celebrated its 100<sup>th</sup> anniversary. As part of its celebration a photo was taken of a modern Last Supper to show there is a place for all at God's table. Several in this photo would not be welcome in some Canadian churches. When diversity, equity and inclusion are being attacked in segments of society, I am proud of our church that locally and nationally stands up for justice. We hope to obtain a copy of the photo for our church.

Our services are enhanced weekly by the three screens. Having screens and the ability to watch by Zoom enabled us to see the 100<sup>th</sup> Anniversary service from Saint John's, Newfoundland and also the Sunday service which ended the Kootenay Gathering weekend in Grand Forks.

Six members from our congregation attended the gathering in Grand Forks. Let Justice Flow was the focus and was led by Rev. Dr. Kendra Mitchell-Foster, a Diaconal Minister to both the Regional Justice Ministry and to Campus Ministry at UNBC. Tackling injustices requires bold discipleship. Thought provoking discussion and warm fellowship took place.

Our Strategic Planning discussions came up with four priorities-

1. Build and strengthen our Community of Faith
2. Build and strengthen our Community Relationships
3. Faithfully maintain and improve our church facility
4. Financial stability

I see progress in all areas but much is still needed. Cheryl Swedburg presented the Board with a list of the church volunteers and the jobs they do. What we need are more volunteers to learn about what jobs there are so they can assist with or even take on some of these responsibilities.

A small group of us met at the church with Rev. Robin to participate in the Zoom meetings on Supporting 40 Days of Engagement on Anti-Racism. We became aware that even those who think they are not racist can unwittingly, by speech or actions, be hurtful to others.



A contemporary photographic interpretation celebrating diversity, faith and bold belonging, where everyone has a place at the table, United Church of Canada 100<sup>th</sup>

Rev. Robin's Faithful Fitness meeting on Monday morning lifts our spirits as well as exercising our bodies. I defy anyone to not smile while doing chair exercises with Paul Eugene. Just come and check out Faithful Fitness, you will be happy you did.

We have much to be thankful for:

We have new members coming to church.

Thanks to Kim Matson, Cheryl Swedburg, Alicia Affolter and Sarah Brownlee we have Children's Church and its members are growing in number.

Our Pie Day was a great success, thanks to Tim and the many volunteers.

St. David's Thrift Shop had a very good year and was able to give an increase in funds to both churches it supports. Thank you to the many volunteers.

The parking lot sink hole was fixed, thanks to Gordon Swedburg. The roof over the downstairs entrance was replaced, thanks to Herman.

Our parking lot has parking lines, thanks to the Fosters.

Our musical talent is exceptional and is admired throughout our community. We enjoy the special music from Rev. Robin and her husband John, Lori McWilliam, Alicia and Tim Affolter, Chris Sykes, the choir, and last but not least, the Bell Choir.

Thanks to Don Ellis, Terry LePage, Keith Merritt, and Tim Affolter for running the Zoom services for those unable to attend in person.

Many thanks to Gordon Swedburg, our Treasurer, and to Terry Fleet, our Envelope Steward. Volunteers in these areas would be much appreciated.

In closing I want to sincerely thank the Trustees and the Board for their support and I thank Rev. Robin for her thoughtful ministry and her presence in our church and community.

Respectfully,

*Jane Lippa*

## Trustees' Report

The Trustees are Ed Beynon, Irene Furey, Herman Manarin (Secretary), Keith Merritt, 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 by Don Urbanowski which he has done for many years, charging only for materials.
- The annual insurance was renewed with the same company as last year with a 2.68% increase in the premium.
- The United Church of Canada continues to pay the premiums for the director's 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.
- Exploration Station Childcare continued using the building thus providing extra funds to the church.
- In January, we signed an addendum to the lease agreement with the daycare which provides for a rate increase of 3.0% starting on September 1st, 2025, and remaining in force for the following 12 months.
- On June 1, 2025, we signed a new 3-year lease agreement with the Daycare.
- The investment committee established in 2021 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.
- We were again successful in our application to the city for continuance of our exemption from municipal property tax.

Thanks to the following for the work that they do to keep our building in good condition.

1. Herman Manarin who arranged for the new roofing on the roof over the basement door.
2. Gordon Swedburg who filled in the sink hole at the edge of the parking lot.
3. Larry Itcush for replacing lights where necessary.
4. Tim Affolter who arranged for a new stove in the basement kitchen.
5. The Fosters who arranged painting the lines in the parking lot.
6. The person who donated money for a new printer in the office.

Submitted by Larry Brown,  
Chair of the Trustees



Image of Tim and Alicia Affolter, John and Rev. Robin Pengelly, Gordon and Cheryl Swedburg, and Lynne Miskell

## Ministry and Personnel Committee Report

The year 2025 has been relatively uneventful for Ministry and Personnel but the new year promises to offer some challenges. Robin is due a well-earned sabbatical this year and we will need to make the necessary adjustments. There is also a plan in the works to reorganize Sarah's payment schedule so that she is recognized as a salaried worker so as to simplify the accounting process. Another issue upcoming this year is the possibility of hiring a part time bookkeeper to reduce some of the load on our hard-working treasurer.

Our music program continues to thrive under the guidance of Lori and Alicia. It is a real strength for our church community and its success is reflected in the increased strength and vitality of our congregation.

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

Respectfully submitted  
Chris Foster



Image: Eddie, Anakin, Ryan, Toby, Malakey, Jennie and Sunny

## Music Report

In George Rhau's 16th century collection of part-songs, *Symphoniae Lucundae*, the famous Theologian and Monk, Martin Luther wrote a preface that posits that Music is a great gift of God, capable of healing and calming, and second in importance only to the word of God itself. As a huge lover of music ever since I was a tiny human, I can wholeheartedly relate to this. I am extremely honoured and happy to serve as a music leader in our church, and I would be at a loss if I didn't have the gift of music playing the prominent part of my life that it does.

During 2025 our choir had 19 members who faithfully attended weekly Wednesday evening choir rehearsals from January to May. We performed 2 anthems per month and sang in the annual Community Carol Sing during the Christmas Season. The Community Carol Sing allowed us to connect with many other like-minded choral groups in our community, with the common goal of using a beautiful art-form to sing praise and spread our desire and commitment to world peace. Within our congregation our desire is to connect with you and support you in your worship journey. I would like to extend

my thanks to the many devoted members of the choir who meet week after week and work hard to create a beautiful presentation on a regular basis. I would especially like to thank our amazing accompanist, Alicia Affolter, who also provides her specialized expertise and piano accompaniments that are the result of many hours of practice behind the scenes.

Alicia has also generously provided our church with the gorgeous handbells, which delight us with their resonant sparkle on numerous special occasions. We are very fortunate to have these available, as well as a person who has the knowledge and skills to locate appropriate music, interpret the score, and direct the participants so that the audience can enjoy the pleasure of a unique worship experience. Again, thanks to people willing to devote themselves to regular rehearsals so we can sit in awe as we listen and appreciate.

Additional special music by soloists and ensembles singing and playing organ, guitar, trombone, recorders, ukuleles, and piano has made every service extra special. It takes a lot of courage and hard work to get in front of an audience. Many thanks to those who are able and willing to give their loving offerings.

