

Financial Viability Review

Community of Faith:

Date:

1. Do your expenses exceed your revenues?

	Revenues	Amount given through envelopes	Amount given through PAR	Expenses	Do expenses exceed revenues? (yes/no)	Bank balance at end of year
2022 To date						
2021	\$184,844	\$94,684	\$90,528	\$179,688	No \$5,156	\$79,656
2020	\$186,161	\$119,844	\$101,538	\$196,473	Yes (\$11,593)	\$368,525
2019	\$246,973	\$124,658	\$91,206	\$235,675	No \$11,298	\$133,295
2018	\$247,105	\$165,339	\$92,702	\$249,296	Yes (\$42,191)	\$119,915
2017	\$248,992	\$166,653	\$88,809	\$254,474	Yes (\$5,482)	\$143,459
2016	\$235,774	\$140,182	\$82,128	\$249,055	Yes (\$13,311)	\$49,473

Comments

In 2019 we had to remove the top of our belfry due to structural problems, just after that work was done the church was closed due to Covid. Early this year our church suffered a flood which stops us from using the lower floor. This cuts down on our ability to rent out space for groups. The renovations are covered by our insurance.

2. Payroll Costs

At present we have called or appointed the following paid staff:

Minister: ¾ time Interim Minister end June 30,

Secretary: 15 hours per week

Custodian: 13 hours per week

Other (Bookkeeper): 3 hours per week

Cost of payroll (\$ paid plus employer contributions (EI, etc.) for everyone:

2022 to date	2021	2020	2019	2018	2017	2016
	\$102,951	\$132,034	\$141,083	\$160,745	\$164,725	\$166,620

3. Have you experienced a deficit for more than two consecutive years in the last five years? Yes

4. Are there any outstanding loans? Yes

5. We borrowed \$60,000.00 from the government; a special loan due to the Covid situation. If we pay back \$40,000.00 before the end of December 2023 \$10,000.00 will be forgiven. We have budgeted to pay \$20,000.00 by the end of this year, and a second \$20,000.00 by the end of next year. There has been an anonymous donation of \$10,000.00 to go towards this years \$20,000.00 payment. We feel confident that we will be able to pay the entire \$40,000.00 before the end of December 2023.

6. Do utilities, maintenance, and repairs exceed 25 percent of revenues?

Year	Utilities (Power and Water)	Fuel	Maintenance	Total	Exceeds 25% of Revenues (Yes or No)
2022					No
2021	\$5,061	\$15,056	\$8,693	\$28,810	No
2020	\$5,044	\$13,154	\$16,533	\$34,731	No
2019	\$5,919	\$15,296	\$16,695	\$37,912	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

7. How many contributors support your congregation?

2022	2021	2020	2019	2018	2017	2016
	160	187	259	252	258	249

Due to Covid and the restrictions for attending Church services in person, our numbers have declined.

8. How many contributors would you have in each age group this year?

0—20 years	
21—30 years	
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 all contributors.

9. Is there a reliance on a few generous contributors where 50 percent of the revenues come from one or two contributors? No

Contributors and Giving's

giving	2022	2021	2020	2019	2018	2017	2016
\$0-\$100		40	43	51	76	71	67

\$101-\$500		35	49	58	57	68	71
\$501-\$1,000		27	34	38	43	39	43
\$1,001-\$5,000		52	58	68	68	72	63
\$5,001+		5	6	6	8	8	5

10. Have you taken part in a stewardship project (campaign) in the past two years?

No project

Letters to congregation when we have the need

Regular information and letters sent to all members and adherents

Program such as Called to Be the Church (on the [Stewardship Toolkit](#) website) with information during worship, letters, and a request for commitment

Program and information presented at a congregational get-together

All-member visitation

Phone Calls to all members, emails to those members who have given us their emails.

If you did, what were the results?

It is difficult to quantify the results due to the struggles of having the church closed for much of the time due to Covid restrictions. We have worked hard at keeping people connected but we understand that some people find electronic methods of communication difficult and some people may have fallen through the cracks..

Have you encouraged members, yearly or more regularly, to increase PAR giving's?

We have done this in the past, and try to keep everyone informed about our financial position.

11. 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 Region's prior approval. Interest is distributed to the General Fund. WE received permission to access this fund in 2021 but have not done so yet.

Choir Fund of \$39,157. This is a designated bequest to the choir and needs choir approval to be used.

Planned Gifts Fund: This money is kept at a separate financial institute and transferred to the operating account when needed for special projects. We did not receive any bequests for this fund in 2021, but did receive \$5,000 in January of 2022. All money in the Building-Capital portion of the fund was used to pay belfry project invoices in 2021. All future donated money will be added to the Building-Capital portion of the fund until the belfry project has been completely paid off under the terms of the Planned Gift fund as amended at the March 8, 2020 AGM. At the end of 2021 there was \$32554 in the Planned Gift Fund. the belfry project money

	2022	2021	2020	2019	2018
Worship, Education & Outreach		\$32,554	\$32,546	\$108,441	\$6,159
Building, Capital				\$49,240	

Capital Fund: Each Month \$300 is transferred into the Capital fund from the General Fund.

Building Restoration fund: this fund is from major fund raising to address specific major capital expenses, such as the taking down of the belfry.

Memorial Fund: this is controlled by the Memorial committee to enhance the Church building.

Loaves and Fishes Fund: this fund is held in trust to be used by our Loaves and Fishes Program which is the second largest food bank in North Bay.

Having examined your current financial situation, you will want to examine the minister's salary schedule on the [Minister's Salary Schedule and Cost of Living Groups page](#) and work with your treasurer to determine the cost of ministry personnel at different increment categories. This will include salary, allowances, and employer contributions to government plans, pension, and benefits. Your treasurer will perhaps understand these tools more clearly than members of the search team.

- The United Church of Canada provides budgeting tools for treasurers for both ministry personnel and lay employees on the [Budgeting Tools for Treasurers page](#).
- In addition to the employer costs noted in the tables in these United Church tools, there are employee and employer premiums for Employment Insurance and Canada Pension Plan. (Tables for these costs are available on the [Canada Revenue Agency website](#).)

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: We are struggling with an old building and aging congregation, but we always seem to be able to raise to the challenge of keeping our church viable. At this point a ¾ time minister for a set time frame would probably be our best option,

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

Regional council's observations (optional):

Recommendations

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 Unitec Church community of faith is viable to call/appoint a minister in Category for hours per week.

:

Real Property Worksheet

Please list all church property, including manses, building lots, or other property held separate from the church land and building. Include the street address.

Congregational property is sometimes listed in the name of one of the denominations that formed The United Church of Canada. Has the title for these properties been confirmed as being properly held as the property of a congregation of The United Church of Canada?

Yes _____

No _____

Cemeteries

Please list all cemeteries, including any previously connected with the congregation and no longer operated by it. Please include cemeteries of congregations that may have amalgamated or from existing congregation.

Name of Called/Appointed Minister or Pastoral Charge Supervisor:

Date:
