

**ST ANDREW'S UNITED CHURCH**  
**FINANCIAL VIABILITY REVIEW - APRIL 2019 (with some additions for 2019 year)**

**1. Do your expenses exceed your revenue?**

Year	Revenues (General Fund)	Amount given through envelopes (all funds)	Amount given through PAR (all funds)	Expenses (General Fund)	Do expenses exceed revenues? (General Fund)	Bank balance at end of year (all funds)
2019	\$ 246,973	\$ 124,658	\$ 91,206	\$ 235,675	No 11,298	\$ 133,295
2018	247,105	165,339	92,702	249,296	Yes (2,191)	119,915
2017	248,992	166,653	88,809	254,474	Yes (5,482)	143,459
2016	235,774	140,182	82,428	249,055	Yes (13,311)	49,437
2015	248,348	157,081	81,936	253,326	Yes (4,978)	54,910
2014	230,952	137,873	82,908	245,112	Yes (14,160)	63,950
2013	239,753	150,857	86,823	237,640	No 2,113	70,187
2012	252,103	154,267	86,748	227,180	No 24,923	80,710

Notes: **Amount given through envelope & PAR**

Includes all amounts given to all funds, including General Fund, M & S, Loaves and Fishes, and Building Restoration Fund.

Special Fund Raising Campaigns for major building repairs are included for:

2018 \$26,790

2017 \$26,143

**Bank Balance at End of Year**

Includes money relating to all funds, including General Fund, M & S, Loaves and Fishes, Memorial Fund, Planned Gifts Fund and Building Restoration Fund.

Excludes investments: GIC of \$126,909 held from sale of manse, Capital Fund and other investments.

**Revenues, Expenses and Do Expenses Exceed Revenues**

Only General Fund is reported.

**Excluded** are M&S, Loaves & Fishes, Planned Gifts (undesignated bequests), Building Restoration Fund, Capital Fund, and Choir Fund.

See appendix for these funds.

## 2. Payroll Costs

From 2012 - 2018 we had called or appointed the following paid staff:

	Minister	40 hours per week
	DLM	25 hours per week
	Music Director	Salary
	Secretary	15 hours per week
For 2019	Minister	40 hr per week for 1/2 yr
	DLM	25 hr per week for 5 months
	DLM	35 hr per week for 7 months
	Music Director	Salary
	Secretary	15 hours per week

We also have a fee for service custodian who works 20 hours per week in the winter and 15 hours per week in the summer.

	2019	2018	2017	2016	2015	2014
<b>Paid Staff</b>	\$ 129,658	\$ 149,475	\$ 150,571	\$ 146,982	\$ 145,924	\$ 145,254
<b>Fee for Service</b>	11,425	11,270	14,154	19,638	19,952	19,681

	2013	2012
<b>Paid Staff</b>	\$ 142,736	\$ 136,781
<b>Fee for Service</b>	18,734	18,335

3. Have you experienced a deficit for more than two consecutive years in the last five years? Yes
4. Are there any outstanding loans No
5. Do utilities, maintenance, and repairs exceed 25% of revenues? No

Year	Utilities (Power & Water)	Fuel	Maintenance	Total	Exceeds 25% of revenues?
2019	\$ 5,919	\$ 15,296	\$ 16,695	\$ 37,910	No
2018	6,521	17,054	15,494	\$ 39,069	No
2017	9,917	16,182	15,801	41,900	No
2016	8,903	12,255	16,236	37,394	No
2015	9,089	16,340	12,561	37,990	No
2014	8,042	17,425	13,527	38,994	No
2013	7,208	11,642	14,899	33,749	No
2012	6,171	10,983	12,334	29,488	No

**Note:** above figures exclude capital costs.

**6. How many contributors support your congregation?**

2019	2018	2017	2016	2015	2014	2013	2012
221	252	258	249	253	241	252	262

**7. How many contributors are in each age group for 2018?**

0 - 20 years	0
21 - 30 years	0
31 - 40 years	4
41 -50 years	15
51 - 60 years	30
61 - 70 years	65
71 - 80 years	52
81 + years	49

Note: We were unable to identify the age of the rest of the contributors.

**8. Is there a reliance on a few generous contributors where 50% of the revenues come from one or two contributors? Nc**

Annual giving	Number of contributors							
	2019	2018	2017	2016	2015	2014	2013	2012
<b>\$0-100</b>	51	76	71	67	53	52	70	57
<b>\$101-500</b>	58	57	68	71	86	72	65	76
<b>\$501-1,000</b>	38	43	39	43	45	50	43	51
<b>\$1,001-2,000</b>	39	36	39	33	35	37	37	40
<b>\$2,001-5,000</b>	29	32	33	30	27	24	28	30
<b>\$5,001 +</b>	6	8	8	5	7	6	9	8

**9. Have you taken part in a stewardship project (campaign) in the past 2 years?**

Yes

No project

- X Letters to congregation when we have the need
- X Regular information and letters sent to all members and adherents
- X Program such as Called to Be the Church with information during worship, letters and a request for commitment
- Program and information presented at a congregational get-together
- All-member visitation
- Other

If you did, what were the results?