Music is a labour of love. But it is also a loving mode of communication. May music continue to lift your spirits and be of service in your spiritual journey. *"Where there is devotional music, God is always at hand with His gracious presence."* Johann Sebastian Bach

Respectfully Submitted by Lori McWilliam



Images of John Pengelly on the organ and Chris Sykes on the guitar

# Education and Faith Exploration Report

## Special Programming

In 2025 we chose a Lenten Study based on the book, *Something Sacred: Reflections on Music and Faith*, which was this year's Lent offering from the United Church Publishing House. Once a week throughout Lent, we met in-person to have lively discussions, watch some interesting videos together, as well as pray and read scripture.

In late April, we joined with our friends Castlegar Seniors for Climate and the West Kootenay Climate Hub to host a showing of "Later is Too Late," a documentary of the first ever National Seniors Day climate action, organized by Seniors for Climate, on October 1, 2024. Seniors, youth, Indigenous elders, environmental and climate justice activists across Turtle Island rallied in 76 communities from Pugwash NS to Victoria BC to Yellowknife NT. It was a matinee showing on a Sunday afternoon and was fairly well attended, with definite room for more.

On June 21, we gathered with our neighbours from the Trail and Area Churches for a potluck at the Birchbank Picnic Grounds to celebrate the 100th Anniversary of the United Church of Canada. Both churches brought historical documents and memorabilia to share with one another and the folks from Trail put on a United Church Trivia Game to help us all learn more about church history. The weather was rainy, but we stayed dry under the picnic shelter and had a great time!

In early October, we participated in the Kootenay Cluster Gathering at Boundary Pastoral Charge in Grand Forks BC with guest speaker Rev. Kendra Mitchell-Foster the Pacific Mountain Regional Justice Minister. Our Fall Study ran from late October to the beginning of Advent using resources from the United-in-Learning Fall 2025 offering of their program "40 Days of Anti-Racism." Due to time zone issues and scheduling conflicts with our other programming, we were unable to attend their live Zoom meetings so we had to wait several days to watch the recordings. We had a number of technology problems but had some good learning and discussions in spite of the challenges.



Images: Bill Furey, Donna Dunn, Terry Fleet and Terry LePage on Pie Day

## Children and Families

Our Children's Church program grew with the addition of new families to our congregation. This was our first full calendar year of the program, which re-imagines Sunday School as worship for children. Volunteers Cheryl Swedburg, Kim Matson, Alicia Affolter and Sarah Brownlee took turns leading Children's Church during the second half of Sunday Worship using materials prepared by Rev. Robin and personalized by each leader. The program revolves around Bible stories, exploring them in ways meaningful to the children such as discussion, crafts, cooking, and other hands-on activities.

In the spring and summer, we continued offering quarterly Faith-at-Home Kits for families, which included a copy of the Pacific Mountain Region First Third magazine "Faith at Home" plus some of the supplies needed to do the activities described in the magazine. We also continued our monthly "Child Within" Services on the last Sunday of every month, a more child-oriented worship service with storytelling, crafts and/or cooking, written liturgy intentionally designed for emerging readers, and interactive Prayers of the People.

### Regular Programs

Our regular Education and Faith Exploration programs include our longstanding Bible Study, which meets weekly Fall through Spring on Zoom, exploring the Bible, chapter at a time, seeking both knowledge about the context in which it was written as well as lively discussions about what the books of the Bible mean for us today in our context.

We continue to support our two Community Connector students for Campus United ministry at Selkirk College. In the Spring, we had EK Murray and Umor Amin. Then this summer and fall, EK left and Umor was joined by Lina Kang. The two of them and Rev. Robin spent several days at a training retreat in late June/early July for all PMRC Campus United Community Connectors as they planned for spiritual care and faith exploration events and programs for students in the coming academic year.

Our Ukulele group continues to meet weekly for informal music sessions. This is a group for enrichment and fellowship rather than performance, although Kim and Rev. Robin did play at Shemmaho's funeral, as Shemmaho had been a regular participant in the group.

Our Faithful Fitness group, which began as a Fall Study in 2024 became a regular group in 2025, gathering Monday mornings in the Sanctuary for a physical fitness related devotional and prayer, followed by doing online chair fitness videos together. We use YouTube videos offered by "Senior Fitness with Meredith" and "Paul Eugene," changing the exact video every now and then for variety's sake.

Submitted by Rev. Robin Pengelly



Image of Barb Shave

## Campus United Report

In the Spring our Community Connectors were Umor Amin And EK (Eirin) Murray. Campus United enjoyed a more relaxed approach to the spring semester of 2025. We offered spontaneous student events such as our signature cookie giveaways – with generous donations from Castlegar United Church– as well as ongoing peer-support and faith connection work particularly with international students. We also managed to build more relationships with the college itself.

In the Summer and Fall, our Community Connectors were Umor Amin and Lina Kang. Over the summer the connectors focused on their training program as well as planning for the fall. Umor was able to assist with technology at Trail United Church and Lina assisted with a number of projects at Castlegar United Church as well as helping a day at Camp Koolaree.

In the fall, Umor focused on the organizing and doing the paperwork involved in establishing an Interfaith Club on campus as well as holding some games events on campus. In addition to assisting with the club status, Lina led a knitting activity for students with yarn donated by the church, to help ease the anxiety many students feel during the semester. She also coordinated a cookie giveaway before exams with cookies donated by people from the church. It lifted spirits at a time when students really needed it.

As we head into 2026, we're looking forward to more opportunities to bring the community together.

Image of Rev. Robin,  
Lina Kang and  
Umor Amin



## Pacific Mountain Region Report

I am reporting on the PMRC AGM that Robin and I attended on May 29th to June 1st, in Nanaimo.

The theme of the gathering was Cracked Open. The logo of a vase cracked open connected to the gospel of Mark - the story of the woman who breaks open her alabaster jar to anoint Jesus. The woman was scolded for being wasteful and Jesus said do not scold her what she has done will be remembered forever. This scripture was

used to talk about how important it is for us as a church to be cracked open for truth to be discovered. We should be aware of our biases and question them. We should notice who is missing in the church. To be cracked open is to let go of certainty and control and to discover in the process a deeper trust in the Spirit's guidance and the possibility of transformation.

The Rev. Canon Dr. Stephanie Spellers was the keynote speaker for the conference and she was truly inspirational. She is the author of "The Church Cracked Open".

One of the main orders of business for the AGM was to put forward motions to the general council or the national meeting. There was only one put forward this year. I would summarize the motion as that the Pacific Mountain Regional Council stand in love and support of Palestine through both study and action.

Another order of business at the AGM is to vote on a new Executive Council. Our very own minister, Rev Robin was nominated and voted to the Executive Council.

A presentation was given on TOWARDS 2035! which is the General Council's Strategic Plan that is helping the church to realize our vision of being "Deep, Bold, and Daring... Deep spirituality, Bold Discipleship, Daring Justice.

In the PMR the church also hired an independent firm to do a systemic analysis of the PMRC governance. Coles notes is that the PMR is flush with resources, is still launching a number of start-up churches. The region may bottom out at 1800 congregations. Also, the regional staff are working "heroically and sacrificially".

