

Annual Report

2021

McCLURE

United Church

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McClureUnitedChurch.org

Facebook:
McClure United Church

Please bring this report and join:
Annual General Meeting
Sunday May 29th, 2022
at 11:00 AM

In Person and over Zoom

Link found on our webpage:
McClureUnitedChurch.org



McClure United Church Mission Statement

McClure United Church, as a Christian community of faith, participates in the worship of God, in study and in service to others. The people, enabled by the Spirit of God, reflect God's love by their attitudes and actions.

McClure United Church Mission in Action

We believe that we are called by Jesus Christ to proclaim the gospel and live the gospel in the world by:

1. encouraging faith development and nurturing of spiritual growth for people of all ages;
2. providing meaningful worship;
3. reaching out to our own church community, the wider community and the world;
4. promoting stewardship, encouraging people to use their talents and resources and encouraging care of our environment;
5. fostering Christian fellowship; and
6. publically affirming that we are all one in Jesus Christ regardless of sexual orientation, gender, gender identity, ability, age, race, ethnicity, marital status and social or economic circumstances. As an Affirming Ministry we will:
 - a. embrace and celebrate the richness of God's gift of diversity, as well as the gifts of one another, and encourage full participation of all people in the life and work of our ministry;
 - b. continue to discern what it is to be an affirming and inclusive community;
 - c. create and maintain a safe, respectful and welcoming community for all; and
 - d. continue to work, by word and action, for justice and dignity for all God's people.

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AGENDA

McClure United Church Fifty-Fifth Annual General Meeting, Sunday, May 29th, 2022

Call to Order

Opening Prayer - Debra

Adoption of Agenda

Voting Privileges

Approval of Minutes

- Annual General Meeting – May 16, 2021
- Congregational Meeting – February 27, 2022

Business Arising from Minutes

- Thank you to Andrew Wilson - Communications Director (Sept. 2019 – Dec. 2021)
- Thank you to the Building Access Task Group

Receipt and Discussion of Reports

- Staff Reports
- Chairperson's Report
- Affirming Committee
- Congregational Care Committee
- Faith Development Committee
- Outreach Committee
- Refugee Committee
- Worship Committee
 - Rural Connect
- Building Access Task Group
- Ministry and Personnel Committee
- Stewardship Committee
- Property Committee
- Board of Trustees
- McClure Place Association Inc./McClure Place Foundation Inc.
- Living Skies Region Representatives

AGENDA (continued)

Audited Financial Statement to December 31, 2021

New Business:

- 1) Minister Emeritus designation – Ron McConnell
MOTION that in celebration of 19 years of ministry and with affection and respect, Rev. Ron McConnell be designated Minister Emeritus.
- 2) Legacy Giving Program Updated Terms of Reference
MOTION that the Terms of Reference for the McClure United Church Legacy Giving Program be accepted as amended by the Stewardship Committee and Board of Trustees and approved by the Board on March 22, 2022.
- 3) The next steps in discerning our ministry needs and pastoral relations journey
- 4) Conversation regarding our financial plans and our opportunities to reconnect and reengage with our community of faith
- 5) Appointment of Auditor for 2022
- 6) Nominations Report
 - Election of Trustees
 - Election of Officers

Chairpersons' Remarks

Closing Prayer - Laura

Adjournment

STAFF and CONTRACT EMPLOYEES

PASTORAL CARE STAFF:	Rev. Laura Fohse Rev. Debra Berg
MUSIC CO-ORDINATOR:	Shirley Blackburn
PIANIST:	Elin Sletmoen
SACRED SOUNDS:	Celeste Delahey Tamara Ferguson
OFFICE ADMINISTRATOR:	Avyn Koyl (January – September, 2021) Irène Lacoursière (September – December, 2021)
OFFICE ADMIN-FINANCE:	Irène Lacoursière
TREASURER:	Elaine Niebergall
DATA ENTRY CLERK:	Pam Turner
TEMPORARY/PT OFFICE STAFF:	Elaine Niebergall
NEWSLETTER EDITOR:	Kent Mohn (January – June, 2021) Sheila Krueger (August – December, 2021)
WORSHIP VIDEO EDITOR:	Lindsay Mohn (February – October, 2021)
COMMUNICATIONS CONTRACT:	Andrew Wilson
RAINBOW VILLAGE:	Eden Polischuk Mark Anderson

MINISTERS EMERITUS

Rev. Joan Brown
Rev. Dr. Dale Morrison

OFFICE VOLUNTEERS

Carol Claypool
Brenda Collins
Diane Hogg
Ronnie Meyers
Elaine Nutbrown

STAFF REPORTS

Minister of Worship and Pastoral Care – Children, Youth and Young Adults and Families

Rev. Laura Fohse

After the whirlwind of 2020, figuring out what needed to happen in order for us to continue being the church in the midst of a pandemic, 2021 felt like a breeze. Perhaps it was a strong, unpredictable breeze with the occasional gust of wind but it began to feel familiar and we learned to move with it, rather than against it.

There is no doubt that this pandemic has been horrific for so many reasons – many of which we have experienced in our community: separation, depression, illness, death, fatigue, fear – to name a few. I, like many others, grieve many of the losses we have endured individually and collectively. However, it is also true that this has been a significant time of learning, adapting and growth. Together we have found ways to keep God's love alive in the community. Many of us have learned new technology and discovered ways to connect and engage. (I can't say I missed going out on -30 nights to attend a church meeting – just walk into my home office and sign on).

Debra was on sabbatical for the first part of 2021. Being able to pre-record worship services and work in team with ministry people from other congregations to prepare worship was a huge benefit. Although my teammate was away, I felt like I was still in team and was able to share some of the Sunday morning workload. I grew to really enjoy creating worship videos, videos for children and weekly reflection videos. These tasks allowed me to tap into my creativity and this brought me a lot of joy. A highlight for me was the Christmas Eve service for families (it's still online if you'd like to see it).

Along with weekly worship preparation, I facilitated a weekly nation-wide young adult group via Zoom. I gathered with young adults from across Canada to share, support and learn. This was an amazing experience and a hopeful reminder of the many young people who continue to be committed to The United Church.

I also organized and co-facilitated a weekly Bible Study for folks throughout Living Skies Region. We gathered every Wednesday afternoon to study and discuss one of the upcoming scripture passages. I participated each week but shared leadership with 6 other clergy folks from across Saskatchewan.

Youth group continued to meet throughout the year – sometimes in person and sometimes online. There were a small group of very dedicated youth who regularly showed up for each other. Although it was difficult for the youth, I appreciated that they were more available on Sunday mornings because of the reduced extracurricular activities.

The children's ministry program suffered as it was very challenging to gather children online. Parents expressed to me that they were not yet comfortable to gather in person but by the end of the week were also not wanting to be online. I was able to provide the families with "faith at home" resources. With the help of wonderful volunteers, we delivered 25 Faith at Home Kits to our families – one for Lent/Easter, one for summer, one for fall and another for Advent/Christmas. I sent regular emails and messages to families to remind them of our care for them.

The young adults were also difficult to gather online. I did my best to connect with them throughout the year. I created several Advent Calendars for the youth and young adults and mailed or delivered

them. I received several texts and emails expressing gratitude for this gift and reminder of the church and God's presence in their lives.

I was very grateful when the decision was made to return to in person worship for Advent. Gathering again with this community in our beautiful sanctuary was a breath of fresh air and a wonderful way to celebrate the birth of Christ.

Technically Rural Connect didn't begin until 2022 but the decision to move forward with this amazing program was made in 2021. Rural Connect is a national church program which connects urban and rural communities of faith for shared worship. It is an essential ministry for the struggling rural congregations and, therefore essential for us. "When one part of the body suffers, all part of the body suffers with it." (1 Corinthians 12:26) I am excited to see where this program will take us.

It seems to me that we have now arrived at a turning point. While Covid is still very much alive and we need to continue to be vigilant in our care, the mental and emotional health of so many are in jeopardy. We need to lean into hope and create time and space for joy. That is not to say we should pretend as though everything is okay but we can not forget the goodness of God weaving in and among us. It is from a place of hope that we can move forward in our commitment to renewal. There is still so much life in this congregation – we are resilient and faithful and we have not yet completed the work God has set before us.

It is hard to imagine myself not being part of the next steps of the McClure journey. I have been in this journey (and you in mine) for 16 years. I remain confident in my decision to depart but I do so with a heart both full of tender beautiful memories and heavy with grief. I will miss sharing ministry with Debra and the wisdom she shares; I will miss Shirley, Elin, Celeste, Tamara and everyone involved in the beautiful music ministry; I will miss the energy and enthusiasm of the office staff – Irene, Pam, Elaine and now Claudia. I will miss the volunteers who show up every week to help keep us on track. I will miss all of the leaders in this community who have shown so much dedication and love for the church over the years. I will miss the children and youth (oh my gosh I will miss them) who have been such an important part of my ministry. I will miss all of you and will think of you with fondness and deep gratitude.

Blessings,

Laura Foughse

Minister of Worship and Pastoral Care – Middle and Older Ages and Families

Rev. Debra Berg

A couple of years ago, I heard a story about a younger man who trained to be a firefighter. He took all the appropriate courses, studied hard, and participated in a myriad of drills. He learned how to deal with fires in the home, the workplace, and even on the road. One afternoon, the firehouse he was working at got a call to attend a fire at a poultry farm. As the firetruck rounded the bend and entered the farmyard, much to everyone's surprise, there were flaming chickens everywhere. The young firefighter stood there stunned for a moment – nothing had prepared him to deal with flaming chickens.

When it was all over, he declared, "sometimes you don't get the fire you prepare for, sometimes you get flaming chickens".

Seems to me, nothing could have prepared us for the past two years. I know I was not prepared for these past two years. They did not teach lockdown, online worship, pastoral prayer via the phone, empty buildings, and the ins and outs of Zoom when I was in training at seminary.

Once again, we have shared a year of ups and downs, joys and sorrows with a few flaming chickens thrown in for good measure.

Given the complexity of 2020, I was very grateful to begin 2021 with rest and an opportunity to refresh. Sabbatical time began in February of 2021 and came to a close the end of June, with a few weeks of holiday added on the end.

Though I was not able to travel out side of Saskatoon during my Sabbatical time, I was able to participate in some wonderful learning events from the comfort of my home office. I participated in a six-week course through the Atlantic School of Theology about Mental Health and Congregational life. I attended the 2021 Festival of Homiletics, a five-day course around the practice of preaching. I took in the Evolving Faith Lectures. I was also able to dive into a rather large stack of books: Always a Guest by Barbara Brown Taylor; How to Lead When You Don't Know Where You're Going by Susan Beaumont; Saying Goodbye by Ruth Burgess; Liturgy of the Ordinary by Tish Harrison Warren and a few chapters from other professional focused books.

There was also time for personal care, crafting, baking, reading, and extra time with my Dad and boys. I read a bit more about living with Rheumatoid Arthritis and took a very expensive trip to the eye doctor – turns out my eyes are not getting older: they are maturing.

When one of the ministry staff is gifted with a sabbatical, I know it means more work for others, and so I wish to thank all who did more so I could do less. I am particularly grateful to my workmate, Laura, for taking on a heavier load and to Leslie Schweitzer for her attention to pastoral care needs.

Re-entry after Sabbatical was intense. Our care for families experiencing loss was called on several times. We did seven celebrations of life in four weeks. I say we because the whole community was involved in several of these times of grief. We opened the church building for the first time in months, served lunches, and provided hospitality at receptions. When Covid numbers spiked in the fall, we stepped away again from serving lunches after funerals. A special thank you to Ebba Eggleston and her team for figuring out how to offer receptions in a safe manner and for providing this important ministry.

Much of our ministry together is done by folks who serve on committees. To serve on a committee during Covid has been a challenge for many, and we have had to think outside the box about how to be Church, while being in our little Zoom boxes. It has been my privilege to work with passionate, thoughtful and fun folk through committees. The committees I work with and support are: Outreach, Stewardship, Congregational Care, Ecumenical, Worship, Music, Joint Facilities, and the Board. I am also part of the Ministry and Personnel committee, which has the task of caring for ministry staff and congregational relations, and the Executive that prepares for Board meetings. Everyone works so hard to make sure McClure is cared for and our ministry remains vibrant.

Offering pastoral care in the latter half of 2021 was a very real challenge. Due to the fact that we had been apart for so long, I missed hearing about times of illness or struggling. I want to apologize for missing those moments when a call from one of your ministers might have been helpful. It was wonderful to renew connections when we began to worship “in person” during Advent. I want to thank those who called me to say hi and who shared their joys and sorrows so that we could together lean into the God power that holds us everyday.

Surrounded by wise and wonderful folks, it has been my privilege to offer what I can to this community of faith. We may not have been prepared for all that 2021 brought our way, but we excelled at working together, praying together, and being together through it all. And our God has led us, walked with us, and pushed us along the way. Our God has also helped us deal with the occasional flaming chicken.

