

St. Andrew's United Church Congregational Meeting

Held in the Sanctuary, North Bay, ON
 Sunday October 20th, 2024 at 11:30 a.m.

- Welcome (11:45 a.m.)** Doug McCausland welcomed everyone and called the meeting to order.
- Attendance** Thirty-seven members and adherents from St. Andrew's United Church signed into this Congregational in-person meeting held in the sanctuary following the Sunday worship service. Pastoral Charge Supervisor Kathie Smith was in attendance.
- Opening** Kathie Smith offered a prayer to open the meeting.
- Chair/ Secretary** **Motion 067/24**
 William Downey/ Stuart Bailey moved that Doug McCausland act as Chair and Karen Gooch as Secretary for this congregational meeting. **Carried**
- Adherents Voting** **Motion 068/24**
 Derek Stott/ Lu Masson moved that moved that in accordance with *The Manual 2024* (Section B.3.7.2) voting privileges be extended to all those who are adherents of St. Andrew's United Community of Faith and participating in this in-person Congregational Meeting. **Carried**
- Agenda** The Congregation was notified in advance that the main agenda item for this meeting is to consider a recommendation from the Finance Committee to redesignate some of the money in the Planned Gifts Fund so that these funds can be accessed to meet payroll costs if required.
- Finance Committee Motion** **Appendix I**
 On the recommendation of the Finance Committee, the following motion was presented to the congregation. Treasurer William Downey spoke about the motion and after a discussion as summarized below, the motion was carried by a vote from the congregation.
Motion 069/24
 Lorie Fairburn/ William Downey moved that St. Andrew's congregation redesignate **up to** \$30,000 that is currently designated to the Outreach/Worship/Education portion of the Planned Gifts Fund, to general operating funds **if required** to meet payroll costs. **Carried**
 (3 opposed)
- A financial statement dated September 30th, 2024 (Appendix I) was circulated to the congregation before this meeting. The statement shows total revenue of \$215,207 and expenses of \$212,563 leaving a surplus of \$2,644. As of October 11th, the general fund account had a balance of \$44,982. Included in this total is money designated for a memorial bequest and Loaves & Fishes which leaves a balance of \$12,276 available for use to pay operating expenses. As of September 30th, there was \$36,143 in the Planned Gifts Fund.
 - Bill Downey spoke about why this motion is needed. It was not an easy decision for the Finance Committee to recommend accessing this money. To date we have been able to meet our operating expenses however, the cash flow from our regular monthly donors does not always keep up to expenses including the

monthly payroll costs of about \$12,000. Currently there is about \$6,000 donated monthly through pre-authorized donations (PAR) and approximately \$3,300 from other monthly donors. Allowing the Finance Committee to access the money in the Planned Gifts Fund will provide a backup and this money will only be accessed if required to meet payroll expenses – which is our top priority. It is not anticipated that we will need to use this money in the foreseeable future. We also have our Manse Fund however this money is locked into several GICs and there would be a penalty to access it before the end of the investment term.

- There was a question about the breakdown of our current payroll. The budgeted yearly totals for 2024 include:

Minister	\$63,992
Music Director	\$18,158
Janitorial	\$18,364
Office Administrator	\$13,728
Bookkeeper	\$2,756
Loaves & Fishes Manager	\$13,078

(See page 61 of the 2023 Annual Report for the complete 2024 Personnel Budget breakdown.)

Some of the salaries have increased recently due to a rise of the Ontario minimum wage on October 1st, 2024. We also hired a summer student through the Canada Summer Jobs program and we are waiting to be reimbursed from the Federal Government to cover the wages we paid.

- Although not ideal, we have had to borrow from the Loaves & Fishes money temporarily. All money spent by the food bank is money that was designated to the food bank by the donors and this money is tracked through a separate bank account.
- We are not in a unique financial position. Many churches are struggling to meet expenses. As usual, donations were down over the summer months and not everyone catches up in the fall. Also, our rental income is down in recent years mainly due to a drop in bookings from the movie studios who have dealt with striking workers and have not recovered fully from the COVID pandemic conditions. St. Andrew's is also feeling post pandemic effects as the in-person attendance has not recovered to pre-pandemic levels. This is likely negatively affecting our donations.
- Will we pay back any money taken from the Planned Gifts Fund? That is not part of this motion but could be addressed at a future date.

Other Business

None

Adjournment

Kathie Smith spoke briefly before offering a closing prayer. She stated that it was good to be at St. Andrew's on this day. She thanked the choir and those who provided their tech service during worship. The meeting was adjourned at 12:35 p.m.

Next Council Meeting

Wednesday, October 30th, 2023 at 7:00 p.m.