With 2025 being the 100th Anniversary of the UC, this was also a focus. There were heritage displays, presentations, and even a trivia night. I think one of the moments that sticks with me the most from the weekend is from a presentation that the Whitehorse minister shared. It was an excerpt from the first women minister's sermon in 1940.

"Friends we are not the first and shall not be the last to struggle with..." It went on to talk about several of the challenges that the church faced back then, one of which was declining

numbers. One article at that time said that the church wouldn't survive for more than 7 years, and here we are a hundred years later!



Respectively submitted by Kim Matson

# Outreach Committee Report

Our congregation's contribution to Mission and Service this year was \$17,742 this year. Much more than last year. Due to the transfer of \$49,000 to us from our St. David's Thrift Shop which we run in partnership with the Anglican church we sent a total of \$25,092 to Mission and Service. The majority of the Thrift Shop yield will go to maintaining our building. Thank you to all of you who contributed to M & S and thanks to all of our volunteers who work at the Thrift Shop.

Our church has also made donations to:

- Camp Koolaree, \$1,638.
- Harvest Food Bank \$1,565.
- Hospice Society \$1364
- Camp Spirit \$138

We also help the Alcoholic Anonymous and the Narcotic Anonymous groups as well as Girl Guides and the Exploration DayCare by offering affordable rental space in our building.

In February hosted the Coldest Night of the year which raised a grand total of \$22,771 for the shelter programs at Castlegar Community Services. Walkers on our team included Rev. Robin & John Pengelly, Lynne Miskell, Tim & Alicia Affolter, Cheryl & Gordon Swedburg.



Image of Child Within service

This year we partnered with Castlegar Seniors for Climate and the Kootenay Climate Hub on two events. In April we held a screening of the climate documentary "Later is Too Late" here at the church and in September Keith and Jean Merritt, Rev. Robin and Sarah Brownlee all took part in the "Draw the Line Climate March" at Millennium Park.

In June we put on our purple shirts and participated in the Castlevue Care Centre's Alzheimers Walk. Among the walkers were Barb Shave, Terry and Liz Fleet, Bruce and Clara Gerrand, Jane Lippa, Rev. Robin and Sarah Brownlee.

Just before Christmas, Keith Merritt got his cooking team of Don Ellis, Gordon Swedburg, and Chris Foster together to cook the turkey dinner for the homeless shelter in the old Flamingo motel. Rosemary Manarin supplied the groceries and delivered as they did the year before. This is a legacy of her running the Stonesoup Kitchen for the needy downtown. This had to close because of Covid.

Support for Palestinians continues through Lynne Miskell's sales of Zatoun Olive Oil and delicious Medjool dates. Our church also supports coffee growers because we not only drink Fair-trade coffee every week but also sell it in our church.

The Myanmar refugee family (image below) for whom we helped raise money last year finally arrived with their 2 young boys and are well situated. The Castlegar Refugee Project team under Julie Leffelar watch over them. They will be supported here for their first year in Canada.

I would like to share gratitude for us being a welcoming church. It is wonderful to have a few new younger members now. Our new Korean families, I am sure are pleased that we welcome them in our midst. Although Korea is not a poor country it is still a great adjustment for them to be in a different country.

Respectfully submitted, Rosemary Manarin



## Affirming Report

Our commitment to sharing an Affirming message grounded in God's love for all people across the full spectrum of our beautiful diversity continues to be essential, especially in a time when 2SLGBTQIA+ hate is increasing, particularly toward Trans people.

Each year, I coordinate with the City of Castlegar to ensure the all-inclusive Pride Flag is raised at City Hall. We strive to invite new community members to take part in the flag-raising (image above). This year we had several folx\* attend. In 2025 Rev. Robin, John Pengelly and I read names at the annual Trans Day of Remembrance. This year there were over 367 people reported to have lost their lives due to violence. This year the event took place indoors at Oostischnia Hall and was coordinated by Castlegar Pride. Castlegar Pride is growing in numbers and enthusiasm. There is now an official board and coordinated events that happen in the community throughout the year.

We also held our regular Pride-focused worship services, with our Trans and Rainbow flags displayed on the pulpit and communion table, and the Rainbow Christ candle lit. These services included hymns and prayers that drew from the United Church of Canada and Affirm United resources, celebrating the diverse expressions of faith within our community.

Respectfully submitted, Sarah Brownlee

\*people; folk, an inclusive term

# Camp Koolaree

The 2025 year at Koolaree was quite a bit different than usual. There were no children's camps and only one late season rental. After many decades, the kitchen and dining area had fallen into a sad state of repair and desperately needed to be replaced. We hired Anna Sparks as a project manager to oversee that job. The building was demolished by a contractor and the scrap material was taken to the far end of the property where it was to be burned after a winter snowfall and the job could be done safely.

I did not get out to the camp this summer, so I do not know just how it was done, but apparently the Ad Hut and surrounding area was used as a temporary kitchen and dining place for the Dances of Universal Peace group. They have rented the camp on the Labour Day weekend for many years and apparently still enjoyed themselves despite having to rough it somewhat more than they're used to. Earlier in the summer, the PMRC footed the bill to charter a bus which took some local kids to Rock Lake United Church Camp located somewhere between Elko and Galloway in the East Kootenay.



I managed to get out to McDonalds Landing a couple of times; once to launch the new utility boat known as, "The Finnow", for Anna and again to deliver a load of propane. There were still plenty of things for me to do whether the camp was in session or not. Jobs included; boat maintenance, trailers to licence, registrations to update, supplies to order, boats to launch and haul out, reports and emails to write, meetings to attend, and so forth. I

even managed to take in five webinars offered by Thompson Rivers University, covering topics concerning small water systems.

After years and years of serving Koolaree in many ways, my right hand man, Don Ellis, decided to retire and take life a bit easier. Many thanks, Don, you deserve a break but will certainly be missed. And that has got me thinking that it's about time I hit the road too. I've put in twenty-three years or so for Koolaree, so this is likely my final report.



Sincerely, Ray Lundquist Director, Camp Koolaree Society Boats & Maintenance Dept.

Images of Anna Sparks in The Finnow ready for launching. Groundsman, Gareth Totten-Prime, winches the Pop Smilley II onto its trailer

## St. David's and United Church Thrift Shop

St. David's Thrift shop

Agm: St David's and Catherine United church year of  
2021

Current Executive

President: Diane Smythe

Vice President: Bonnie Thompson

Secretary: Colleen Alexander

Treasurer: Paige McCants

Directors: Joyce Menden and Val Townsend

The Thrift shop continues to prosper. We have  
40 volunteers with the addition of 2 new ones  
recently. A new rental agreement will be due after  
December 2020. The shop would not operate  
without the great volunteers who help run the  
shop smoothly. Our community needs are still  
ongoing: Community Services, Red Cross, Harvest  
Food Bank for whatever items they need. We are  
always getting positive feedback from our customers  
near and far. We are still using SPCA, Bottle Depot  
for unusual merchandise etc. Positive Apparel in Mississauga  
immediately has shipped pickup and recycled clothes  
at our center for much. I have been in touch  
with Regis BC and hopefully in time we will  
have a plan!

Respectfully submitted  
President Diane Smythe

# St. David's and United Church Thrift Shop Financials Report

## Treasurer's Report St. David's Thrift Shop 2025

Balance Forward	31,231.60
Sales	100,841.13
Interest	21.77

**TOTAL 132,094.50**

### EXPENSES:

Rent	13,865.52
Telus	604.26
Insurance	2180.00
Fortis	867.75
Positive Apparel	200.00
Vacuum repairs	225.33
Supplies	1363.23
Christmas lunch	885.00
Churches	98,000.00

**TOTAL 118,191.09**

Total Income	132,094.50
Total Expenses	118,191.09

**BALANCE 13,903.41**

Respectfully submitted,

Paige McComb, Treasurer

# Narrative Budget 2025

Ministry Expense Analysis for 2025: Connecting How We Spend Money to Our Mission

Prepared by Rev. Robin Pengelly

## **Our Mission Statement:**

"We envision our church community as vibrant and bold, embodying the reconciling Way of Jesus; living, loving, leading in the light of God."

This is not a scientific analysis, but is intended to give a ballpark idea of how we spend our money on our mission. Using past building use and general time breakdown for the Minister and Secretary, each area was assigned an approximate percentage. Some activities meet more than one mission goal, but for simplicity's sake they were assigned to one category. (For example, Senior Worship falls under just Congregational Care rather than Worship and Music, even though it is really both.)

## **Learning in the Light of God**

### **1. Worship and Music - 31% of Total Spending**

- accounts for 13% Building Use
- accounts for 30% Minister's Time
- accounts for 70% Secretary's Time
- includes paid musicians, music materials, Includes supplies and copier includes Pulpit Supply (guest preachers)

We offered 52 weeks of Sunday worship, with monthly Communion and monthly Child Within services, plus additional services for Ash Wednesday, Maundy Thursday, Good Friday, and Christmas Eve. Our music program included the Church Choir, the Legacy Ringers Bell Choir, Spirit Winds Recorders, and special music offerings by our Music Minister, Lori McWilliam, as well as other solo and group musicians from the congregation.

### **2. Education and Fellowship – 11% of Total Spending**

- accounts for 7% Building Use
- accounts for 16% Minister's Time: includes leading book studies, other studies, Bible study, Faithful Fitness, Ukulele Group, potlucks & pancake dinners etc.
- includes Broadview, supplies and copier

We offered a 6-week Lenten Study, bi-weekly Men's Breakfast, weekly Bible Study, weekly Faithful Fitness, and a weekly Ukulele Group. We also held a Shrove Tuesday Pancake Dinner, our ACM lunch, a Welcome Back Fall Hotdog Luncheon, and a Special Church Meeting lunch. Our Pie Day Fundraiser work days are also considered fellowship time.

## **Loving in the Light of God**

### **3. Hospitality and Community (inside the building) – 13% of Total Spending**

- accounts for 64% Building Use
- accounts for 1% Minister's Time
- includes, meeting rentals, event rentals, and sponsored events
- Total cost: \$25,999
- Total revenue: \$28,225

We were able to offer about 2820 hours of building use to community groups. We regularly hosted Exploration Station Child Care Centre, the Castlegar Community Children's Choir, AA, NA, Girl Guides (Guides, Embers and Rangers), Moms Stop the Harm (Holding Hope, Healing Hearts), the Youth Action Network Youth Group, and the Golden Oldies Choir. We also hosted two community special events: the Coldest Night of the Year (CCSS) and special showing of the documentary film "Later is Too Late" with Castlegar Seniors for Climate and the Kootenay Climate Hub. We were a site for CCSS Tax preparation Assistance in March. We also hosted private meeting rentals by the Lindmar Estates Condo Association, the Kootenay BCNDP, the Camp Koolaree Society and the Cub Scouts First Aid Training weekend. Other rentals included a baby shower, musical recitals by two different local music teachers, and a string trio concert.

### **4. Congregational Care – 10% of Total Spending**

- accounts for 5% Building Use
- accounts for 16% Minister's Time: includes Castle Wood and Castleview Senior Worship, visits to homes & hospitals, pastoral phone calls.
- includes Christmas small gifts/cards to shut-ins, Benevolent fund (gift cards for gas & groceries to those in extreme need.)
- includes supplies and copier

We provided 21 worship services at Castle Wood Village, 14 services at Castleview Care Centre, and 20 personal pastoral visits by Rev. Robin in hospitals, Talarico Place, private homes, and occasionally in coffee shops.

## **Leading in the Light of God**

### **Faithful Governance and Administration – 28% of Total Spending**

- accounts for 9% Building Use
- accounts for 30% Minister's Time
- accounts for 30% Secretary's Time
- includes paper work, Board and committee meetings, reports, answering phones and emails, maintaining website & social media, ordering supplies, etc.
- includes Assessments (dues paid to United Church of Canada General Council) includes M&P, PMRC Regional Meetings, bank fees, licenses, internet, office supplies, copier

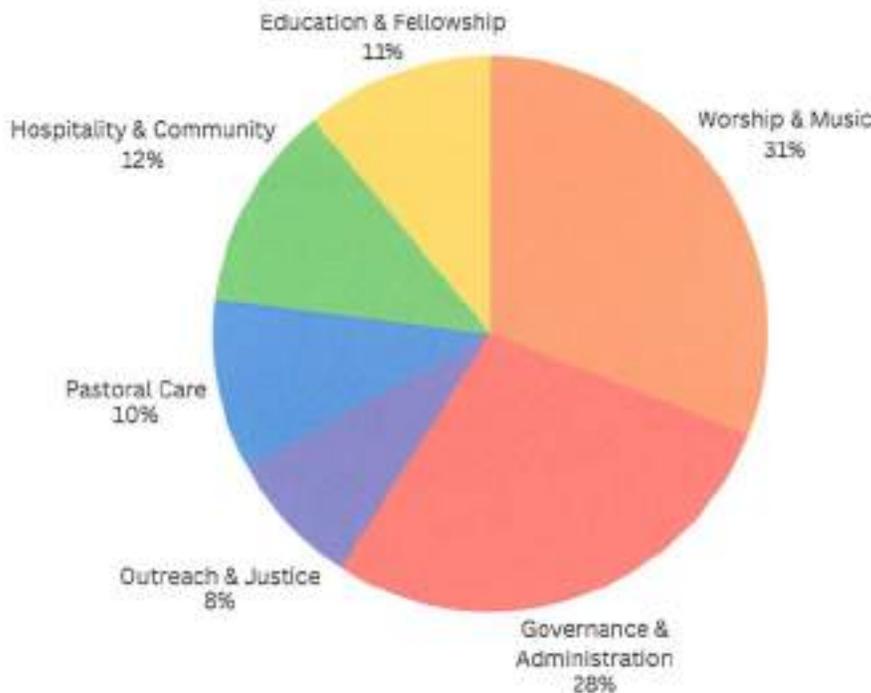
Our Church Board met 9 times. Rev. Robin was also acclaimed to the Pacific Mountain Regional Council (PMRC) Executive at the 2025 PMRC General Meeting. She continues to serve as Congregational Supervisor for Turner-Zion Pastoral Charge. From the dues we pay to the General Council, we accessed Stewardship Support, Tools for Treasurers, the Property Managers Network, Church Growth Support, PMRC First Third Ministries resources and Campus Ministry, our Regional Minister (Kathy Davies), United Church Worship Resources, United-in- Learning's Lenten Study, Anti-Racism Study, and more.