Peace,

Debra

IN MEMORIAM

Adam Johnson

Beatrice Murdock

Betty Ann Perkins

Betty Powell

Betty Webb

Carolyn Bray

Don Jones

Edith May

Eileen Ryland

Eleanor Hammond

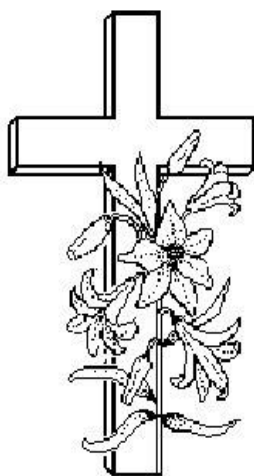
Eva Gibbons

Garry Peterson

Gary Sherdahl

Gladys Beznoska

Hans Holtkamp



Irene Clark

Jack Millar

Janet Hood

Joan Pshebnicki

John Henderson

Judith Haight

June Elliott

Kathy Turner

Keith Davidson

Les Garner

Maisie Burton

Marilynn Burkholder

Marjorie Bell

Mildred McDonald

Mildred Morrison

Norman Hydamaacka

Peter Hennessey

Peter Kolenick

Ronald Perkins

Shirley Whiteside

Wenda Coley

MARRIAGES



Brayden McDonald & Kendall Knuttila

Kyle Harms & Erin Medforth

Timothy Hlady & Robyn Bray

Chen Li & Yiting Fang

BAPTISMS

Smith Gregory Ross Andrews
Crue Billie Thompson
Lux Stone Tchorewski
Christopher James Farn
Evelyn Elizabeth Sather
Olivia Joyce Sather



CONFIRMATIONS



Meghan Drabble
Erik Smith
Adam Stokalko
Jonathan Gorniak

CHURCH MEMBERSHIP STATISTICS

Total Membership, December 31, 2020	1031
Resident	871
Non-Resident	160
Received (Jan. 1 - Dec. 31, 2021)	
a. Letters of Transfer	0
b. Profession of Faith	4
Total received	4
Removed (Jan. 1 - Dec. 31, 2021)	
Death	115*
Letters of Transfer & Other	0
Other	0
Total removed	115
Membership decrease (Jan. 1 - Dec. 31, 2021)	111
Total Membership, December 31, 2021	920
Resident	735
Non-Resident	185

*several names of previously deceased members were removed from our Historic Roll.

BOARD MEMBERS at December 31, 2021

Name	Elected/Appointed	Involvement in 2021	Term	Retires in
Ernie Barber	2018	Past Chair	2	2022
Terry Clark	2019	Chair	2	2023
Michael Gorniak	2021	Chair Elect	1	2023
Brenda Zuk	2020	Trustee, Chair	2	2022
Ken Anderson	2020	Stewardship, Chair	1	2022
Elaine Niebergall	2019	Treasurer	1	2022
Angie Bugg	2020	Building Access Task Group		2021
Karen Kovac	2018	Congregational Care, Co-Chair	2	2022
Ann Richards	2018	Congregational Care, Co-Chair	2	2022
Robyn Hlady	2019	Faith Development	2	2023
Lisa Bryant	2019	Faith Development	2	2023
Lorna Dosch	2019	Living Skies Region Council Rep	2	2023
Lisa Bryant	2019	Living Skies Region Council Rep	2	2023
Gaylene Gorniak	2021	Ministry and Personnel, Chair	1	2023
Diane Higgins	2021	Outreach	1	2023
Angie Bugg	2018	Property	2	2022
Maureen Sinclair	2020	Worship, Chair	1	2022
Bryan Hamp	2021	Property, Chair	1	2023
Sandy Hoenecke	-	Observer		-

MINUTES

ANNUAL GENERAL MEETING Sunday, May 16, 2021

The Fifty-Fourth Annual General Meeting of the McClure United Church congregation was held on Sunday, May 16, 2021 at 1:00 PM via Zoom; 76 people signed in to the meeting.

1. **WELCOME and CALL TO ORDER:** Ernie Barber, Chairperson of the Church Board, welcomed everyone and stated that quorum had been met.
2. **OPENING PRAYER:** Rev. Laura Fohse opened the meeting with a prayer.
3. **AGENDA:**

MOTION by Jim Kells/Jim Krueger that the agenda for the Fifty-Fourth Annual General Meeting be accepted as amended. **CARRIED**

4. **VOTING PRIVILEGES:**

Whereas members whose names are on the Historic Roll are eligible to vote, it is our custom at McClure that with the consent of these members, adherents of high school age and over who contribute regularly to the activities of the Church may vote on all routine matters except as specified in the United Church Manual.

MOTION by Dennis Johnson/Angie Bugg that voting privileges, with the exception of the election of Trustees, be extended to all adherents of high school age and over. **CARRIED**

5. **APPROVAL OF MINUTES:**

MOTION by Ruth Mireau/Carol Claypool that the followings sets of congregational meeting minutes be approved:

The minutes of the Fifty-Second Annual General Meeting held April 7, 2019

The minutes of the Congregational Meeting held October 20, 2019.

The minutes of the Congregational Meeting held March 1, 2020.

The minutes of the Congregational Meeting held February 7, 2021.

CARRIED

6. **BUSINESS ARISING FROM THE MINUTES:** No business was brought forward.

7. **BUILDING REOPENING – PLANNING FOR 2021:**

The Building Access Task Group's Chair, Angie Bugg, spoke of the group's work. The global pandemic caused closures and many restrictions. The group have been following the Saskatchewan government's guidelines. It is the hope that gatherings will be taking place again by mid-September, 2021. Expressions of gratitude were expressed to this group for their ongoing leadership.

8. **RECEIPT AND DISCUSSION OF REPORTS:**

A. **Staff Reports:**

Rev. Laura Fohse spoke to the challenges of the past year and the successes of the programs provided.

B. **Chairperson's Report:**

Ernie Barber, Board Chair, spoke of the "year like no other", the renewal of the church, the resilience of the community, how the volunteers and leadership never quit, and to face our future with gratitude and hopefulness.

C. **Affirming Committee:**

Eden Polischuk spoke of the 'wild ride of 2020', how the community and volunteers showed support, and that they continued even while living through a quarantine.

D. **Congregational Care Committee:**

Ann Richards spoke of how Amy McClure House was kept as a priority throughout the year.

E. **Faith Development Committee:**

Nothing to add to the report and no questions

F. **Outreach Committee:**

Heather Muirhead spoke of the 'different year'. Thanked the committee for facilitating a program every month. Amazed at what was accomplished using only the parking lot. Thank you expressed to Rick Burton and Norm Sampson for overseeing the outdoor sign, used to promote programs.

G. **Refugee Committee:**

It was a quiet year. In October 2020 we welcomed one family. They are now in the community with their family.

H. **Worship Committee:**

Maureen Sinclair spoke of how the committee checked in with the ministers to see if they could be helpful in the quiet year.

I. **Building Access Task Group:**

Angie Bugg expressed sincere thanks to everyone for their patience, support, and cooperation regarding the tasks of following the Saskatchewan government's guidelines. Noted they were very busy at the beginning of the pandemic and expect to be busy again once re-opening begins.

J. **Ministry and Personnel Committee:**

Gaylene Gorniak expressed thanks to the office staff for persevering this past year. A thank you to Lynn Dittmer for her years of service.

K. **Stewardship Committee:**

Ken Anderson expressed a thank-you to the members of the committee and an appreciation for Elaine Niebergall's efforts towards the government's subsidies and grants.

L. **Property Committee:**

Caring for a building, even while no one is there, has become a team effort. Thank you to the team.

M. **Board of Trustees:**

Brenda Zuk spoke of the updated Terms of Reference and the term of the appointment changing to five years from ten years.

N. **McClure Place Association/McClure Place Foundation Inc.:**

Rick Burton spoke of the AGM and expressed a thank-you to the partnership with the church.

O. **Living Skies Region Representative:**

Lorna Dosch spoke of the health concerns of the year and how the meeting had been postponed.

MOTION by Rick Burton/Joye Binnie that all reports as printed in the Annual Report for 2020 and addressed at this Annual Meeting be accepted. **CARRIED**

9. **AUDITED FINANCIAL STATEMENTS TO DECEMBER 31, 2021:**

The year showed to be solid, due to the generosity of the congregation, federal government subsidy/grant programs, and McClure Place being giving and forgiving.

MOTION by Ken Anderson/Elaine Niebergall that the Audited Financial Statements for the year ending December 31, 2020 be accepted. **CARRIED**

10. **NEW BUSINESS:**

A. **Appointment of Auditor for 2021:**

MOTION by Ken Anderson/Elaine Niebergall That the firm of Laskowski and Wright LLP be appointed auditor for the 2021 fiscal year. **CARRIED**

B. **Election of Officers:**

MOTION by Brenda Zuk/ Ruth Mireau that Valerie Dickinson, Boyd Godfrey, and Cal McCarthy be appointed to a five-year term on the Board of Trustees, as per the 2020 Terms of Reference of the Board of Trustees. **CARRIED**

MOTION by Jim Kells/Muriel Baxter that Diane Higgins (Outreach) and Gaylene Gorniak (M&P) be elected to a two-year term (expiring 2023) on the Church Board. **CARRIED**

MOTION by Angie Bugg/Carol Claypool that Robyn Bray (Faith Development), Lisa Bryant (Living Skies Region Council rep), and Lorna Dosch (Living Skies Region Council rep) be elected to a second two-year term (expiring in 2023) on the Church Board. **CARRIED**

MOTION by Joye Binnie/Lorna Dosch that the Church Board be authorized to appoint additional board members to fill vacancies until the next annual general meeting. **CARRIED**

MOTION by Angie Bugg/Jim Kells that Terry Clark be elected to the position of Board Chair for a one-year term. **CARRIED**

MOTION by Karen Kovac/Karl Lenz that Ernie Barber be elected to the position of Past Chair for a one-year term.

CARRIED

MOTION by Ruth Mireau/Karen Kovac that Michael Gorniak be elected as Chair Elect for a one-year term.

CARRIED

Thank you to Terry Clark for preparing the nominations.

11. **CHAIRPERSON'S REMARKS:**

Ernie Barber spoke and expressed a thank you for the opportunity to be on the Board as the Chair. Stated it is his joy to turn over the reins to Terry Clark, with her immense kindness and bright spirit. Also, expressed his intention to support Terry in this transition.

12. **CLOSING PRAYER:** Rev. Laura Fohse closed the meeting with a blessing.

13. **ADJOURNMENT** was moved by Jim Kells.

Chairperson – Ernie Barber

Recording Secretary – Avyn Koyl

CONGREGATIONAL MEETING Sunday, February 27, 2022

1. **WELCOME and CALL TO ORDER:** Terry Clark, Chairperson of the Church Board, welcomed everyone and called the meeting to order at 1:06 PM.

2. **PRAYER:** Rev. Debra Berg opened the meeting with a prayer.

3. **DECLARATION OF QUORUM AND STATEMENT OF VOTING PRIVILEGES:**

Terry Clark declared quorum and reminded the assembly that members whose names are on the Historic Roll are eligible to vote. As is our custom at McClure, and with the consent of these members, adherents of High School age and over who contribute regularly to the activities of the Church may vote on all routine matters except as specified in The United Church Manual.

MOTION by Natasha Burlingquette/Bruce Schnell that voting privileges be extended to all adherents of high school age and over.

CARRIED

4. **ADOPTION OF AGENDA:**

MOTION by Al Peters/Heather Muirhead that the agenda for this congregational meeting be accepted as circulated.

CARRIED

5. **REFLECTIONS:**

Terry Clark read a reflective passage; she also thanked ministers, staff, and the members of Stewardship and Capital planning who prepared the budgets.

6. **PROPOSED OPERATING BUDGET FOR 2022:**

Highlights, as presented by Ken Anderson, chair of Stewardship:

- of 642 commitment cards sent out in October 2021, only 172 were returned with total commitments pledged for 2022 of approximately \$291,000
- in comparison, of the pledge cards sent out in October 2020, 190 were returned, pledging \$324,000 for the 2021 budget
- 350 tax receipts were sent out for 2021 as opposed to 550 tax receipts sent out five years ago
- This is the new trend: declining contributions.

Questions and comments from the attendees:

- Some members of the congregation were reluctant to approve the budget because they worry that we don't have a strategic plan going forward, and the next few years will just get worse and worse.
- Some people felt stuck between not wanting to approve the budget and not wanting to be disrespectful of those who had prepared the budgets.
- The possibility of having to sell the building was addressed. This would have ramifications for McClure Place and Amy's house, which must be taken into consideration.
- If the building were sold, would it be properly maintained for us?
- Other congregants felt that we need to get back together in the building to rebuild our sense of community, and get ourselves back on track.
- It was suggested that the congregation has pulled through in the past and could again.
- It was brought up that we have taken a look at our expenses, and balancing a budget requires more than just cutting costs; we also have to look at our revenue.
- In this vein, once we're open again we can look at increasing our attendance, and thus, our revenue.
- We have to go back to our original mission: is a building necessary?
- It was agreed that a great deal of strategic planning must take place in 2022 because we have no choice but to make some tough decisions.
- An amendment to the motion to accept the budget outlining the commitment to strategic planning was discussed and ultimately rejected.

MOTION by Ken Anderson/Elaine Niebergall that on recommendation of the Board of McClure United Church, the 2022 Operating Budget with a deficit of \$68,237 be approved.

CARRIED

7. **PROPOSED CAPITAL BUDGET for 2022:**

Highlights, as presented by Julie Jones, Capital Renewal Committee:

- The expenditures were very different from the budget in 2021, largely due to the unavailability of contractors. Some items will happen in 2022 instead.
- Other projects scheduled for 2022 were pushed off until next year in order to finish deferred projects from 2020 and 2021.
- The capital reserve fund will be depleted by 2024. We have some reserves but the upcoming expenditures will use them up.
- Like with the operating budget, we need to increase funding and/or decrease expenses.

MOTION by Julie Jones/Al Peters that on recommendation of the McClure United Church Board of Trustees, as directed by the Board of McClure United Church, the 2022 Capital Planning Report, the 2022 Capital Budget vs Expenditures, and the 2022-2026 Capital Plan be received for information, and that the 2022 Capital Budget with expenditures of \$48,800 be approved.

CARRIED

8. **PLANNING FOR AN AGM IN 2022:** The 2022 AGM will most likely take place in May.

9. **CLOSING PRAYER:** Terry Clark read a passage from *One Anothering, Vol. 1*, by Richard C. Meyer. Rev. Laura Fohse closed the meeting with a prayer.