Lois E. Carey Parlour

Chairperson, Doug McCausland

Secretary, Karen Gooch

**St Andrews United Church
 Comparative Income Statement
 01 January to 30 September 2024**

	<u>Actual 2023/01/01 to 2023/09/30</u>	<u>Actual 2024/01/01 to 2024/09/30</u>
REVENUE		
General Fund Revenue		
Offerings - General Fund	92,632.80	123,442.23
Offerings - Envelopes	85.00	59.05
Offerings - Broadview	320.00	485.00
Offerings - Church School	200.00	200.00
Offerings - Renovations	7,485.00	815.00
Offerings - Misc	100.00	0.00
Other General Offerings	8,190.00	1,559.05
Manse Interest	2,029.33	2,391.83
Fund Raising Comm Revenue	0.00	610.00
Rent for Use of Church	23,771.10	12,880.50
Wedding/Funeral Honorarium	0.00	500.00
Church Fees - Weddings	0.00	650.00
Congregational Life Income	241.00	2,710.00
Worship Income	0.00	247.00
Can. Helps-Gen Fund	1.50	0.00
Total Other Revenue	<u>24,013.60</u>	<u>17,597.50</u>
Total General Fund Revenue	<u>126,865.73</u>	<u>144,990.61</u>
M & S Fund Revenue		
M & S Offerings	<u>12,440.04</u>	<u>12,356.96</u>
Total M & S Fund Revenue	<u>12,440.04</u>	<u>12,356.96</u>
L & F Fund Revenue		
L & F Offerings	7,898.88	9,448.00
L & F Other Revenue	0.00	20,000.00
Total L & F Fund Revenue	<u>7,898.88</u>	<u>29,448.00</u>
Memorial Committee Revenue		
Memorial Committee Offerings	<u>310.00</u>	<u>30.00</u>
Total Memorial Comm Revenue	<u>310.00</u>	<u>30.00</u>
Misc. Revenue		
Offerings - Choir Fund	0.00	670.00
Offerings - Inclusivity	0.00	710.00
HST Rebates	0.00	2,739.80
Misc. Other Revenue	0.00	24,261.61
Total Misc. Revenue	<u>0.00</u>	<u>28,381.41</u>
TOTAL REVENUE	<u>147,514.65</u>	<u>215,206.98</u>

EXPENSE

Personnel

Salaries	33,620.62	63,124.51
Vehicle Allowance	1,503.40	1,800.00
Telephone Allowance	75.00	675.00
Book/Educ Allowance	211.92	1,907.28
Employers EI Exp	941.58	2,018.28
Employers CPP Exp	1,067.71	3,741.39
WSIB Expense	631.69	376.59
Pension - United Church	300.99	3,721.50
Benefits - United Church	431.10	4,124.34
Total Employee Benefits	3,461.07	13,982.10
Honoraria Expense	0.00	575.00
Other Personnel Expenses	0.00	-2,826.73
Total Personnel Expenses	38,872.01	99,237.16

Property

Heating Fuel	19,578.29	13,636.26
Utilities	5,167.64	5,338.98
Mtce Contracts	2,287.83	2,298.82
Security Contract	337.60	1,665.22
Repairs & Mtce	4,381.83	8,891.94
IT Support	0.00	72.76
Property Supplies	734.07	1,475.89
Insurance	23,502.83	13,163.04
Special property purchases	13,723.17	613.25
Union Cemetary	-200.00	0.00
Total Property Expenses	69,513.26	47,156.16

Administration

Office Supplies	3,075.19	3,715.83
Telephone/Internet	2,061.67	2,247.38
Postage/Courier	0.00	483.28
Office Equip Lease	1,935.00	1,935.00
Regional Dues	9,413.00	6,773.00
CSRC Supervisor Fee	0.00	360.00
Total Administration Expenses	16,484.86	15,514.49

Worship

Pulpit Supply	2,088.00	741.00
Worship Supplies	212.41	0.00
Total Worship Expenses	2,300.41	741.00

Christian Development

Church School Expenses	0.00	126.00
Nursery Care	0.00	80.00
Total Christian Dev. Exp	0.00	206.00
Total Christian Dev. Expenses	0.00	206.00

Finance		
Bank Service Charges	899.20	1,027.50
Interest/ Finance Expense	56.83	0.00
Total Bank Charges & Interest	<u>956.03</u>	<u>1,027.50</u>
Total Finance Expenses	<u>956.03</u>	<u>1,027.50</u>
Other General Fund		
Outreach Comm. Exp.	0.00	67.17
Pastoral Care Exp.	0.00	228.67
Inclusivity Comm Exp	102.00	100.00
Broadview	1,175.00	1,410.00
Allocation for Capital Exp.	2,700.00	2,700.00
Contingency Expenses	167.61	0.00
Total Other General Expenses	<u>4,144.61</u>	<u>4,505.84</u>
Misc. Expenses		
Mission & Service Exp.	2,289.56	8,764.96
Loaves & Fishes Exp	39,784.84	31,743.91
Canada Revenue Agency	0.00	3,665.70
Total Misc. Expenses	<u>42,074.40</u>	<u>44,174.57</u>
TOTAL EXPENSE	<u>174,345.58</u>	<u>212,562.72</u>
NET INCOME	<u><u>-26,830.93</u></u>	<u><u>2,644.26</u></u>

RBC Bank Accounts Summary

Bank Accounts – October 11, 2024

Total: \$110,091.46^{CAD}

• General Chequing 03442-1371335	\$44,981.79 ^{CAD}
• Building (Belfry) Chequing 03452-101984	\$1,887.90 ^{CAD}
• Food Bank Chequing 03452-1026731	\$40,529.96 ^{CAD}
• Memorial Savings 03442-0043008	\$22,691.81 ^{CAD}

General Chequing Recap

General Chequing:	\$44,981.79
Loaves & Fishes allocation:	(\$17,705.00)
Memorial Bequest	(\$15,000.00)
RBC General Chequing Balance	<u>\$12,276.79</u>

RBC Investments -- October 11, 2024

Total: \$129,511.47^{CAD}

• GIC 00100024318	\$52,602.02 ^{CAD}
• GIC 00140037071	\$25,000.00 ^{CAD}
• GIC 00150037062	\$26,909.45 ^{CAD}
• GIC 00150037063	\$25,000.00 ^{CAD}

Assante September 30, 2024

Total: \$99,200.23

Suncor Energy Stock	\$1,847
Capital Fund	\$18,463
Planned Gifts	\$36,143
Choir Fund	\$42,747