**6. Outreach and Justice (outside the building) - 8% of Total Spending**

- accounts for 2% Building Use (office and kitchen use preparing for outreach)
- accounts for 7% Minister's Time: includes writing newspaper articles, helping Campus United, and attending community events
- includes designated donations to M&S, Camp Koolaree, Food Bank

Rev. Robin represented the church at the Covenanting Services for Rev. Fredrick Thondhlana at Nelson United Church and Rev. Juliet Thondhlana at St. David's Anglican Church, the Castlevew Alzheimer's March, the 80th Anniversary of the Hiroshima Bombing Community Service, Pride Flag Raising, the Seniors for Climate "Draw the Line" March, Remembrance Day, and the Trans Day of Remembrance, the Castlegar Funeral Chapel Annual Service of Remembrances. Our music ministries participated in the Community Carol Sing.

**2025 Ministry Costs**



# Castlegar United Church Congregational Activities (Jan 2026)

## Worship & Fellowship

Worship Committee meet quarterly to oversee worship planning

MEMBERS: Carol Conkin, Ethel Danroth, Alicia and Tim Affolter, Lori McWilliam, Rev. Robin

**Groeters** welcome people at the door and make sure they get a bulletin encourage visitors to sign our guest book

WHO: volunteers: Carol Conkin (coordinator), Bill & Irene Furey, Lina Kang, Sandra & Chris Foster, Jane Lippa, Ethel Danroth

**Sunday Worship Leadership** plan, preside and preach for the Sunday morning service send out by Wednesday morning: bulletin content to Sarah, hymns to Lori, scripture to volunteer reader.

WHO: staff: Rev. Robin, Sarah Brownlee LLWL, volunteers: Tim & Alicia Affolter, John Marko



**Sunday Special Music** provide special music and/or offering music during the service may also participate in Christmas Carol Sing, Spring Concert, or other special musical events

Church Choir: staff: Lori McWilliam, Alicia Affolter, volunteers: Rev. Robin, Shirley Kosiancic, Kaye Steblyk, Michele Warren, Tess Ahern, Janice Dodd, Rosemary Manarin, Donna Dunn, Ethel Danroth, Liz Fleet, Ray Lundquist, Gail Hamilton, Chris

Sykes, John Pengelly, Herman Manarin, Ed Beynon, Tim Affolter

Bell Choir: volunteers: Alicia Affolter (director), Judy Sayers, Tim Affolter, Ethel Danroth, Christina Allen, Irene Furey, Ahram Lee, Tess Ahern, Rev. Robin, Barb Shave, Bill Furey, Don Ellis, John Pengelly

Soloists: volunteers: Chris Sykes, Elle Lim, Ceyne Park, Liyin Park, Tim & Alicia Affolter, Robin and John Pengelly

**Scripture Readers** read assigned scriptures and Mission Story during worship

WHO: volunteers: Ethel Danroth (coordinator), Ray Lundquist, Gail Hamilton, Dawn Waldie, Herman Manarin, Jean Merritt, Tim Affolter, Alicia Affolter, John Marko, Lynne Miskell, Irene Furey, Carol Conkin

**Offering Collection:** Plate Passing: Terry Fleet, Chris Foster, Bill Furey, Tim Affolter, Ray Lundquist, Larry Brown

### **Communion**

Bread Baker volunteer: Rev. Robin

Communion set-up: John Pengelly

Server coordinator: Carol Conkin (servers vary each month)

Communion clean-up: John Pengelly, Lina Kang, Gordon & Cheryl Swedburg, Chris & Sandra Foster, Tess Ahern

### **Technology Team**

Overhead slides prepared by staff: Sarah Brownlee

WHO: Slide presentation volunteers: Terry LePage, Bill Furey, Tim Affolter, Sarah Brownlee

Weekly YouTube Broadcast of Sunday Services

WHO: YouTube volunteers: Tim Affolter, Don Ellis, Keith Merritt, Kim Matson, Sarah Brownlee

WHO: Batteries replaced and charged: Tim Affolter, Rev. Robin

### **Children's Church**

Curriculum material prepared by staff: Rev. Robin

WHO: volunteer teachers: Kim Matson, Cheryl Swedburg, Alicia Affolter, Sarah Brownlee

Image of Child Within service



### **Coffee Fellowship**

Coffee time supplies stocked: Lynne Miskell, Cheryl Swedburg

Coffee makers: John Pengelly, Chris & Sandra Foster

Treat makers: Sandra and Chris Foster, Tess Ahern, Maggie Crowe and more!

Clean up: John Pengelly, Lina Kang, Gordon & Cheryl Swedburg, Tess Ahern, and more!

### **Sanctuary Decor**

Change banner and antependia for each liturgical season

Communion table candles and special decor

Advent decorating, hanging of the greens, and Christmas trees

WHO: staff: Rev. Robin, volunteers: John Pengelly, Lynne Miskell, Cheryl and Gordon Swedburg

### **Pancake Supper**

Organize and prepare Annual Shrove Tuesday Pancake Dinner with pancakes and sausages

WHO: volunteers: Terry Fleet, Don Ellis, Gordon Swedburg, Chris Sykes

### **Stewardship**

Stewardship Committee meet as needed to facilitate and cultivate good congregational stewardship. Organize and lead events such as Stewardship campaigns and workshops

MEMBERS: Tim Affolter, Don Ellis, Rev. Robin

**Offering Management** process weekly offerings and other financial contributions, ensuring appropriate record keeping and issuing charity receipts

Envelope Steward: Terry Fleet

Weekly Counters: Ray Lundquist, Herman Manarin, Terry Fleet



Image of  
Castlegar  
Children's Choir  
singing during  
Sunday worship

## Apple Pie Day

Organize the annual Apple Pie Sale fundraiser

PIE COMMITTEE: Tim Affolter, Jane Lippa, Sarah Brownlee, Keith & Jean Merritt

Food Coordinator: Alicia Affolter

Pie Makers: 30+ people from the congregation and community



Images of Jane Lippa and Minho Kim making pies

## Thrift Shop

Volunteers work a shift or two each week in St. David's Thrift Shop in a variety of store jobs alongside our Anglican and community friends

WHO: volunteers: Michele Warren, Lynne Miskell, Shirley Kosiancic, Judy Sayers, Bonnie Thompson, Jean Merritt, Irene Furey

## Purdy's Chocolate

Sale Christmas and Easter chocolate sales coordinated by staff: Sarah Brownlee

## Virtual Garage Sale

List larger items not accepted by our Thrift Shop online through Facebook Marketplace on behalf of the donor (items remain with donor until sold) collect money from buyer, arrange for buyer pick up of item from donor, submit money to Envelope Steward on behalf of the donor

WHO: Tim Affolter

## General Church Administration

**Board of Directors** provides governing leadership visioning, direction and evaluation for Castlegar United Church

MEMBERS: Jane Lippa (Chair), Ray Lundquist (Secretary), Gordon Swedburg (Treasurer), Tim Affolter and Shirley Kosiancic (Members at Large) Rev. Robin (ex-officio)

**Board of Trustees** responsible for oversight of the property held in Trust on behalf of the congregation

MEMBERS: Larry Brown (Chair), Ed Beynon, Herman Manarin, Keith Merritt, Irene Furey

**Ministry and Personnel Committee** overseeing the relationship of the staff to each other and to people in the congregation; regularly reviewing the working conditions, responsibilities, and compensation of all staff; and making any recommendations needed as a result of these reviews to the Board

MEMBERS: Chris Foster (Chair), Ray Lundquist, Herman Manarin

**Communications** use website, e-newsletter, social media, and print media to ensure timely communications on behalf of Castlegar United Church

WHO: staff: Rev. Robin, Sarah Brownlee, volunteers: Gord Soukoreff (webmaster)

**Payroll** submit payroll information to ADP monthly

WHO: volunteer, Tim Affolter

**Investment Committee** manage our church investment fund with the Pacific Mountain Regional Council

MEMBERS: Keith Merritt (chair), Larry Brown, Gordon Swedburg

### **Ministries of Care**

**Senior Services** offer worship services to residents at Senior facilities such as Castle Wood Village, Castlevue Care Centre, Talarico Place Care Centre.

WHO: staff: Rev. Robin, volunteers: John Pengelly, Jane Lippa, Alicia & Tim Affolter

**Prayer Shawl Ministry** knit shawls, which are then blessed and prayed over by the congregation in worship, and gifted to people going through a health crisis or other challenging time as a tangible symbol of the congregation's love and prayers for that person.

WHO: volunteer knitters: Lynne Miskell

Image of Sarah Brownlee, Liz and Terry Fleet walking in the Alzheimer's walk with Castlevue Care Centre



**Christmas Cards** coordinate and deliver annual Christmas cards for those who are shut-in or otherwise unable to come to the church, but for whom knowing they are loved and remembered by the congregation is particularly meaningful.

WHO: staff: Rev. Robin, volunteers: Lynne Miskell, Cheryl Swedburg



### **Outreach and Justice**

Christmas Dinner for the Out-of-the-Cold Shelter organize and prepare a turkey dinner to take over to the residents and participants in the Out-of-the-Cold Shelter in Castlegar, which is operated by the Castlegar Community Services Society. Image of the team.

WHO: volunteers: Rosemary Manarin (coordinator), Herman Manarin, Don Ellis, Gordon Swedburg, and Keith Merritt (cooks)

### **Coldest Night of the Year**

Annual event organized by and for the Castlegar Community Services Society (CCSS). participate in the Castlegar United Church Walking Team to raise money for CCSS programs supporting the unhoused.

WHO: staff: Rev. Robin, volunteers: John Pengelly, Lynne Miskell, Tim & Alicia Affolter, Cheryl & Gordon Swedburg

### **Castlegar Refugee Project**

Work with our friends from other area churches and the community to support bringing refugees to Castlegar

WHO: Bruce Gerrand, Barb Shave, Rev. Robin

### **Environmental Justice Events**

Work with our friends at Castlegar Seniors for Climate, the Kootenay Climate Hub, and others in support of events focused on caring for creation.

WHO: staff: Rev. Robin, volunteers: Keith and Jean Merritt, Sarah Brownlee

### **Peace and Social Justice Events**

Work with our friends at Kootenay Region United Nations Association, USCC Doukhobors, the Mir Centre for Peace, Castlegar Community Services Society, and others in support of events focused on peace and justice.

WHO: staff: Rev. Robin, volunteers: Rosemary Manarin, Leni Normington



Image of Jean Merritt and Rev. Robin at a Senior's for Climate event

### **Affirming Team**

Meet as needed to facilitate and cultivate congregational understanding and support for 2SLGTBQIA+ people in our church and community organize, support, and/or participate in events such as the City of Castlegar Pride Flag Raising, Castlegar Pride's Transgender Day of Remembrance event, and Affirm United's PIE Day.

MEMBERS: Sarah Brownlee, Gord Soukoreff, Rev. Robin, Don Ellis

### **Adopt-a-Road**

Pick up litter on the section of road designated by the City Adopt-a-Road program on behalf of the congregation (located behind Safeway)

WHO: Volunteers: Judy and Carl Sayers

Additional note: Liz and Terry Fleet also participate, independently adopting the section of road that runs past the church building

**Fair Trade** selling of Coffee in support of Guatemalan growers co-operative selling Olive oil and Dates in support of Palestine growers

WHO: volunteer, Lynne Miskell

CASTLEGAR UNITED CHURCH  
Balance Sheet  
As At December 31

		2023		2024
<b>Assets</b>				
<b>Current Assets</b>				
Cash in Bank	Note 2	\$ 99,365		\$ 45,621
Investments	Note 3	145,377		131,009
GST Receivable		222		231
Miscellaneous Receivable		731	\$ 205,695	549
				\$ 177,610
<b>Capital Assets</b>	Note 4		665,900	665,900
<b>Total Assets</b>			\$ 871,595	\$ 843,510
<b>LIABILITIES</b>				
<b>Current Liabilities</b>				
A/P Miscellaneous			\$ 5,071	\$ 3,773
<b>Funds in Advance</b>				
Operating Accounts	Note 5		12,074	21,076
<b>Deferred Revenue - Projects</b>				
Family Project	Note 6		671	1,999
<b>Building Fund</b>	Note 4		665,900	665,900
<b>Legacy Fund</b>	Note 7		29,627	32,567
<b>Operating Fund Balances</b>				
Opening Balance		\$ 118,195		\$ 102,854
Current Year - Operating Result		24,789		(3,944)
Current Year - Investment Result		14,368	157,352	19,285
				118,195
<b>Total Liabilities and Equity</b>			\$ 871,595	\$ 843,510