10. **ADJOURNMENT** was moved by Jim Kells at 2:33 PM.

Terry Clark – Chair of the Board

Irène Lacoursière – Recording Secretary

McCLURE UNITED CHURCH

Terms of Reference

Legacy Giving Program

(Established: February 10, 2008)

Revisions:

- October 20, 2009
- February 17, 2015
- March 22, 2022

These guidelines are intended to provide direction to those that have specific responsibilities for the implementation and oversight of the Legacy Giving Program of McClure United Church. The Legacy Giving Program was initiated by resolution of the Board on February 20, 2007.

What is Legacy Giving?

A legacy gift (also known as a planned gift) is a financial gift made from an estate or accumulated financial assets rather than regular income. In the United Church of Canada, in excess of ninety percent of legacy gifts are gifts made through bequests in wills. Other types of legacy gifts include United Church of Canada gift annuities and gifts of securities.

Regular giving generally comes out of a person's regular income while a bequest comes out of assets left at death, when current giving ceases. Legacy giving is another way for members and adherents to support the ministry of the church as outlined in the mission statement of the congregation. It also provides an opportunity for individuals to leave a legacy. Many dedicated members and adherents have a strong commitment to their faith and to the ministry of McClure United Church. They should be given the opportunity to reflect that commitment in their will or other legacy gift. When someone includes a gift to the church in their will their current giving is generally not affected.

More information on the various types of legacy gifts can be obtained from the Legacy Giving section of the McClure United Church website.

Allocation of Responsibilities

The Legacy Giving Committee is responsible for the promotion of planned giving and for the allocation of the donated funds. The committee, a sub-committee of the McClure United Church Board, is also responsible for reporting annually to the Stewardship Committee as to what monies are available for disbursement.

The Board of Trustees is responsible for holding endowed funds, along with all other funds, according to policies and procedural guidelines approved by the congregation.

The Legacy Giving Committee

1. Number of Members – The committee will consist of four to six members plus a member of the ministerial staff (ex-officio); a representative from the Stewardship Committee may attend in a non-voting capacity
2. Qualifications – members may be either full members or adherents of McClure United Church.
3. Board Representation – The Legacy Giving Committee does not need representation on the Church Board.
4. Frequency of Meetings – The committee shall meet a minimum of twice a year, preferably in late spring and late fall.
5. Quorum – Fifty percent of members attending, plus one, shall constitute a quorum.

The Legacy Giving Committee shall:

- (i) develop and promote a legacy giving program for the congregation;
- (ii) provide information to interested members and adherents about the legacy giving program;
- (iii) arrange a legacy giving information session for interested congregational members no later than once every three years;
- (iv) be a resource to members and adherents who wish to make a legacy gift;
- (v) work with the Regional United Church Gift Planner and keep that resource person informed about any finalized legacy gifts or about donors who wish to meet with the resource person to discuss or arrange a legacy gift;
- (vi) prepare appropriate correspondence to donors and their representatives;
- (vii) report annually to the Stewardship Committee and periodically to the Board;
- (viii) keep a permanent record of legacy gifts;
- (ix) manage the legacy gifts funds in accordance with these operating guidelines and in accordance with policies and procedures established by the congregation;
- (x) review any restrictions on any proposed legacy gift to the congregation in accordance with the gift acceptance policy contained in these terms of reference;
- (xi) periodically review these terms so that any recommended changes may be presented to the Board for approval and to the congregation for their endorsement; and
- (xii) spearhead faithful ways to recognize and celebrate all the legacy gifts and their donors while ensuring respect for individual wishes.

All communication between individuals and members of the committee is to be held in the strictest confidence. Members of the committee must be careful to avoid all conflicts of interest. The interests of the individual member or adherent, who is the potential donor, must be the guiding concern.

Procedures

Enquiries about Legacy Gifts:

Members and adherents interested in learning more about legacy giving should contact a member of the Legacy Giving Committee.

Members and adherents may also wish to contact a Gift Planner from the United Church. The name of the United Church's Gift Planner for our area can be obtained by contacting the church office or by contacting the national office of the United Church of Canada.

Anyone wishing to make a legacy gift to the church is encouraged to seek professional advice (e.g., lawyer, chartered accountant, financial planner). Donors are also encouraged to discuss their gifting intentions with their family.

Gift Acceptance Policy:

The Legacy Giving Committee will carefully consider the nature, extent and impact of restrictions attached to gifts. The restrictions may be due to the type of gift (life insurance policy, real estate, etc.) or may be due to the use that the donor has specified for the gift. With respect to the first type of restriction, the Legacy Giving Committee will seek professional help, if necessary, in determining whether to accept the gift.

With respect to the second type of restriction, the Legacy Giving Committee might recommend against accepting a gift if, for example, it is specified for a cause or organization that the church does not support, or if the terms and conditions around the gift impose unreasonable demands, or if the terms and conditions are inconsistent with the Trusts of Model Deed as outlined in The Manual of the United Church of Canada. In the latter case, the Legacy Giving Committee will consult with the Trustees before making any recommendation to the Board.

If the Legacy Giving Committee decides that a particular legacy gift should not be accepted, such a recommendation must be made to the Board within 30 days (July and August excepted) of notification of the proposed gift. Upon receiving a recommendation against acceptance of a gift, the Board must decide within 30 days (July and August excepted) whether to accept the recommendation of the Legacy Giving Committee or to accept the gift. Given the 30-day requirement for accepting gifts, the Board may decide to authorize the Chair of The Board, in consultation with the Trustees, to make decisions on whether to accept gifts as designated.

Designated Gifts:

Any gifts that specify the use to which the gift is to be put will be known as designated gifts and will be handled as separate funds. Such gifts will be used in accordance with the intentions stated by the donor.

Undesignated Gifts:

The Legacy Giving Committee will actively promote the donation of undesignated gifts to the program. Undesignated gifts are those made with no conditions attached to the use of the funds. Such gifts will be allocated as described below. The allocation formula is to be reviewed periodically but likely not more frequently than every seven to ten years, with changes to be approved by the Board and endorsed by the congregation.

- Thirty five percent of an undesignated gift will be allocated to pay down the McClure United Church mortgage and/or contributed to the Capital Reserve Fund as required and directed by the Board and the congregation. Subsequent to the mortgage being retired, and the Capital Reserve Fund reaching a balance of five hundred thousand dollars (\$500,000), this percentage of funds will be added to the allocation described immediately below which is directed to the McClure United Church Endowment Fund.
- Thirty five percent of an undesignated gift will be allocated to the McClure United Church Endowment Fund, investment income from which will be allocated to general revenue on an annual basis. The Legacy Giving Committee will make recommendations for how these funds might be used to enhance and broaden the activities of McClure United Church.
- Thirty percent of an undesignated gift will be allocated to the McClure United Church Outreach Committee in the year immediately following the year in which the funds are received, so that the Outreach Committee can properly budget for the increased resources.

Investment of Endowed Funds

The Trustees are the custodians of the Endowment Fund and are responsible for investing and administering the funds. This includes the safekeeping and maintenance of all required financial records.

Withdrawal of Unrealized Gains

In consultation with the Trustees, the Stewardship Committee can recommend to the Board to withdraw the unrealized gains in the Endowment Fund.

Amendments to the Legacy Giving Terms of Reference

Amendments to these terms of reference may be made by the Board, with subsequent endorsement by the congregation.

COMMITTEE REPORTS

CHAIRPERSON OF THE BOARD

If someone had asked me to take on the role of Chair of the McClure Church Board, oh and by the way, this will take place during a pandemic, I would have replied, “thanks, but no.” However, that is exactly what did happen and I am so thankful that in that moment I said, “yes.” I have learned so much about myself, and our church; I have been challenged, and I have been blessed.

Rather than a formal report, I’d like to just name a few of these learnings, challenges, and blessings... (The individual committee reports give a detailed picture of the life and work of McClure during the past year.)

I learned that we have two amazing, beautiful ministers. From the moment we cancelled Lenten Lunches (back in March 2020) and within a few days shut down in-person worship, our ministers flipped the switch and we were on-line! Pre-recorded, live-stream, and Zoom were concepts I barely knew. I remember that first Sunday morning (March 22, 2020)... sitting in my kitchen, watching my first virtual worship service. Laura started by talking about “fears.” She said, “Sometimes they do make sense. We feel afraid because everything is so uncertain. Surrounded by God’s love, hear God’s voice, “Don’t be afraid, I am with you.” Debra read scripture from 1 John 4: 18 “There is no fear in love.” I felt that love that morning and know that our ministers have done their utmost to be with us, to love us, and to bless us with their ministry these last two years.

Our music ministry team has had to be creative and learn new skills to adapt to virtual worship! And they did just that...thank you. And now they are exercising their voices to once again lead our singing in the Sanctuary!

I have been blessed because as Chair this past year, I was able to go into the church office (during times of closure) to sign receipts, requisitions and bills! That might not seem like a blessing but I am so grateful for those moments when I got to visit with and get to know Elaine Niebergall our treasurer, Irène Lacoursière, our bookkeeper and office manager, Pam Turner, our data entry guru, and Claudia, our new office admin who is full of energy and has a heart of gold. Last September we said farewell to Avyn Koyl, who was with us in the office for a short time. These people, along with Debra and Laura, truly held things together for all of us at McClure.

Being in the office, attending zoom committee and board meetings, I learned how very much it costs to run a church. Every light bulb changed, garbage can emptied or floor swept, comes with a bill. This is not to mention roofs and sidewalks that need repair, bobcats paid to clear the parking lot, postage stamps, or cup of coffee! As much as my heart beats for the ministry of McClure, my brain knows our mission, our building, and our staff, need our gifts of time, talent, and money.

I learned that I don't have to make all the decisions or even agree with all the decisions, but I can be challenged by new ways of thinking, or doing, or being church.

I am blessed to know each and every Board member. I remember how nervous I was to "zoom" my first Board meeting. And now I look forward to those evenings so I can see the smiling faces of people who have truly worked together and have become faithful friends during a very unusual time.

To the Board Executive: Laura, Debra, Ernie and Michael - my thanks. We met at least once a month and shared constant emails and messages. We worked together, supported each other and did what needed to be done during times when we were not in the building. The leadership, insight and never ending care for McClure Church made working with these four people a special experience.

I have also leaned heavily on Irene. Thank you, my friend!

I want to say a special thank you to Sandy Hoenecke, who is an observer at our Board meetings. Sandy, who was a former Board Chair has helped me so very much, with editing, procedure for meetings and late night chats.

Thank you to the Building Access Task Group who researched, studied and guided us through the COVID policies and guidelines in order that we at McClure were able to make decisions that helped to keep everyone as safe as possible. This group, now retired as a working group of the Board, included Angie Bugg, Lana Morelli, Brooklyn Donsberger, with assistance from Holly Knuttila.

I feel blessed by and thank Lisa White and the entire staff at McClure Place and Amy's House. We have all continued to work together through changes and the stresses of these last two years. We have a connection that is valued and nurtured in a very unique and special way.

I have learned about the United Church ministry program, Rural Connect. Many people have asked us to keep our on-line presence and this is a perfect way to connect with others, sharing and growing our faith together.

I have been inspired to learn about the McClure United Church Legacy Giving Program. Two generous gifts have been given to McClure in 2021. According to the policy of the Legacy Giving Program our Outreach Committee is asked to deliberate and propose a project that would use thirty percent of the gift. Up-dates to come in 2022!

Although I am blessed by the life and work of McClure, we do face challenges. We are still experiencing consequences of the pandemic. My hope is that we all can once again feel comfortable in worshipping together and being in the building. That may take some time and that is okay.

I hope and will work towards furthering our connections and relationships with other Saskatoon churches and our Rural Connect partners. I hope our congregation and Board can work together to address our volunteer needs and capital and financial plans for the future. All suggestions, ideas or comments are valued and welcome. And mostly I hope we at McClure can continue to live out our mission to worship God, serve others and always reflect God's love in all that we do.

Terry Clark, Board Chair

AFFIRMING COMMITTEE

The Affirming Committee did not meet in 2021.

CONGREGATIONAL CARE COMMITTEE

Mission Statement: To facilitate the development of the McClure faith community in a relationship with God; with one another and to enrich our various pastoral ministries

Ministries Under Our Umbrella: Cradle Roll, Funeral Hospitality Committee, Newsletter, Prayer Shawl Ministry, Sunday Morning Coffee, Newcomers Ministry, Small Group Ministries, Camera Club, Amy McClure Place Ministry, and Society of Chatty Christian Knitters (SOCCKS).

Last year, when submitting my report, I told myself as chair that next year's will have so much to report. Well, we all know how that turned out.

On hold were post-services coffee and small gathering activities.

Amy McClure House had to close its doors to volunteers for most of the year. Only recently did some of the volunteers return with safety protocols to serve breakfast to the residents. Birthday cake was also stopped. However, I, as chair, on behalf of McClure Church, provided a variety of treats most months. Pie, Dairy Queen treats, donuts, flowers, munchies were some of the items delivered.

Thank you to committee members Naomi Yuen, Karen Muir, Carol Shaw, Ebba Eggleston, and Debra Berg, and a salute to another member, Karen Kovac. With our terms of reference, Karen's term on the committee has come to an end. Karen was a mentor to me as we co-chaired this wonderful committee. She was involved in many things with the committee and church community. Thank you.

Our committee members have decreased in numbers. We will work on changing this for the fall. So, I close this report with hope for next year's report of many happenings.