It does make a difference, but it is difficult to quantify the difference.

Have you encouraged members, yearly or more regularly, to increase PAR givings? Yes

**10. Please list any investments, special funds and other monies your community of faith holds. What are the rules/restrictions around the use of those funds?**

**GIC's** of \$126,909 from sale of manse. Principal cannot be used without Presbytery/region's prior approval. Interest is distributed to the General Fund.

**Choir Fund** of \$35,973 in 2018. This is a designated bequest to the choir and can only be used by the Choir. \$68,799 in 2019

**Planned Gifts Fund** has accumulated from several undesignated bequests. Each undesignated bequest is allocated 10% to general fund; 45% to Planned Gifts, Worship Outreach and Education; 45% to Planned Gifts, Capital and Building.

	2019	2018
Planned Gifts-Worship, Education, Outreach	\$ 108,442	\$ 61,590
Planned Gifts - Building, Capital	49,240.0	-

**Capital Fund** of \$2,600 in 2018 and \$6,273 in 2019 that is invested in a money market fund and is used for major capital expenses. Each month \$300 is transferred into this fund from the General Fund.

**Building Restoration Fund** of \$5,221 in 2019. This fund is for major fund raising campaigns to address specific major capital expenses. (e.g. fire retrofits, or new gym roof).

**Memorial Fund** of \$8,279 in 2019 which is controlled by Memorial Committee and is used to enhance the Church building.

**Loaves and Fishes Fund** of \$42,756 in 2019. This Fund is help in trust and can only be used by our Loaves and Fishes food bank.

## **THINKING ABOUT THE DATA YOU HAVE COLLECTED**

The covenant with a minister that you call is seen to be at least a three-year commitment. Show how you will be able to meet that commitment.

## **OBSERVATIONS**

**Treasurer's observations:**

**Search team's observations (if separate from above):**

**Regional council's observations (optional):**

Now that you have all of this information, what is your plan for ministry (ministry stream, highest category you feel you can afford, full- or part-time), and how are you planning to pay for this ministry for at least a three-year commitment?

Recommendation of search team, treasurer, and governing body:

St. Andrews' community of faith if viable to call/appoint a minister in Category \_\_\_\_\_ for \_\_\_\_\_ hours per week.

## APPENDIX A

### MINIMUM SALARIES FOR 2020

Cost of Living Group	Years of Eligible Service (Increment Category)					
	A - 1 to 2	B - 3 to 4	C - 5 to 7	D - 8 to 10	E - 11 to 13	F - 14+
2	Order of Ministry (includes diaconal and ordained ministers)					
	50,458	52,143	53,830	55,516	57,203	58,887
2	Recognized Designated Lay Ministry					
	49,251	50,882	52,517	54,145	55,778	57,408

Also for 2020

Education Allowance of \$1,442

Travel Allowance of \$1,200

Re-imbusement for telephone

#### Notes

Previous minister (Jane) was paid \$10,813 above the minimum for category F.

In exchange, she gave all money from weddings and funerals to the church (approx \$3,000) per year.

She did not receive a separate telephone allowance since telephone allowance was included in amount paid above the scale.

Presently DLM is being paid 15% above the minimum for category F. (approx \$8,600 if working full time)

In addition she receives all money from weddings and funerals.

She also receives a telephone allowance of \$450.

Assuming full time hours worked, this is (\$8,600 + \$3,000 + \$450) \$12,050 above the minimum of category F.

## APPENDIX B

### OTHER FUNDS

Funds excluded from Revenue and Expense column of Report 1

Year	M&S	Loaves and Fishes		Choir Fund (designated bequest)		Planned Gifts Fund (undesignated bequests)	
		Revenue	Expense	Revenue	Expense	Revenue	Expense
2019	18,117	27,414	24,590	32,827	-	99,479	2,388
2018	18,350	28,032	27,315		159		31,839
2017	19,497	26,669	25,024	35,941	598	84,410	17,116
2016	17,644	28,355	27,757			16,000	5,553
2015	16,348	30,346	29,539				5,500
2014	18,092	27,861	29,318			1,050	880
2013	20,042	28,280	28,481			6,308	10,790
2012	20,044	27,790	26,763				

Year	Building Restoration Fund		Capital Fund	
	Revenue	Expense	Revenue	Expense
2019	4,250	-	3,673	
2018	26,996	38,438	3,736	**
2017	29,330	23,683	3,668	
2016	181	18,496	3,718	**
2015	100	2,701	3,713	
2014	2,810	239	3,613	
2013	250	5,250	3,430	33,700
2012	4,000	4,000	3,443	

\*\* In 2018, \$11,000 was transferred from Capital Fund to Building Restoration Fund  
 In 2016, \$12,000 was transferred from Capital Fund to Building Restoration Fund

#### Notes:

Capital projects funded by Planned Gifts Fund, Building Restoration Fund and Capital Fund.

2018 New roof over gym and Parlour, and repair to crack in gym wall

2017 Fire retrofits

2016 Fire retrofits

2013 Jobnet room