Prepared by: \_\_\_\_\_  
G. B. Swedburg  
Treasurer

Reviewed by: \_\_\_\_\_  
L Lippa

**CASLEGAR UNITED CHURCH  
OPERATING FUND STATEMENT  
For The Year Ended December 31**

		<u>2025</u> <u>Actual</u>		<u>2024</u> <u>Actual</u>		<u>2025</u> <u>Budget</u>
<b>Donations and Receipts</b>						
Identified Giving's		\$ 96,150		\$ 84,161		\$ 91,000
Loose Contribution		2,288		1,232		1,000
Interest		826		1,924		1,000
Broadview Subscriptions		200		440		400
Rent		28,226		21,715		22,000
The Mt Store	Note 8	41,600		26,350		27,200
Fundraising	Note 9	5,457		6,713		6,000
<b>Designated Receipts</b>						
M&S	Note 8	\$ 17,742		\$ 14,299		\$ 14,500
Camp Koelarae		1,638		2,531		1,500
Harvest Food Bank		1,565		1,220		1,000
Camp Spirit		137		-		-
Men's Breakfast		249	21,322	18,050		17,000
<b>Total Income and Receipts</b>						
		<u>196,119</u>		<u>159,685</u>		<u>165,600</u>
Less Fundraising Allocation	Note 10	2,728		3,356		3,000
Less Designated Funds		<u>21,322</u>		<u>18,050</u>		<u>17,000</u>
<b>Total Operating Receipts</b>						
		<u>172,069</u>		<u>138,279</u>		<u>145,600</u>
<b>Education</b>						
M&P		\$ 325		\$ 325		\$ 350
Broadview		570		600		568
UCC Assessment		6,302		5,898		6,502
PMR Conference		750	8,347	500	7,133	1,000
		<u>750</u>		<u>500</u>		<u>8,420</u>
<b>Building</b>						
City Services		1,409		1,291		1,450
Cleaning		2,465		2,807		1,200
Insurance		11,165		10,861		11,750
Lights/Power		1,357		2,373		2,500
Natural Gas		4,798		4,923		5,400
Maintenance		3,505		3,040		2,500
Snow Removal		500	25,999	1,550	26,855	2,000
		<u>500</u>		<u>1,550</u>		<u>28,800</u>
<b>Operating</b>						
Bank & ADF Fees		1,323		2,150		1,250
Communications		1,651		1,191		1,250
Music - Supply		701		358		450
Music - Salary		10,096		9,590		10,000
Pulpit Supply		808		842		1,100
Secretary		6,888		6,381		6,500
Benefactor Funding		300		267		250
Copier		560		791		900
Supplies		3,466	24,433	4,337	25,327	1,750
		<u>3,466</u>		<u>4,337</u>		<u>25,450</u>
<b>Ministry</b>						
Education		954		1,499		1,689
Salary		68,626		64,755		68,626
Benefits		17,121	86,701	15,954	82,208	17,015
		<u>17,121</u>		<u>15,954</u>		<u>87,330</u>
<b>Total Operating Expenses</b>						
		<u>147,280</u>		<u>142,223</u>		<u>150,000</u>
<b>Operating Surplus (Deficit) for the Period</b>						
		<u>\$ 24,789</u>		<u>\$ (3,944)</u>		<u>\$ (4,400)</u>
PMR Investment Gain (Loss) Income	Note 11	<u>14,368</u>		<u>19,285</u>		<u>-</u>
<b>Surplus (Deficit) for the Period</b>						
		<u>\$ 39,157</u>		<u>\$ 15,341</u>		<u>\$ (4,400)</u>

CASTLEGAR UNITED CHURCH  
Notes to the 2025 Financial Statements

1. Summary of Significant Accounting Policies

Investments

Valuation is based on market value at December 31.

Capital Assets

Are stated at the value as was assessed by the Provincial Assessor in July, 2023. The corresponding amount is recorded as the building fund. No amortization expense is taken against the capital assets.

Donated Services

The Church and it's 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

	2025	2024
BMO - Chequing	\$ (9,817)	\$ (7,335)
BMO - Savings	69,182	53,158
Total	<u>\$ 59,365</u>	<u>\$ 45,823</u>

3. Investments - Pacific Mountain Region

	2025	2024
Opening Balance	\$ 131,009	\$ 111,724
Investment Gain (Loss)	14,368	19,285
Additions (Withdrawals)	-	-
Closing Balance	<u>\$ 145,377</u>	<u>\$ 131,009</u>

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

4. Capital Assets

	2025	2024
Building	\$ 281,000	\$ 281,000
Land	86,900	86,900
Subtotal	467,900	467,900
Equipment	198,000	198,000
Total	<u>\$ 665,900</u>	<u>\$ 665,900</u>
Property Assessment Notice:		
Building	\$ 412,000	\$ 419,000
Land	292,000	292,000
Total	<u>\$ 704,000</u>	<u>\$ 711,000</u>
Insured Values	<u>\$ 3,693,080</u>	<u>\$ 3,506,500</u>

5. Funds Received in Advance

Funds received in current year that the donor allocated to future years church activities. The funds will be allocated to church operations as follows :

	2026	\$	12,974	2025	\$	11,576
	2027	-	-	2026	-	9,500
Total	<u>\$ 12,974</u>			<u>\$ 21,076</u>		

6. Deferred Revenue - Projects

The account balances reflect funds received 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 for 2020 and 2021 was from PMR.

	2025					2024
	Opening	Funding	Expenses	Returned	Net	Net
Family Project	\$ 1,000	\$ -	\$ 1,320	\$ -	\$ 671	<u>\$ 1,000</u>

2025 expenses include \$1,000 to Camp Spirit and \$328 miscellaneous supplies.

7. Legacy Fund

	2025	2024
Balance at January 1	\$ 32,567	\$ 32,567
<b>Expenditures</b>		
Piano Set up	698	-
AID Purchase	2,247	-
Subtotal Expenditures	2,945	-
Balance at December 31	\$ 29,622	\$ 32,567

8. Thrift Store

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

	2025	2024
Operating Accounts - 85%	\$ 41,650	\$ 26,350
Mission and Service - 15%	7,350	4,650
Total received from Thrift Store	\$ 49,000	\$ 31,000

9. Fundraising

	2025			2024
	Sales	Expenses	Net	Net
Chocolate Sales	\$ 3,342	\$ 2,462	\$ 880	\$ 1,038
Pancake Supper	225	122	103	110
Musical	-	-	-	500
Pie Sales	5,572	1,296	4,276	5,045
	\$ 9,137	\$ 3,880	\$ 5,257	\$ 6,713

10. Fundraising Allocation

	2025	2024
Camp Koolarie	\$ 1,364.14	\$ 1,118.79
Castlegar Hospice Society	1,364.14	-
COCS - Street Outreach	-	1,118.79
Community Harvest Food Bank	-	1,118.79
Subtotal	2,728.28	3,356.37
Church Operations	2,728.27	3,356.38
Allocation Total	\$ 5,456.55	\$ 6,712.75

11. PWR Investment Income

	2025	2024
Realized Income - Gain (Loss)	\$ 9,847	\$ 6,916
Unrealized Income - Gain (Loss)	5,370	13,099
Fees - (Expense)	(845)	(730)
Net Gain (Loss)	\$ 14,372	\$ 19,285
Net Return	11.00%	17.3%

12. Outreach Donations Remitted

	2025	2024
United Church of Canada - M & S	\$ 17,741.95	\$ 14,299.50
Pacific Mountain Region - Camp Spirit	117.50	-
Camp Koolarie	3,091.64	3,649.54
Castlegar Hospice Society	1,364.14	-
Castlegar & District Community Social Services	-	1,118.79
Kinnaird Community Church - Refugee Fund	240.10	-
Community Harvest Food Bank	1,565.00	2,318.79
	\$ 24,020.28	\$ 21,406.62

**CASTLE GAR UNITED CHURCH**  
**2025 vs 2024 Actual Financial Operating Results**  
**Treasurer's Talking Notes**

**1. 2025 Actuals versus 2024 Actuals - Favorable (Unfavorable)**

	<u>2025</u>	<u>2024</u>	<u>Change</u>
Operating Receipts	\$ 172,069	\$ 138,279	\$ 33,790
Operating Expenses	<u>147,280</u>	<u>142,223</u>	<u>(5,057)</u>
Operating Surplus (Deficit)	<u>24,789</u>	<u>(5,944)</u>	<u>28,733</u>
Investment Gain (Loss)	<u>14,368</u>	<u>29,285</u>	<u>(14,917)</u>
Surplus (Deficit)	<u>\$ 39,157</u>	<u>\$ 15,341</u>	<u>\$ 23,816</u>