Respectfully submitted by Ann Richards

McClure Camera Club usually met the second Thursday of every month (excepting July, August and December) at 7:30 p.m. The number of people who attended was very fluid-sometimes 3, sometimes 6. In normal times this is a very informal group of people who like to take pictures. We have a theme each time we meet and present the pictures and a write-up (sometimes) of the significance. In 2021, due to the continued Covid pandemic, we have been unable to meet. Hopefully the time will come when we are able to meet again. Contact: Sandy Hoenecke: 306-374-5012 if you are interested in more information.

FAITH DEVELOPMENT COMMITTEE

The Faith Development Committee's mission is to encourage and promote opportunities for spiritual and personal growth. We are the umbrella committee for a variety of activities and sub-committees:

Rainbow Village & Rainbow Care
McClure Youth Group
Young Adult Group
Children's Day Camps
RJ McLellan Memorial Library

Book/Bible Studies
Wednesday Women
Men's Breakfast
Men's & Women's Gatherings
Congregational Lunches & Activities

Many of these groups are self-supporting and require little from the committee. Thank you to everyone who provides leadership for the activities and who thoughtfully found new ways of growing and connecting this year as we again practiced physical distancing and met virtually for many events.

The Faith Development Committee undertakes many activities to promote spiritual growth and faith development among members of McClure United Church. The Faith Development Committee organized the following activities and events in 2021.

This year Rainbow Village and the McClure Youth Group was a hybrid method of both online and small group in person meetings. Laura Fouhse and Mark Anderson provided leadership for the youth engaging in faith discussions, and spiritual practices. Rainbow Village met Sunday mornings led by Eden Polischuk. Instead of a Rainbow Village Wind-Up Party, Laura arranged with families to drop off ice-cream treats and had front yard visits with the children and youth of McClure.

Continued this year were online options for connection. Online bible studies with shared leadership by clergy around Saskatoon were offered and started in September, as well as a National Young Adults group that met virtually for a portion of the year.

As our faith community continued to find new ways of connecting, Laura facilitated activities to extend worship and spiritual practices at home. She created and delivered Faith at Home Kits for Easter, Summer, Fall, and Advent. These kits contained faith discussions, craft supplies, and activities.

Many thanks to the members of the Faith Development Committee for their dedicated service. We would like to say a special thank you to Laura as she has provided thoughtful and love filled programming for our congregation over the past 16 years. We are grateful for all her dedication and passion and look forward to hearing about her next adventure. As well, we have a couple of members stepping down after many years of service. This includes Jim Gibbons, Kendall Knuttila, and Shannon Menon.

We are always looking for new ideas to meet the faith development and spiritual needs of this congregation. If you would like to make a suggestion, or wish to join please contact the church office to be put in contact with any of the committee members.

Current Committee Members: Mark Anderson, Lisa Bryant, Brooklyn Donsberger, Jim Gibbons, Robyn Hlady, Kendall Knuttila, Shannon Menon.

OUTREACH COMMITTEE

Members of the Outreach Committee for 2021 were: Heather Muirhead (chair), Carol Dionne (secretary), Mary Jane Waugh, Pat Orchard, Sharon Wiens, Diane Higgins, Colleen Kehler, and Cheryl Kosowan-Kirk. Carol Claypool also continues to provide leadership with many projects. We are very grateful for the support given to us by Debra Berg from the ministry team. This is the second year that the Outreach committee has met through Zoom.

Outreach continues to be a key mission of McClure United Church. The Outreach Committee has made every effort to be diligent in its support of this objective. Outreach is an umbrella committee for many different groups who seek to provide caring and service to others, here at McClure, in and around Saskatoon, and internationally.

The Outreach Committee discusses a variety of organizations needing our support. We follow guidelines that lead us to make recommendations to the Board on how the budget of Outreach should be spent. A full account of the budget is available at the annual meeting; however, the organizations your Outreach dollars supported in 2021 are as follows: In the World: Nashi, Canadian Food Grains Bank, Operation Eyesight, and Change for Children . In Our Community: St. Andrew's College, Camp Christopher, Out Saskatoon, EGADZ Youth Center, White Buffalo Youth Lodge, McClure Refugee projects, Crocus Coop, The Lighthouse, Center for Ecumenism, Youth on the Rise Drama program, Northern Saskatchewan Hospital Chaplaincy, Saskatoon Sexual Assault Center, Saskatchewan Environmental Society, Integrated Community Ministry(ICM), Saskatoon Food Bank and Friendship Inn. In our church: Broadview subscription, Outreach Education honoraria, Ecumenical committee, and crisis emergency fund.

In 2021, the Covid pandemic continued to change the work of Outreach in many ways. Again, many of the subgroups of Outreach did not continue after the 2020 shut down, including Lighthouse meal service, Integrated Community Ministries (ICM) Chop and Chat, McClure/Holy Spirit Joint Ecumenical Committee, Socks Knitting group, McClure's Quilting

group, and McClure's representation on the Oliver Lodge auxiliary. Meals on Wheels reconvened in July of 2021, with routes being combined to deliver cold meals.

However, the pandemic did not shut down McClure's dedication to helping others. We were able to rise beyond the challenges of being separated, and continue with projects that reached out to people in need.

Here is a brief summary of those projects:

- Christmas 2020 projects wrapped up with amazingly generous responses from the faith community.
- Outreach dollars helped to fund food boxes for pick up at the ICM (Integrated Community Ministries) headquarters in the core neighbourhood.
- The Plant a Heart for Refugees was a fundraising replacement for the family dance. One paper heart was planted in the snow for every \$20 raised. The event was a huge financial success for the refugee committee projects with more than \$3400 donated. It also was a beautiful welcoming reminder of McClure's historic dedication to the refugee movement.
- With our commitment to refugees in mind, Joye Binnie was asked to write about the history of the Refugee Committee's work, based on the minutes of past meetings taken by Ernie Wooff. A huge thank you to both of these individuals for giving us a look into our McClure refugee journey. The articles appeared in each church newsletter from May 2021 and will conclude in 2022.
- Plans to support Interval House (a local center for vulnerable women and children) with a parking lot collection drive, came together in the spring. McClure's donations included 25 boxes of supplies and \$1500 in cash.
- Also using our parking lot, McClure brought their donations for the Saskatoon Food bank. A very full half ton truck transported all the food collected, and over \$2300 of donations were raised. There was no city wide collection again in 2021.
- In June, there was a call out to the faith community to help a young man who had escaped from Honduras and was seeking refugee status. Many responded with items for Daniel as he set up his apartment in Saskatoon.
- In September we again hosted the "Cans for Cosmo" bottle return event. This event raised \$1400 for Cosmo Industries in Saskatoon.
- Outreach began deliberations about how best to proceed with a proposal for the spending of the Legacy Fund donations.
- The refugee committee continued to work towards bringing another family to Canada with a possible arrival date of 2022.
- October-December began our repeat fundraisers leading up to the Christmas season.

These included:

- honey sales to help Global Gathering raised \$360
- Socks for the Homeless collection: 130 socks prepared and \$1100 in donations
- Egadz Youth center collections resulted in a van load of supplies and \$2250

As Outreach ponders 2022, we look forward to organizing events within the church building and with people in attendance. Outreach has been an integral part of McClure since our earliest days. 2021 continued to be a year of challenge. And yet new ideas and creativity have sparked wonderful opportunities to continue this journey. Members of the Outreach committee feel a strong sense of responsibility to enable McClure to be a congregation with a focus on reaching out to the community and the world. Members work hard to stretch donation dollars to help people and organizations benefit from the incredible generosity of the McClure faith community.

New members are eagerly welcomed.

Respectfully submitted,
Heather Muirhead (chair)

REFUGEE COMMITTEE

The Refugee Committee currently consists of members Clint and Sylvia Cory, Glorie Tebbutt, Ernie Wooff, and Joel Reid (Chair).

From October 2020 to October 2021, we helped support the Swid family of four (originally from Iraq, but most recently living in Saudi Arabia) after their arrival. Mohammed, his wife, Majed, and their two daughters, Loujin and Sham, were initially scheduled to arrive in March 2020 but were delayed by the onset of the COVID pandemic. The Swid family persevered through a two-week quarantine and found an apartment downtown after briefly living with local relatives. The girls are both enjoying school, Mohammed and Majed have taken some on-line courses and language classes, and Mohammed began working in landscaping during the summer of 2021. The entire family is extremely grateful for the support of the committee and the McClure family.

We have a number of sponsorship applications at various stages of the process. An application for a couple from Eritrea (currently in Israel) has finally been processed and approved, and we have been making preparations to welcome them in 2022 (although we are still awaiting their travel arrangements from the IRCC). We would like to thank the McClure congregation for generously donating items this spring for their new home.

Our sponsorship application for a family of five from Afghanistan (currently in Iran) has been processed by the United Church Refugee Office (UCRO) and passed on to the Immigration, Refugees and Citizenship Canada (IRCC) office for appraisal as of November 2020. We are hopeful this case may be processed by the IRCC in late 2022 or 2023. We also submitted sponsorship paperwork for a family of four from Syria (currently in Lebanon) to the UCRO in March 2020. We are hopeful this application will be processed by the UCRO in 2022 and passed on to the IRCC for appraisal. St. Martin's United Church also has a sponsorship

application for a family of six from Syria (currently in Iraq) and we have agreed to help with the family's settlement, if they are accepted.

Recent families that we have sponsored in the past continue to thrive. Mengsteab Ashebr, who arrived in September 2018 from Israel (originally from Eritrea), has recently moved to Calgary for new employment opportunities and gotten married. Syrians Yaseen and Heyam and their son, Aras, arrived in July 2016 from Turkey (where they had fled), and moved to Richmond in 2019 for employment. They now have a son born in Canada, little Salar. They both recently became Canadian citizens, and they remain so grateful to the committee and McClure United Church.

The Refugee Committee would strongly encourage people interested in our work, or who might be interested in joining, to contact us (please email Joel at joelwreid@gmail.com).

WORSHIP COMMITTEE

The Worship Committee exercises oversight of all matters pertaining to the conduct of worship services in and by the church including: music, usher/greeters, communion, baptism, funeral and wedding policies, pulpit supply, monthly reviews of past services, and memorial gifts and gifts in kind.

The sub committees include:

- Sound Booth/Worship Support
- Worship Centre
- Prayer Tree
- Communion

Highlights for 2021, Year 2 of the pandemic:

- Services continued online on YouTube and Facebook with the ministers taping their input during the week and having unaccustomed Sundays off.
- Debra was able to take her much deserved sabbatical, returning the last week of July.
- An Easter Pageant was tried, partnering with St. Martin's and received much positive feedback.
- Taped services allowed for shared leadership
- In June the committee began discussing, at the Board's request, how we might handle a return to in person worship when provincial restrictions were lifted. We also began considering the Rural Connect initiative and if it might have any impact on our duties.
- Live streaming, as opposed to taped services, was attempted in September, but had growing pains!
- Several separate Baptism services were held in person (taped or live streamed) with family members and invited congregational representatives.
- Once the technical live-streaming issues were smoothed out, the pandemic took a negative turn and the ministers were sadly preaching to an empty sanctuary.

- The usual Pet Blessing in September was held in the parking lot outside Amy McClure House. A number of lovely dogs showed up and some Amy's residents were pleased to come out and interact with them.
- The first week of Advent (November 28) was a red letter day as members of the congregation returned to the sanctuary. Pre-registration along with masking and vaccination status was required.
- The service remained on digital platforms for those who were still uncomfortable with returning to in-person worship.
- A Blue Christmas service was held the first week of December with a good turnout.
- Christmas services were held, both a recorded Pageant and in-person
- A Communion service was held on Zoom on Boxing Day, which was a Sunday.
- Zoom Communion services were held throughout the year and were well received

Committee Info

- The committee was meeting twice a month in the fall as the return to the building needed much consideration, and budget discussions were also important.
- Our sub committees did not have many duties this year until later in the year.
- After almost two years away, there is a real need for rejuvenation in our volunteer team.
- The Worship Committee members filled in the Ushering and Greeting for the first few weeks, but we need someone to take on the necessary task of maintaining a roster of Ushers and Greeters. Much thanks to Diane Hogg for stepping up in the interim.
- The Worship Centre committee needs a number of people. These are the church elves who change the banners to fit each church season and handle a number of other tasks to make our sanctuary welcoming.

Our committee members for 2021 were: Maureen Sinclair (Chair/Board Rep), Shirley Blackburn (Music representative), Jim Blackburn (Sound Booth/Worship Support), Gary Loy (Communion) Diane Hogg (Secretary/interim Ushers & Greeters), Phyllis Barber, Muriel Baxter, Kevin Benneyworth. The Board Chair and/or the Chair-elect attend meetings.

Both Debra Berg and Laura Fohse attend barring conflicts with other committees.

Fun Fact: all committees must have at least one minister present for it to be a proper meeting.

We are always pleased when we have both, but in the tug of war for their precious time, we feel lucky to get one!

I believe this report is a bit more optimistic than last year's but I have a nagging feeling I have forgotten things. For not being actually in the building, we were an active community.

Respectfully submitted
by Maureen Sinclair, Chair

BUILDING ACCESS TASK GROUP

The Building Access Task Group was formed by a Board Motion in May 2020, and the Ministry Statement is:

“To provide the McClure United Church Board with recommendations to facilitate access to the church property, and for church sanctioned off-site gatherings, within the guidance of the Province of Saskatchewan, and in accordance with the McClure United Church mission.”

The work of the Task Group was conducted with special attention to the vulnerability and needs of our many user groups, primarily:

- McClure Place and Amy McClure House residents and staff,
- McClure United Church staff and volunteers, and
- Members of McClure United Church.

Highlights from 2021:

- Continued to monitor provincial guidelines and emerging scientific information
- Periodically, in conjunction with the Church Board and McClure Place staff, determined which restrictions should apply in the church for church activities, rental activities, and Place activities, including singing and food service. Types of restrictions included use of masks, contact tracing, handling shared objects (offering, communion, etc.), event capacity and setup.
- Communicated restrictions and guidelines to church congregation, board, and staff, and Place residents.
- In September the Task Group stopped screening rental groups, and staff resumed all approval of space use.

Having reached the stage of the pandemic when we no longer needed a group of people providing advice specific to the pandemic, the McClure United Church Board agreed to dissolve, with thanks, the Building Access Task Group, and the Task Group's work was concluded in November 2021.

The members of the 2020 Building Access Task Group were: Angie Bugg (Chair), Lana Morelli, and Brooklyn Donsberger, with assistance from Holly Knuttila

Respectfully submitted by:
Building Access Task Group

MINISTRY AND PERSONNEL COMMITTEE

The Ministry and Personnel (M & P) Committee is a confidential committee that provides supervision and support to all paid staff – clergy, office administrator, administrative assistant, data entry clerk and music personnel. Additionally, the committee provides supervision and support to our staff who are paid honorariums - the newsletter editor and Rainbow Village leaders. M & P meets on a monthly basis. The ministry team attends a portion of each meeting. Among other responsibilities, M & P negotiates salary recommendations for the staff and does

annual reviews with all paid and honorarium staff. Staff position descriptions are reviewed and updated every year.

Members of the M & P committee for 2021 were Gaylene Gorniak (Chair), Claire Bullaro, Julia Drabble, Joel Reid, Alton Anderson, Wayne Kehler and Jim Krueger.

Members of the Ministry and Personnel Committee are available to all members of the congregation who wish to share with the committee their joys and concerns regarding the ministry and mission of McClure. We welcome and encourage your comments whether you are a member of a committee, a Board member or a valued congregant. You can reach the chair of M & P by contacting the church office.

We are very blessed to have a talented ministry team of Debra Berg and Laura Fohse, who faithfully led weekly worship services. Sometimes they had to pivot between in-person and online worship services on very short notice to meet the ongoing needs of the global pandemic. We continue to enjoy the musical talents of Shirley Blackburn, Elin Sletmoen, Tamara Ferguson, Celeste Delahey and the Sacred Sounds.

Our McClure office Admin team of Irène Lacoursière, Elaine Niebergall, Pam Turner and several volunteers keep our office running smoothly.

Elaine Niebergall continues to serve as Treasurer for McClure, Eden Polischuk is our Rainbow Village Leader and Sheila Krueger is our Newsletter Editor. Andrew Wilson was our Communications Director until December 2021.

We are very grateful for the variety of talent within our McClure family that keeps our community of faith moving forward.

Respectfully submitted by Gaylene Gorniak, Chair

STEWARDSHIP COMMITTEE

Not unlike the previous year, the pandemic had a major impact on the life of our church in 2021. Not surprisingly, our revenues were down. Suspension of in-building worship impacted our overall contributions. Closure of the church building reduced our rental income as well as revenue from fundraising activities.

However, there were many positives to report as well. Members of our congregation continued to fulfill their pledge commitments – for that we were thankful. Members also generously supported the fall “Faith in Action” campaign. McClure was again successful in accessing the Federal Government Wage Subsidy Program. McClure Place was generous in reducing our custodial expenses. Also, the various committees reduced expenditures whenever possible.

Gratitude needs to be conveyed to those who have continued to support our church financially as well as so many other ways during this most difficult time.

Stewardship wishes to express appreciation to Rev. Debra Berg for her wisdom and wise counsel.

Submitted on behalf of the Stewardship Committee.

Ken Anderson (Chair), Elaine Niebergall (Treasurer), Ernie Rawlyk (Secretary), Edward Tymchatyn, Michael Gorniak (Board Executive)

PROPERTY (formerly SUPPORT SERVICES) COMMITTEE

The ministry statement of the Support Services Committee is: “To oversee the maintenance and security of the facilities and equipment of McClure United Church in order to support and facilitate the ongoing ministry, community and outreach activities of the congregation.”

Highlights from 2021

- Met with Capital Planning Committee to consider ways to streamline functions of the church for efficiency and optimization of volunteer contributions, compliance with Lease and achievement of long-term sustainability.
- Numerous large and small maintenance tasks were undertaken, including temporary repairs to the sound fabric at the back of the sanctuary.
- The computer system had appropriate upgrades including:
 - A server data backup system was installed.
 - A refurbished laptop was acquired from Computers for Schools.
- Chairs were all cleaned in August.
- A catalytic converter alarm system was installed on the church van, and the van parking spot was moved to discourage further theft of the catalytic converter.
- McClure Place conducted a boiler flush project. This cleaned out sediment that had built up in the heating lines throughout the church.
- Worked to establish a relationship with a person to provide occasional contract IS support.
- Prepared budget for 2022.
- Supported the setup of Rural Connect.
- Installed new Pride Flag in more visible location.
- Cooperated with Capital Planning to identify and support projects.
- Coordinated routine maintenance of the lift.
- Supported updates and demystifying of the Sanctuary lighting.
- Provided information for insurance update.
- Supported office staff in selecting a new photocopier.

- Began work to move church storage from a McClure Place garage to another storage space. Together with the Board and other Committees it was determined that we no longer need to store Dinner Theater and Ice Cream booth materials.
- “Ready Set Grow Preschool” continues to be a wonderful part of McClure life. The preschool has been an excellent tenant for many years, and the children are a wonderful part of our community.

We are very grateful to the maintenance crew volunteers who dig into the job jar: Doug Milne (coordinator), Don Hanke, Alf Bisschop, Jim Krueger, George Wilson.

The members of the 2021 Support Services Committee were: Bryan Hamp (Chair starting October 2021), Doug Milne (maintenance crew coordinator), Don Hanke, Elaine Nutbrown (Kitchen), Angie Bugg (Board member), Norm Sampson (IS), Jim Kells (Capital Planning until September 2021).

Respectfully submitted by:
Property (formerly Support Services) Committee

BOARD OF TRUSTEES

A McClure United Church Trustee is an individual who, along with the other members of the Board of Trustees, holds the Church’s property in trust on behalf of the congregation for the use and benefit of the congregation. The activities of the Trustees are guided by the *United Church of Canada Act*, the Model Trust Deed, direction provided by the Board of McClure United Church, and direction provided by the Living Skies Regional Council.

At McClure, the term for a Trustee is five years with two Trustees scheduled to retire each year. Trustees are elected by the congregation at a congregational meeting. The Trustees aim to meet at least four times per year and will meet more often if required. The Board of Trustees is comprised of up to ten persons with an effort made for gender balance (5 women and 5 men) plus a member of the ministerial team as an ex-officio member.

Capital Reserve Fund

The Trustees, under the direction of the McClure Church Board, manage the Capital Reserve Fund that is used for renewal and replacement of Church property. As of December 31, 2021, the fund balance was \$363,324. There is also an investment for the Van Replacement fund which was \$4,272 as of December 31, 2021. Van replacement is a capital expense so it is located in the Capital Reserve Fund as a separate investment.

Endowment Fund Update

The McClure United Church Endowment Fund was established in January, 2013, with an initial investment of \$146,148.38 and has a market value as of December 31, 2021 of \$242,341.

Lease Agreement:

A Lease Agreement, effective as of September 2020, is the new legal document that describes the property sharing agreement between the McClure Place Association Inc. and McClure United Church. Schedules to the Lease Agreement provide added clarity and are to be updated periodically to ensure the services and the costs associated with the services remain current.

The Board of Trustees would like to acknowledge the continued strong relationship between the Church and McClure Place.

Membership:

After the 2022 Annual General Meeting, Ken Anderson will have completed his ten year term and Joanne Hamlin will have completed her five year term. The Board of Trustees extends its sincere appreciation to Ken and Joanne for their leadership and commitment.

The following persons served as trustees in 2021: Brenda Zuk (chair), Trevor Bell (secretary), Ken Anderson, Holly Knuttila, Julie Jones, Norm Woodcock, Joanne Hamlin, Cal McCarthy, Boyd Godfrey, Valerie MacDonald-Dickinson, and Debra Berg (ex-officio).

Respectfully submitted by Brenda Zuk, Chair

**McCLURE PLACE ASSOCIATION INC.
and
McCLURE PLACE FOUNDATION INC.**

Even though this annual report is for the year-ending 2021, this report from the Board Chair reflects on the past year of the Board, which is from June 2021 to June 22. It pertains to both McClure Place Association (MPAI) and to McClure Place Foundation (MPFI).

MPAI has the responsibility for McClure Place (the Tower) and Amy McClure House (AMH). The Tower has a total of 108 suites for seniors capable of independent living, 35 of which are for low-income residents. Amy McClure House (AMH) is a personal care home with 21 suites, two of which are double units. We are fortunate that our facilities remain attractive to many people in the community and that we continue to enjoy a unique relationship with McClure United Church. MPFI is the fundraising arm of MPAI.

The Board chairs of the Church and MPAI continue to meet on a periodic basis to facilitate ongoing, open communication between the two entities. Part of the ongoing discussion pertains to the practical implementation of the lease agreement signed in 2020. As well, the Joint Facilities working group continues to hold regular meetings to discuss various aspects of the routine facility operations.

The impact of the Covid pandemic did not escape us this past year. However, with the relatively strict Covid protocols implemented by our Executive Director, we managed to keep

our operations relatively safe and in good working order throughout the year. We are grateful to all of our staff and residents for being understanding of the protocols that were implemented.

Two major capital projects were initiated and are soon to be completed. The one project involved the building heating system, some of which impacted the Church, and the other pertained to an upgrade of the fire alarm system in the Tower.

This year, the SHC Exit Strategy working group was struck to address the impending end of the funding agreement with the Saskatchewan Housing Corporation (SHC). The involvement of SHC allowed for the inclusion of low rental housing units in the Tower. The agreement with SHC expires in April 2024 at which time the mortgage on the Tower will be eliminated. A key goal of the working group has been to try and ensure that the McClure mission remains largely intact post-SHC.

One of the other activities of the Board this year included a performance review of the Executive Director, Lisa White. It was concluded with a strong endorsement of Lisa's service to MPAl. Input to this process was gratefully received from the Church. Thank you, Lisa!

As a final comment, I offer a vote of thanks to all Board members for their service. In particular, at this time on behalf of the Board, I express thanks to retiring members, Rick Burton after seven years, Norm Biram after six years, and Mike Delainey, who is stepping down after his three-year term expires. Thank you, gentlemen!

Respectfully submitted,
Jim Kells, Chair

LIVING SKIES REGIONAL COUNCIL

Living Skies Representatives from McClure United Church are Lisa Bryant and Lorna Dosch. There will be NO Regional Council Annual Gathering this year, not online or in person. The following is an overview of a letter from Rev. Tricia Gerhard, chair of Living Skies Regional Council. The full letter is available on the website (livingskiesrc.ca).

There are a variety of factors that have led to the decision not to hold a Gathering this year:

1. Pandemic. No one knows what the pandemic status will be in May.
2. Position of Convenor of the Regional Council Gathering is still vacant.
3. Lack of volunteers
4. Zoom exhaustion

The Executive will do the work that needs to be done in lieu of a gathering.

The Affirming Task Group will be offering some events to bring us together as we journey towards being an Affirming Region.

The following plan of how the annual Gatherings might look going forward has been established: in a three-year rotation, each Regional Council would have one in-person gathering and two remote gatherings.

The in-person meetings would be staggered in such a way that there would be only one in-person gathering each year. For 2023 it was decided that all three regions would have an in-person gathering. Going forward, Living Skies will have an in-person gathering in 2024 and then have remote meetings in 2025 and 2026. We are hoping that this pattern will allow for Regions to have the financial resources and staff resources available to offer a strong in-person gathering in terms of building community, offering learning, sharing in worship, and doing the work of the church.

McClure United Church

Financial Statements

December 31, 2021

Independent Auditor's Report

To the Members of
McClure United Church

Qualified Opinion

We have audited the financial statements of McClure United Church, which comprise the statement of financial position as at December 31, 2021, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

Except as noted in the following paragraph, in our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2021 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

McClure United Church has chosen not to capitalize additions or amortize existing building and equipment over their useful lives. This is not in accordance with Canadian accounting standards for not-for-profit organizations and the carrying value of property, plant and equipment, amortization expense and the fund balance would need to be adjusted if this standard was followed.

In common with many not-for-profit organizations, the organization derives revenue from fundraising activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the organization. Therefore, we were not able to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the years ended December 31, 2021 and 2020, current assets as at December 31, 2021 and 2020, and net assets as at January 1 and December 31 for both the 2021 and 2020 years. Our audit opinion on the financial statements for the year ended December 31, 2021 and December 31, 2020 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Auditor's Report, continued

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

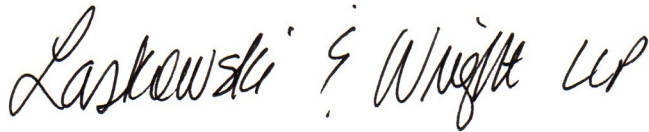
Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ◆ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ◆ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- ◆ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ◆ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- ◆ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Independent Auditor's Report, continued

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

A handwritten signature in black ink that reads "Laskowski & Wright LLP". The signature is written in a cursive, flowing style.