**2. Operating Receipts - Change \$33,790 favorable**

	Amount	Comment
<b>Favorable Items affecting receipts</b>		
Giving's	\$ 11,989	2024 Donation allocated to 2025 2026
Loose Donations	1,056	
Thrift Store	15,300	
Rent	<u>6,511</u>	2024 Girl Guides paid in 2025 - \$4500
Subtotal	<u>34,856</u>	
<b>(Unfavorable) Items affecting receipts</b>		
Fundraising	(628)	
Misc	<u>(438)</u>	
Subtotal	<u>(1,066)</u>	
<b>Total Operating Receipts Change</b>	<u>\$ 33,790</u>	

**3. Operating Expenses - Change \$5,057 Unfavorable**

	Amount
<b>Favorable Items affecting expenses - lowering costs</b>	
Building	\$ 856
Subtotal	<u>856</u>
<b>(Unfavorable) Items affecting expenses</b>	
Ministerial Expense	\$ (4,493)
Education	(914)
Operating	<u>(506)</u>
Subtotal	<u>(5,913)</u>
<b>2025 vs 2024 - Totals</b>	<u>\$ (5,057)</u>

CASTLEGAR UNITED CHURCH  
PROPOSED BUDGET FOR 2025

	2025 Budget		2025 Actual		2024 Actual	
<b>Donations and Receipts</b>						
Identified Giving's	\$	97,000	\$	96,150	\$	84,161
Loose Contribution		1,700		1,288		1,232
Interest		750		825		1,024
Broadview Subscriptions		400		200		440
Rent		24,500		28,226		21,715
Thrift Store		37,000		41,650		26,350
<b>Fund Raising</b>						
Pie Sale	\$	4,800	\$	4,476	\$	5,045
Chocolate Sales		1,050		880		1,018
Other		150		101		630
		<u>6,000</u>		<u>5,457</u>		<u>6,713</u>
<b>Designated Receipts</b>						
M&S	\$	16,000	\$	17,742	\$	14,299
Camp Koolaree		1,500		1,638		2,511
Harvest Food Bank		1,250		1,565		1,220
Camp Spirit		-		137		-
Men's Breakfast		-		240		-
		<u>\$ 18,750</u>		<u>\$ 21,322</u>		<u>\$ 18,050</u>
<b>Total Receipts and Income</b>		<u>186,100</u>		<u>196,119</u>		<u>159,685</u>
Less Fund Raising Allocation - 50%		5,000		2,728		3,356
Less Designated Funds		<u>18,750</u>		<u>21,322</u>		<u>18,050</u>
<b>Total Operating Receipts</b>		<u>164,350</u>		<u>172,069</u>		<u>138,279</u>
<b>Education</b>						
M&P	\$	340	\$	325	\$	325
Broadview		600		570		600
UCC Assessment		7,660		6,502		5,808
PMR Conference		1,500		750		500
		<u>10,100</u>		<u>8,147</u>		<u>7,233</u>
<b>Building</b>						
City Services		1,500		1,409		1,291
Cleaning		2,750		2,665		2,807
Insurance		12,000		11,165		10,861
Light/Power		2,200		1,957		2,173
Natural Gas		5,300		4,798		4,923
Maintenance		3,000		3,505		3,050
Snow Removal		1,000		500		1,550
		<u>27,750</u>		<u>25,999</u>		<u>26,855</u>
<b>Operating</b>						
Bank, ADP & Licenses		2,000		1,923		2,150
Communications		1,950		1,651		1,191
Music - Salary		10,400		10,096		9,590
- Supply		500		741		358
Secretary		7,300		6,888		6,381
Bookkeeper		3,500		-		-
Technical Upgrades		2,000		-		-
Pulpit Supply		4,200		808		842
Benevolent Fund		300		300		267
Copier		550		560		791
Supplies		2,750		3,466		4,357
		<u>35,450</u>		<u>26,433</u>		<u>25,927</u>
<b>Ministry</b>						
Education		1,732		954		1,499
Salary		70,368		68,626		64,755
Benefits		17,875		17,121		15,954
		<u>89,975</u>		<u>86,701</u>		<u>82,208</u>
<b>Total Operating Expenses</b>		<u>163,275</u>		<u>147,280</u>		<u>142,223</u>
<b>Operating Surplus (Deficit) for the Year</b>	\$	<u>1,075</u>	\$	<u>24,789</u>	\$	<u>(3,944)</u>

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

2024 Proposed Budget versus 2023 Actuals

	2026 Proposed Budget	2025 Actuals	Change
Operating Receipts	\$ 164,350	\$ 172,069	\$ (7,719)
Operating Expenses	<u>163,275</u>	<u>147,280</u>	<u>(15,995)</u>
Operating Surplus for the Year	<u>\$ 1,075</u>	<u>\$ 24,789</u>	<u>\$ (23,714)</u>

Note Change Favorable (Unfavorable)

Assumptions

Operating Receipts - (Decrease)			
Giving's	\$ 850		
Loose Donation	(588)		
Thrift Store	(4,650)		Averaging 2025 and 2024
Fundraising	271		
Interest	(76)		
Broadview	200		
Rent	<u>(3,726)</u>		Extra \$4500 in 2025 re Guides
Operating Receipts - Change	<u>\$ (7,719)</u>		
Operating Expenses - (Increase)			
UCC Assessment - set by Denomination and Region	\$ (1,158)		Due to increased givings and rate change
PMR Conference	(750)		
Communications	(299)		
Insurance	(835)		
Gas and Power	(745)		
Maintenance	505		
Music Salary	(304)		
Secretary	(412)		
Pulpit Supply	(3,392)		Reflect Sabbatical
Supplies	718		
Bookkeeper	(3,500)		New Item
Technical Updates	(2,000)		New Item
Ministry -Set by UCC	(3,274)		
Other - Miscellaneous Fees Copier	<u>(509)</u>		
Operating Expenses - Change	<u>\$ (15,955)</u>		

**CASTLEGAR UNITED CHURCH**  
**2025 Actual vs Plan Financial Operating Results**  
**Treasurer's Talking Notes**

**1. 2025 Actuals versus 2025 Budget - Favorable (Unfavorable) Change**

	2025 Actual	2025 Plan	Change
Operating Receipts	\$ 172,069	\$ 145,600	\$ 26,469
Operating Expenses	<u>147,280</u>	<u>150,000</u>	<u>2,720</u>
Operating Surplus (Deficit)	<u>24,789</u>	<u>(4,400)</u>	<u>29,189</u>
Surplus (Deficit)	<u>\$ 24,789</u>	<u>\$ (4,400)</u>	<u>\$ 29,189</u>

**5. Operating Receipts - Change \$26,469 Favorable**

	Amount	Comment
Favorable items affecting receipts		
Donations	\$ 5,150	Increased individual donations
Loose	1,288	
Misc	(645)	
Rent	6,226	Guides 2024 received in 2025 \$4500
Thrift Store	<u>14,450</u>	Thanks
 Total Operating Receipts Change	 <u>\$ 26,469</u>	

**6. Operating Expenses - Change \$6,062 Favorable**

Favorable Items affecting expenses -	Amount	Comment
Ministerial Expense - Education	\$ 629	
Education	273	
Building	2,801	
Operating	(983)	
	-	
Total	<u>\$ 2,720</u>	