Chartered Professional Accountants

Warman, Saskatchewan

May 24, 2022

McClure United Church Statement of Financial Position

As at December 31, 2021

						2021	2020
	Operating Fund	Capital Fund	Memorial and Bequest Fund	Refugee Fund	Other Restricted Funds	Total	Total
Assets							
Current							
Cash	\$ 139,084	\$ 62,799	\$ 28,735	\$ 8,690	\$ -	\$ 239,308	\$ 252,382
Cash held for other restricted funds	(14,067)	-	-	-	14,067	-	-
Funds held in trust	-	-	-	-	-	-	16,346
Short term investments (Note 3)	60,000	260,974	20,497	27,000	25,249	393,720	292,247
Accounts receivable	1,991	34	-	23	-	2,048	3,613
Prepaid expenses	6,013	1,409	-	-	-	7,422	7,009
	193,021	325,216	49,232	35,713	39,316	642,498	571,597
Investments (Note 4)	277,284	44,739				322,023	222,723
Property, plant, and equipment (Note 5)		2,333,431				2,333,431	2,333,431
	\$ 470,305	\$ 2,703,386	\$ 49,232	\$ 35,713	\$ 39,316	\$ 3,297,952	\$ 3,127,751
Liabilities							
Current liabilities							
Accounts payable and accrued liabilities	\$ 20,339			700		\$ 21,039	\$ 15,774
Funds held in trust						-	16,346
Unearned revenue	10,275					10,275	550
	30,614	-	-	700	-	31,314	32,670
Long-term debt (Note 6)	40,000	-	-	-	-	40,000	30,000
	70,614	-	-	700	-	71,314	62,670
Contingent Liability (Note 7)							
Fund balances							
Operating Fund	149,176	-	-	-	-	149,176	170,203
Third Avenue Fund	74,910					74,910	-
Internally Restricted Funds	175,605					175,605	146,148
Capital Fund	-	2,703,386				2,703,386	2,657,053
Memorial and Bequest Fund	-		49,232			49,232	47,235
Refugee Fund	-			35,013		35,013	26,052
Other Restricted Funds	-				39,316	39,316	18,390
	399,691	2,703,386	49,232	35,013	39,316	3,226,638	3,065,081
	\$ 470,305	\$ 2,703,386	\$ 49,232	\$ 35,713	\$ 39,316	\$ 3,297,952	\$ 3,127,751

Approved by the Board

Director _____

Director _____

McClure United Church Statement of Fund Activities

For the year ended December 31	Operating Fund	Capital Fund	Memorial and Bequest Fund	Refugee Fund	Other Restricted Funds	Total 2021	Total 2020
Revenues							
Offerings	\$ 450,644	\$ 24,085	\$ 1,777	\$ 4,879	\$ 1,800	\$ 483,185	\$ 528,607
Pass-through contributions (Mission and Service, other)	54,636	-	-	-	-	54,636	55,068
Investment income	7,240	2,868	245	72	23	10,448	10,767
Grants	8,794	1,000	-	-	-	9,794	-
Facility use	8,895	-	-	-	-	8,895	10,890
Other	6,333	-	-	-	-	6,333	4,087
Fundraising activities	2,740	-	-	60	1,591	4,391	9,524
	539,282	27,953	2,022	5,011	3,414	577,682	618,943
Expenditures							
Affirming committee	492	-	-	-	-	492	99
Board	408	-	-	-	-	408	1,080
Congregational care	561	-	-	-	-	561	1,602
Facility use expenses	4,013	-	-	-	-	4,013	1,690
Faith development	2,406	-	-	-	-	2,406	4,162
Fundraising	360	-	-	46	3,250	3,656	2,461
Housekeeping and maintenance	41,890	-	-	-	-	41,890	45,607
Office and equipment	25,956	25	25	1	-	26,007	25,369
Outreach	14,645	-	-	-	1,882	16,527	18,792
Pass-through donations (Mission and Service, other)	56,646	-	-	-	-	56,646	55,068
Presbytery assessment	23,374	-	-	-	-	23,374	27,169
Professional fees	5,859	-	-	-	-	5,859	12,814
Property - direct	32,484	12,008	-	-	2,605	47,097	28,179
Refugee	-	-	-	1,943	-	1,943	-
Salaries and administration	357,626	-	-	-	-	357,626	341,870
Training and seminars	1,875	-	-	-	-	1,875	2,866
Worship	2,156	-	-	-	-	2,156	1,688
	570,751	12,033	25	1,990	7,737	592,536	570,516
(Deficiency) excess of revenues over expenditures	(31,469)	15,920	1,997	3,021	(4,323)	(14,854)	48,427
Other income (expense)							
Legacy fund offerings	29,457	29,457	-	-	25,249	84,163	-
Unrealized gain (loss) on investments	46,216	-	-	-	-	46,216	5,769
Canada Emergency Wage Subsidy	36,032	-	-	-	-	36,032	57,485
Canada Emergency Business Account Subsidy	10,000	-	-	-	-	10,000	10,000
Temporary Wage Subsidy	-	-	-	-	-	-	6,212
	121,705	29,457	-	-	25,249	176,411	79,466
Excess of revenues over expenditures	\$ 90,236	\$ 45,377	\$ 1,997	\$ 3,021	\$ 20,926	\$ 161,557	\$ 127,893

See accompanying notes

McClure United Church

Statement of Changes in Fund Balances

For the year ended December 31

2021

2020

	Surplus (Deficit), Beginning of Year	Surplus (Deficit), Current Year	Interfund transfer	Surplus (Deficit), End of Year	Surplus (Deficit), Beginning of Year	Surplus (Deficit), Current Year	Interfund transfer	Surplus (Deficit), End of Year
Operating Fund	170,203	60,779	(81,806)	149,176	88,542	91,459	(9,798)	170,203
Third Avenue fund	-	-	74,910	74,910	-	-	-	-
Internally Restricted Funds	146,148	29,457	-	175,605	146,148	-	-	146,148
	316,351	90,236	(6,896)	399,691	234,690	91,459	(9,798)	316,351
Restricted funds								
Capital Fund	2,657,053	45,377	956	2,703,386	2,617,473	26,428	13,152	2,657,053
Memorial and Bequest Fund	47,235	1,997	-	49,232	50,063	721	(3,549)	47,235
Refugee Fund	26,052	3,021	5,940	35,013	13,000	6,041	7,011	26,052
Other Restricted Funds								
Affirming Committee	-	-	-	-	-	-	-	-
Audio/Visual	-	-	-	-	-	-	-	-
Congregational care	-	-	-	-	112	(100)	(12)	-
Handbell	-	-	-	-	-	-	-	-
Men's breakfast	103	-	-	103	918	185	(1,000)	103
Men's gathering	-	-	-	-	-	-	-	-
Music	5,118	-	-	5,118	5,895	(777)	-	5,118
Outreach committee	2,064	24,171	-	26,235	926	1,138	-	2,064
Sacred sounds	35	-	-	35	35	-	-	35
Van maintenance fund	256	(56)	-	200	-	256	-	256
Van fund	-	-	-	-	5,804	-	(5,804)	-
Women's gathering fund	350	-	-	350	-	350	-	350
Youth and young adult ministry	10,464	(3,189)	-	7,275	8,272	2,192	-	10,464
Total restricted funds	2,748,730	71,321	6,896	2,826,947	2,702,498	36,434	9,798	2,748,730
Total	3,065,081	161,557	-	3,226,638	2,937,188	127,893	-	3,065,081

See accompanying notes

McClure United Church

Statement of Cash Flows

For the year ended December 31	2021	2020
Operating activities		
Excess of revenues over expenditures	\$ 161,557	\$ 127,893
Adjustments for		
Canada Emergency Business Account Subsidy	(10,000)	(10,000)
Unrealized gain on investments	-	(5,769)
	<u>151,557</u>	<u>112,124</u>
Change in non-cash working capital items		
Non cash change in investments	(49,851)	(4,604)
Accounts receivable	1,565	35,600
Prepaid expenses	(413)	(5,725)
Accounts payable and accrued liabilities	(11,081)	(16,714)
Unearned revenue	9,725	550
Funds held in trust	-	16,346
	<u>101,502</u>	<u>137,577</u>
Investing activities		
Purchase of investments	(150,922)	(115,000)
Proceeds on maturity of investments	-	10,100
	<u>(150,922)</u>	<u>(104,900)</u>
Financing activity		
Proceeds of long-term debt	<u>20,000</u>	<u>40,000</u>
(Decrease) increase in cash	<u>(29,420)</u>	<u>72,677</u>
Cash, beginning of year	<u>268,728</u>	<u>196,051</u>
Cash, end of year	<u><u>\$ 239,308</u></u>	<u><u>\$ 268,728</u></u>

See accompanying notes

McClure United Church

Notes to the Financial Statements

December 31, 2021

1. Nature of operations

McClure United Church is a registered charity under the provision of the Canada Revenue Agency effective January 1, 1967. Its main purpose is to provide a place of worship for members of its congregation.

McClure United Church ("the "Church") has an economic interest in McClure Place Association Inc. ("the Association") as it is an integral outreach ministry of the congregation of McClure United Church and the Association is the registered owner of land and the church building situated on the land. Under the terms of the lease made in 1988, the Association and McClure United Church agreed that the rental payment to McClure Place Association Inc. to be equal to the cost of the portion of the land used and the construction of the church building. The land and church building held by the Association is reflected in the financial statements of McClure United Church since the beneficial ownership rests with the members of the Congregation.

Under the terms of the lease agreement between the Association and the Church, shared use of facility space is an important founding principle. The Association regularly utilizes the Auditorium/Sanctuary, Multipurpose Room and other areas of the Church. The Church is responsible for expenses associated with facility repair and maintenance based on designated areas. Operational, maintenance and service costs are shared between the Church and the Association based on allocations through comparisons with similar establishments, discussions between the two parties, and actual operating experience as set through the lease agreement. Replacement cost for capital assets in shared facilities and common areas are shared between the Association and McClure United Church based on allocations set through the lease agreement and the lease agreement sets out the responsibilities for costs of the HVAC system, groundskeeping, and parking.

2. Accounting policies

The organization applies the Canadian accounting standards for not-for-profit organizations.

(a) Cash

Cash consists of balances with financial institutions.

(b) Investments

Investments consists of marketable securities and guaranteed investment certificates and are recorded at fair market value.

(c) Property, plant and equipment

Property, plant and equipment are recorded at cost. The organization does not provide for amortization using rates designed to amortize the cost of the plant and equipment over their estimated useful lives which is not in accordance with Canadian accounting standards for not-for-profit organizations. See the basis for qualified opinion in the auditor's report.

McClure United Church

Notes to the Financial Statements

December 31, 2021

2. Accounting policies, continued

(d) Impairment of long-lived assets

The organization tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected undiscounted future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent carrying value exceeds its fair value.

(e) Fund accounting

The accounts of the organization are maintained in accordance with the principles of fund accounting. For financial reporting purposes, accounts with similar characteristics have been combined into the following major funds:

(a) Operating Fund

The general fund reflects the primary operations of the organization including revenues generated from offerings, fundraising, facility rentals, investments and organizational expenditures incurred.

(b) Capital Fund

The capital fund reflects the equity of the organization in capital assets as well as designated offerings which will be used for the acquisition, replacement and refurbishment of church property.

(c) Memorial and bequest Fund

The memorial and bequest fund consists of donations contributed in memory of a loved one as well as bequests received. The donations may be designated or undesignated; undesignated donations shall be used for the betterment of McClure United Church as decided by the Board.

(d) Refugee Fund

The refugee fund consists of designated offerings and expenditures that are to be used with sponsorship of refugees.

(e) Other Restricted Funds

Other restricted funds consist of designated offerings and expenditures that are to be used for supporting various small groups within the church.

(f) Internally Restricted Funds

These funds represent the initial amounts invested through the Legacy Giving Program. A legacy gift is a financial gift made from an estate or accumulated financial assets. When an undesignated legacy gift is made, thirty five percent of the gift is to be invested in the Church Endowment fund which is currently held at Frontier Capital Funds Inc. The interest income and growth of the investment is unrestricted. The use of these funds is subject to the approval by the Board of Directors.

McClure United Church

Notes to the Financial Statements

December 31, 2021

2. Accounting policies, continued

(f) Revenue recognition

The organization follows the restricted fund method of accounting for contributions, which include offerings, donations and grants. Unrestricted contributions are included as revenue of the general fund in the year received. Restricted contributions for which a fund has been established are recorded as revenue in that fund in the year received. Restricted contributions for which a fund has not been established are recorded as revenue in the general fund in the year in which the related expenses are incurred.

Facility use fees are recognized when the service has been provided and collection is reasonably assured.

Fundraising income is recognized when received or considered receivable.

Investment income is recognized when earned.

(g) Contributed services and materials

A substantial number of volunteers and supporters contributed a significant amount of their time each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements.

The organization benefits from a variety of gifts in kind. Contributed materials are recorded in the financial statements at fair value on the date of the donation when a fair value can be reasonably estimated and when the materials are used in the normal course of operations and would otherwise have been purchased.

(h) Financial instruments

The organization's financial instruments consist of cash and deferred contributions which are initially recorded at their fair value and are subsequently measured at amortized cost, net of any provisions for impairment.

(i) Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty. The effect of changes in such estimates on the financial statements in future periods could be significant. Accounts specifically affected by estimates in these financial statements are property, plant and equipment.

McClure United Church

Notes to the Financial Statements

December 31, 2021

3. Short term investment

Description	Maturity	Interest	2021	2020
		0.80% to		
Capital fund GIC's	Feb to Nov 2022	1.8%	\$ 260,974	\$ 216,981
Operating fund GIC	April to Nov 2022	0.3%	60,000	40,000
Refugee fund GIC	May to Aug 2022	0.3%	27,000	15,000
Outreach fund GIC	April to Dec 2022	0.3%	25,249	-
Memorial fund GIC	March 2022	0.95%	20,497	20,266
			<u>\$ 393,720</u>	<u>\$ 292,247</u>

4. Investments

The average cost of marketable securities invested in Frontier Capital Funds Inc. is \$177,549 (2020 - \$144,508).

	2021	2020
Frontier Capital Funds - Canoe Asset Allocation Portfolio Class Series D	\$ 242,341	\$ 166,668
GIC, interest bearing at 1.00%, maturing June 2023	44,739	21,675
GIC, interest bearing at 1.60%, maturing April 2026	34,943	34,380
	<u>\$ 322,023</u>	<u>\$ 222,723</u>

5. Property, plant and equipment

	2021		2020	
	Cost	Accumulated amortization	Net	Net
Buildings	\$ 1,911,366	\$ -	\$ 1,911,366	\$ 1,911,366
Equipment	91,638	-	91,638	91,638
Furniture and fixtures	147,221	-	147,221	147,221
Vehicles	79,206	-	79,206	79,206
Land	104,000	-	104,000	104,000
	<u>\$ 2,333,431</u>	<u>\$ -</u>	<u>\$ 2,333,431</u>	<u>\$ 2,333,431</u>

McClure United Church

Notes to the Financial Statements

December 31, 2021

6. Long-term debt

	2021	2020
0% Canada Emergency Business Account loan, due December 2023, unsecured	\$ 40,000	\$ 30,000
Estimated principal repayments are as follows:		
2023	\$ 40,000	

7. Contingent liability

The organization has a potential dispute among McClure Place Association Inc., Key West Engineering Ltd. and Comprehensive Chemical & Water Treatment regarding cost overruns during boiler flush at McClure Place. The value of unpaid invoices is approximately \$68,000 and it is not possible at this time to determine the liability, if any, that the organization may incur as a result of this dispute.

8. Fund transfers

	Operating	Capital	Third Avenue Unrestricted Fund	Refugee
Yearly commitment	(6,000)	-	-	6,000
Separate Third Avenue				
Unrestricted	(74,910)	-	74,910	-
Transfer for GST received	(41)	41	-	-
Operating top up to capital	(915)	915	-	-
Honey for Holy Spirit	60	-	-	(60)
Total	(81,806)	956	74,910	5,940

9. Subsequent events

Subsequent to the year end, the organization signed a contract with The Rural Connect Multisite Initiative to use technology to support rural congregations. The organization has committed to being a hub church that will pay \$500/month for five years, with quarterly payments beginning March 2022, in order to obtain the technological equipment required for this project.

10. Financial instruments

(a) Credit risk

Credit risk is the risk that one party to a transaction will fail to discharge an obligation and cause the other party to incur a financial loss. The corporation reduces its exposure to credit risk by granting credit upon a review of the credit history of the applicant and creating an allowance for bad debts when applicable. The corporation maintains strict credit policies and limits in respect to counterparties.

McClure United Church

Notes to the Financial Statements

December 31, 2021

10. Financial instruments, continued

(b) Liquidity risk

Liquidity risk is the risk that the corporation cannot repay its obligations when they become due to its creditors. The corporation reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due.

(c) Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The corporation is exposed to interest rate risk primarily through its investments. The corporation manages this risk through investing in fixed-rate securities of short to medium term maturity and plans to hold the securities to maturity.

Stewardship Message

Appended is the 2022 budget for McClure United Church. It was approved at a congregational meeting on February 27, 2022 after input from our committees, our board and the congregation.

We continue to face both opportunities and challenges. After years of the size of the congregation decreasing and aging, we are building a foundation toward a renewed McClure United Church. This budget is an effort to move our church forward in a financially responsible way while continuing to put our mission and faith into action.

This budget includes the following significant elements:

- The assumption was made that the church will reopen in mid-2022, and accordingly, McClure will have partial building use income as well as some fundraising revenue.
- Transfers from Reserve Funds into operating to support the expected expenses in 2022 as well as a \$10,000 transfer from the Memorial and Bequest Fund to support the Rural Connect initiative.
- A Faith in Action Campaign will again be undertaken.

After much careful consideration and deliberation, it is felt that this budget is both reasonable and appropriate. Strategic planning discussion must be continued to avoid future deficit budgets.

Respectfully submitted,

McClure United Church Stewardship Committee

McClure United Church Budget 2022

	Operating	M & S	Capital	Refugee
	Budget	Budget	Budget	Budget
	2022	2022	2022	2022
REVENUE				
Unrestricted Donations	\$ 425,000			
Donor Restricted Donations				\$ 1,000
Capital Reserve Donations - Top up to \$25,000			\$ 25,000	
M&S Donations - Direct flow through, no top up		\$ 45,000		
Total Donations	\$ 425,000	\$ 45,000	\$ 25,000	\$ 1,000
Pass-Thru Donations				
Fundraising	\$ 15,000			\$ 2,000
Outreach Transfer				\$ 6,000
Building Use Income (weddings, rentals)	\$ 15,000			
Registration Income	\$ 2,000			
Income Against Expenses	\$ 12,000			
Employee Pay Against Expenses (Grants, RCP)				
Grants, Awards, Misc				
Wage Subsidies				
Interest Income - Bank Accounts	\$ 100			
Endowment Fund Transfer	\$ 6,700			
Transfer of Funds from Third Ave				
Transfer of Funds from Memorial				
Funds from Van Fund				
Funds from Capital Reserve			\$ 21,389	
Investment Income	\$ 500		\$ 2,411	
Rural Connect Income	\$ 6,000			
GST Rebate	\$ 1,500			
Funds from Refugee Fund				\$ 14,500
TOTAL REVENUE	\$ 483,800	\$ 45,000	\$ 48,800	\$ 23,500
EXPENSE				
Salaries and Administration				
Order of Ministry	\$ 164,608			
Office Admin (2 admin + 1 data entry)	\$ 69,732			
Music Director, Pianist	\$ 17,587			
Summer Staff				
Benefits - CPP, EI, UC Group Insurance & Pension	\$ 57,225			
Phone, Travel, Prof. Dev., Etc.	\$ 7,761			
ADP Charges	\$ 400			
Communications Services Contract	\$ -			
Editor, Communications Services	\$ -			
Casual Office Staff				
Treasurer Honoraria	\$ 2,500			
Newsletter Editor, Sacred Sounds Honoraria	\$ 4,703			
Rainbow Village Honoraria - Childcare and Leaders	\$ 1,500			
Van Drivers Honoraria	\$ 1,600			
Pulpit Supply Honoraria	\$ 1,125			
Other Honoraria				
Worker's Comp Insurance	\$ 325			
Total Salaries and Administration	\$ 329,066		\$ -	\$ -

McClure United Church Budget 2022

	Operating	M & S	Capital	Refugee
	Budget	Budget	Budget	Budget
	2022	2022	2022	2022
Office				
Communication	\$ 1,500			
Bank & Service Fees	\$ 1,400			
Printing	\$ 2,000			
Postage	\$ 2,500			
Stationery & Supplies	\$ 3,500			
Leases & Support Contracts	\$ 8,500			
Telephone	\$ 6,800			
Professional Services - Accounting	\$ 6,000			
Legal				
Miscellaneous				
Total Office	\$ 32,200		\$ -	\$ -
Property Operations- Billed from McClure Place				
Water & Sewer	\$ 2,300			
Natural Gas	\$ 7,500			
Waste Disposal	\$ 1,200			
MCUC Storage	\$ 60			
Custodial	\$ 52,590			
Interior - Material & Supplies	\$ 3,000			
Building - Repairs & Maintenance	\$ 5,000			
Snow Removal	\$ 3,000			
Sanding & Sweeping	\$ 1,000			
Lawn & Grounds Services	\$ 1,500			
Exterior - Materials & Supplies	\$ 300			
Groundskeeping Staff				
Property Operations-Billed McClure Place (total)	\$ 77,450		\$ -	\$ -
Property Operations-Direct Billed (total)				
Electricity	\$ 10,000			
Internet & Website	\$ 1,900			
Insurance	\$ 13,500			
Computers & Peripherals	\$ 3,000			
Computer Software	\$ 500			
IT Services Contract				
Audio-Visual Equipment				
Interior - Repair & Maintenance	\$ 1,500			
Carpet & Chair Cleaning	\$ 2,500			
Exterior - Repairs & Maintenance	\$ 3,000			
Lighting & Audio-Video Hardware - Repairs & Main.	\$ 500			
Material & Supplies	\$ 1,000			
New Purchases - Interior & I/S	\$ 1,000			
Van Expenses	\$ 3,500			
Kitchen	\$ 200			
Miscellaneous				
Property Operations-Direct Billed (total)	\$ 42,100		\$ -	\$ -
Total Property Operations	\$ 119,550		\$ -	\$ -
UCC Assessment				
UC Assessment Payments	\$ 24,126			
Total UCC Assessment	\$ 24,126		\$ -	\$ -
Affirming				
Membership Fee (Affirm United)	\$ 260			
Education	\$ 300			
Hospitality				
Pride Week	\$ 200			
Publicity/Signage	\$ 200			
Total Affirming	\$ 960		\$ -	\$ -

McClure United Church Budget 2022

	Operating	M & S	Capital	Refugee
	Budget	Budget	Budget	Budget
	2022	2022	2022	2022
Board				
Gifts - Admin Assist day, Office Staff	\$ 150			
Gifts - Chair	\$ 50			
Christmas Gifts	\$ 200			
Holy Spirit Christmas Gift	\$ 50			
Renewal Activities	\$ -			
Contingency				
Embracing the Spirit Grant Activity				
AGM & Congregational Meetings	\$ -			
Board Meetings	\$ -			
Regional Council - Reps Registration & Accom	\$ 500			
Miscellaneous	\$ -			
Total Board	\$ 950		\$ -	\$ -
Rural Connect - New				
Equipment payment	\$ 6,000			
Miscellaneous costs	\$ 4,000			
Total Rural Connect	\$ 10,000	from memorial and bequests		
Congregational Care				
Pastoral Care – Ministerial	\$ 400			
Education	\$ 200			
Amy McClure House Celebrations	\$ 600			
Small Group Ministries	\$ 150			
Coffee and Hospitality Supplies	\$ 1,300			
Newcomers	\$ 100			
Gratitude and Care	\$ 100			
Special Initiative				
Young Family Welcome - New	\$ 200			
Total Congregational Care	\$ 3,050		\$ -	\$ -
Faith Development				
Bible Study				
Library Resources				
Rainbow Village - Birth to 3 Yrs	\$ 100			
Rainbow Village - 3 Yrs to Grade 6	\$ 500			
Rainbow Village - Junior Youth	\$ 300			
Rainbow Village - Senior Youth	\$ 300			
Rainbow Village-Young Adult (Univ+)	\$ 1,000			
City Wide Youth Group - New				
PD Day Camp	\$ 200			
Confirmation	\$ 100			
Grade Two Bible Gifts	\$ 100			
Leadership Training				
Curriculum and Resources - New	\$ 500			
Periodicals	\$ 500			
Childcare & RV Leaders - Honoraria Salaries & Admin				
Vacation Bible School	\$ 2,000			
Summer Community Engagement	\$ 1,000			
Summer Kid's Camp				
Family Events (Advent,Eggstravaganza,Camp,Kickoff)	\$ 1,000			
Miscellaneous				
Total Faith Development	\$ 7,600		\$ -	\$ -

McClure United Church Budget 2022

	Operating	M & S	Capital	Refugee
	Budget	Budget	Budget	Budget
	2022	2022	2022	2022
Outreach				
St. Andrew's College	\$ 1,500			
Nashi	\$ 300			
Canadian Food Grains Bank	\$ -			
Change for Children	\$ 600			
Operation Eyesight International	\$ 200			
Grandmothers for Grandmothers - New	\$ -			
Camp Christopher	\$ 200			
Nothern Hospital Hospital Chaplancy	\$ 2,000			
Integrated Community Ministry	\$ 2,000			
Egadz Youth Centre	\$ -			
Crocus Co-op	\$ 500			
Camp Firefly				
Youth on the Rise - SUM Theatre	\$ 300			
The Lighthouse Supported Living	\$ 1,000			
Centre for Ecumenism	\$ 50			
Sask Environmental Society	\$ 500			
Sexual Assault Centre	\$ 800			
Possibilities Recovery Centre - New	\$ 1,000			
Prairie Harm Reduction - New	\$ 500			
Okihitawak Patrol Group (OPG) - New	\$ -			
Out Saskatoon	\$ 500			
McClure Bus Driver Honoraria Salaries & Admin				
Ecumenical Committee	\$ 300			
Crisis Emergency	\$ 300			
Outreach Education Honoraria	\$ 200			
Sacred Reflections Event (prayer day for cancer)				
Undesignated New & Emergent Response	\$ 250			
Miscellaneous				
McClure Refugee Support Transfer	\$ 6,000			
Mandate Subscriptions				
Outreach - Budgeted	\$ 19,000		\$ -	\$ -
Outreach - Designated				
Mission & Service		\$ 45,000		
Pass-Through Donations				
Outreach - Designated	\$ -	\$ 45,000	\$ -	\$ -
Total Outreach	\$ 19,000			

McClure United Church Budget 2022

	Operating	M & S	Capital	Refugee
	Budget	Budget	Budget	Budget
	2022	2022	2022	2022
Worship				
Communion Ministry	\$ 175			
Music Ministry - Choir/Music	\$ 500			
Copyright	\$ 1,000			
Sacred Sounds	\$ 100			
Holy Space Ministry (Worship Centre)	\$ 500			
Sound Booth/Worship Supply	\$ 100			
Visual Ministry	\$ 800			
Pulpit Ministry - Honoraria Salaries & Admin				
Education Ministry	\$ 110			
Sacrament/Marriage Ministry	\$ 50			
Hospitality	\$ 200			
Miscellaneous				
Total Worship	\$ 3,535		\$ -	\$ -
Other Expenses				
Miscellaneous Expense				
Gift in Kind Expense				
Bad Debt Expense				
Reimbursable	\$ 4,000			
Building Use (Rental catering, Funerals)	\$ 8,000			
Interfund transfer				
Total Other Expenses	\$ 12,000			
Capital				
HVAC Unit			\$ 2,300	
Capital Roof			\$ 11,000	
Capital Exterior Wall			\$ 4,000	
Capital Electrical System				
Capital Interior				
Capital Furniture & Equipment				
Asphalt - Paving and Concrete			\$ 5,000	
Capital Sanctuary Ventilation - Replace ceiling fans			\$ 10,000	
Capital Van Seatbelts (Van Fund)				
Capital Windows & Doors			\$ 8,000	
Major repairs				
Church Building Appraisal				
Bank Fees				
Reserve Contingency			\$ 5,000	
Project Management			\$ 3,500	
Total Capital			\$ 48,800	
Refugee				
Swid Family (arriving October 2020)				
Dakouri Family(arrival time unknown-On arrival \$10,000)				\$ 1,000
Other Refugee Family Expenses - Ebrahimi				\$ 22,500
Fundraising Expenses				
Total Refugee				\$ 23,500
TOTAL EXPENSE	\$ 562,037	\$ 45,000	\$ 48,800	\$ 23,500
TOTAL REVENUE	\$ 483,800	\$ 45,000	\$ 48,800	\$ 23,500
NET DEFICIT	\$ (78,237)		\$ -	\$ -
Reserve Funds:				
Memorial & Bequests	\$ 10,000	for Rural Connect		
Net Deficit after Reserve Funds	\$ (68,237)			

**McClure United Church
2022 Capital Planning Report
Submitted by Capital Planning Committee
November 23, 2021**

The Capital Planning Committee has drafted the 2022-2026 capital plan and the 2022 capital budget for McClure United Church:

- In consideration of the Reserve Fund Study completed by Suncorp in 2017;
- In accordance with the Capital Reserve Fund Policy (approved June 4, 2019);
- In accordance with the Terms of Reference of the Capital Planning Subcommittee (approved September 24, 2019); and
- In consultation with McClure Place, the Property Operations Committee, Resource Committee Chairs, and Trustees.

2022 CAPITAL BUDGET, 2021 CAPITAL BUDGET VS EXPENDITURES, AND 2022-2026 CAPITAL PLAN

The 2022 Capital Budget with expenditures of \$48,800 is proposed, and the 2021 Capital Budget vs Expenditures and the 2022-2026 Capital Plan are provided for information, as per attached. Most 2021 planned projects have been deferred to 2022 largely due to an inability to engage contractors during this unusually busy year for construction. In addition, there were some delays as we worked through our first year of the new property management relationship between the Place (property manager) and the Church (occupant). However, several unplanned projects were/will be undertaken in 2021 (i.e. windows replacement, boiler flush, and reserve fund study/appraisal originally planned for 2022).

Although a number of additional projects were considered for 2022 (i.e. Sanctuary and multi-purpose room painting, Sanctuary panels replacement, second floor/stairs carpeting replacement, projector replacement, and parking lot asphalt resurfacing), it was determined that the budget should focus on top priorities based on the established criteria, in consideration of the general findings below.

GENERAL FINDINGS

Through the development of the capital plan and capital budget, the Capital Planning Committee has identified a number of findings:

- Over the next 25 years, there are approximately \$100,000/year in average capital expenses anticipated, while the current annual contributions are expected to be about \$25,000, which is one quarter of the expected expenditures. Assuming an average annual capital assessment of \$25,000 is allocated in future years, more than \$1.7 million in alternative funding will be needed over 25 years to meet our capital needs.

- Although there is projected to be approximately \$320,000 in the Capital Reserve Fund at the end of 2021, without reducing our capital asset base, continuing to delay renewal of assets, and/or increasing funding, it is projected that the Capital Reserve Fund will be depleted by 2024 and the deficit position will continue to grow annually thereafter.
- The transition to the new property management relationship between the Place and the Church is well underway, with a transition team working diligently together to ultimately help to better preserve the integrity of the McClure building. Given the extensive demands and limited resources within both organizations, it is expected to take some time to fully develop the structures, communications and processes. In addition, funding from the Church is currently inadequate to enable Place staff to be properly resourced to manage the Church projects. As such, a preliminary estimate of project management fees has been included in the 2022 Capital Budget and 2022-2026 Capital Plan, which could include payment to the Place as well as external project management services.

Recommendations Moved and Carried By Church Board November 23, 2021:

1. That the 2022 Capital Budget with expenditures of \$48,800 be approved.
2. That the following reports be received: the 2021 Capital Budget vs Expenditures and the 2022-2026 Capital Plan.
3. That the Board request that the Trustees recommend to the congregation of McClure United Church that the 2022 Capital Budget with expenditures of \$48,800 be approved, and that the 2021 Capital Budget vs Expenditures and the 2022-2026 Capital Plan be received for information.
4. That, in 2022, the Board undertake facilitated discussions to consider options/combinations of options to ensure proper maintenance and renewal of the Church Building. This might include exploring options for increasing membership and revenues, or reducing or even eliminating ownership⁽¹⁾ in the building (e.g. embark on periodic fundraising campaigns, consider bank financing, collaborate with other faith communities, lease space to other organizations, sell the Church building to the Association, or other possibilities); making decisions; and developing an action plan. These discussions are to include McClure Place.
5. That, if it is determined that the Church will continue to retain ownership⁽¹⁾ of the Church Building, the Board develop a plan to ensure adequate funding is in place for maintenance and renewal of the Church building. This would likely include completion of a fundraising campaign before 2024, as well as strategies for ensuring funding is in place over the long term.

⁽¹⁾ McClure Place Association Inc. holds title to the building and the Church Congregation owns McClure Place Association Inc. As per the Lease, the Church is responsible for funding its fair share of the maintenance and renewal of the Church building.

McClure United Church 2022 Capital Budget November 23, 2021					
Project	Priority	Asset	Details	Criteria*	Budget**
Drainage Issues at South and East Entrances	1	Roof Assembly - Eaves, Soffits, Facia, Downspouts	Eavestroughs/downspouts may require replacement (and/or roof may require redesign to accommodate drainage).	1,2	10,000
	2	Exterior Wall	Repairs to walls required due to poor drainage.	2	4,000
	3	Asphalt Paving and Concrete Work - Concrete - Replacement	Repairs to shifting and cracking sidewalks resulting from poor drainage and wall shifting.	1,2	5,000
Purchase and Store HVAC Unit Parts	4	HVAC Systems - HVAC Unit - 2nd Floor	Unit provides heat and cooling to second floor. Assessment indicated that main components of unit (heat exchangers) are in reasonably good condition. By purchasing key parts to have on-hand in case of failure, replacement of unit (approximately \$20,000) can be delayed, possibly until 2024 or beyond (annual inspection will be conducted).	2,3,4	2,300
Roof Assessment	5	Roof Assembly – Asphalt Membrane	Conduct roof assessment to prepare for future work scheduled in 2024.	2,4	1,000
Improve Sanctuary Ventilation and Air Exchange	6	Sanctuary Ventilation and Air Exchange	Consider ventilation options for ceiling fans that were removed during lighting project in 2019. Also ensure appropriate levels of air exchange to reduce risk of Covid transmission.	1,3,4	10,000
Replace Windows	7	Windows and Doors - Windows	Annual program has been established to replace windows in order of priority, based on condition.	2,4,5	8,000
Reserve Contingency			As per the Capital Reserve Fund Policy, plan for “known unknowns”.		5,000
Project Management Fees			Blended rate of approximately 7% to reflect that some projects will be managed by McClure Place, some by external PMs, and some (particularly for projects in the interior of the building) will be managed by volunteers		3,500
					\$48,800

*Criteria:

1. Life safety, code and regulatory requirements; 2. Preservation of asset; 3. Church programming needs; 4. Financial, operational and environmental improvements/efficiencies; 5. Aesthetics

** Funding source is Capital Reserve Fund

McClure United Church
5 Year Capital Plan 2022-2026
November 23, 2021

	25 year total	Projected 2021	Budget 2022	2023	2024	2025	2026
Opening Fund Balance	245,082	323,618	320,508	299,112	203,934	(89,612)	(171,296)
Annual Reserve Fund Assessment	628,263	25,000	25,000	25,000	25,000	25,000	25,000
Grants Received - Projected	30,000	1,000					
Legacy Giving	17,890	17,890					
Other McClure Funds Used-Memorial 2019/Van 2020	3,751						
Interfund transfers, less bank charges, etc.	940						
Total Reserve Fund Contributions	680,844	43,890	25,000	25,000	25,000	25,000	25,000
Reserve Fund Interest Income - 0.75%	(112,084)	1,500	2,404	2,243	1,530	(672)	(1,285)
Total Cash Resources	813,842	369,008	347,912	326,355	230,464	(65,284)	(147,581)
Reserve Fund Expenditures:							
Exterior Wall	31,354		4,000				
Windows and Doors - Windows and Exterior Doors - Original	68,000	12,000	8,000	12,000	12,000	12,000	12,000
Windows and Doors - Windows and Exterior Doors - 2004 Addition	24,924						
Windows and Doors - Interior Doors - Original	44,281						
Windows and Doors - Interior Doors - 2004 Addition	-						
Roof Assembly - Asphalt Membrane (sections 2,3,4,5)	172,795		1,000		160,000		
Roof Assembly - Asphalt Shingles - Entrance/Library /Chapel (section 8)	10,258						
Roof Assembly - Asphalt Shingles - 2004 Addition and Sanctuary (sections 6, 7)	27,149						
Roof Assembly - Tar and Gravel - 2004 Addition (Section 1)	94,001				50,000		
Roof Assembly - Eaves, Soffits, Facia, Downspouts	29,138		10,000				
Interior Décor - Sanctuary Sound Panels	30,000			30,000			
Interior Décor - Acoustic Ceiling Tiles - Original	25,731						
Interior Décor - Acoustic Ceiling Tiles - 2004 Addition	10,771						
Interior Décor - Built-Ins - Original	35,867				6,892	7,030	7,171
Interior Décor - Built-Ins - 2004 Addition	64,490						
Interior Décor - Flooring	202,582			12,000		39,416	40,204
Interior Décor - Paint - Original	74,372			10,000	18,724		
Interior Décor - Paint - 2004 Addition	32,538				13,870		
Furniture and Equipment	563,220			20,000	10,000	10,000	10,000
Elevator	-						
Plumbing Systems - Distribution	-						
HVAC Systems - HVAC Unit - 2nd Floor	22,300		2,300			20,000	
HVAC Systems - HVAC Unit - Main Floor	52,008						
HVAC Systems - Distribution	-						
Sanctuary Ventilation and Air Exchange	10,000		10,000				
Electrical Systems - Distribution	-						
Electrical Systems - Lighting	-						
Electrical Systems - Lighting - Sanctuary	51,483						
Fire Protection/Safety - Distribution	-						
Sewer and Water Systems	-						
Asphalt Paving and Concrete Work - Asphalt Paving - Replacement	181,577						
Asphalt Paving and Concrete Work - Concrete - Replacement	61,466		5,000				
Asphalt Paving and Concrete Work - Maintenance	83,321			20,000	17,130		
Other Site Improvement - Signage	34,752						
Appraisal of Church Building	25,383	2,700					
Reserve Fund Studies	26,705	2,800					
Major Repairs (\$3000 or greater to be considered)	131,501		0	5,412	5,520	5,631	5,743
Musical Equipment	50,000						
Van	100,000						
Subtotal		17,500	40,300	109,412	294,136	94,076	75,118
Annual Capital Budget Contingency*	105,000		5,000	5,000	5,000	5,000	5,000
Boiler Flush- Church Allocation	30,000	30,000					
Engineering Assessments - Drainage	1,000	1,000					
Project Management Fees - Blended rate of 7%	160,867		3,500	8,009	20,940	6,935	5,608
Total Reserve Expenses	2,546,940	48,500	48,800	122,421	320,076	106,012	85,726
(Deficiency)/Surplus After 25 Years	(1,733,098)						
Closing Fund Balance		320,508	299,112	203,934	(89,612)	(171,296)	(233,307)
* As per Capital Reserve Fund Policy							
Inflation rate	2%						
Interest rate	1%						

McClure United Church 2021 Capital Budget vs Expenditures November 23, 2021					
Project	Asset	Details	Criteria*	Budget**	Projected Expenditures
Drainage Issues at South Entrance	Roof Assembly - Eaves, Soffits, Facia, Downspouts	Eavestroughs/downspouts may require replacement (and/or roof may require redesign to accommodate drainage).	1,2	10,000	1,000
	Exterior Wall	Repairs to walls required due to poor drainage.	2	4,000	-
	Asphalt Paving and Concrete Work - Concrete - Replacement	Repairs to shifting and cracking sidewalks resulting from poor drainage and wall shifting.	1,2	5,000	-
Replace HVAC Unit	HVAC Systems - HVAC Unit - 2nd Floor	Unit provides heat and cooling to second floor. Assessment indicated that main components of unit (heat exchangers) are in reasonably good condition. By purchasing key parts to have on-hand in case of failure (early 2022), replacement of unit (approximately \$20,000) can be delayed, possibly until 2024 or beyond (annual inspection will be conducted).	2,3,4	20,000	-
Improve Sanctuary Ventilation	Sanctuary Ventilation	Consider ventilation options for ceiling fans that were removed during lighting project in 2019.	1,3,4	10,000	-
Reserve Fund Study and Appraisal		Reserve Fund Study and Appraisal to be conducted every 5 years in conjunction with McClure Place. Planned for 2022 but moved to 2021 to better enable long term planning by Place and Church.	All	0	5,500
Reserve Contingency	Windows and Doors – Windows	<ul style="list-style-type: none"> Replace 4 windows (frame and glass) chosen based on condition. 	2,4,5		12,000
		<ul style="list-style-type: none"> Contribute Church portion of boiler flush project required to ensure proper functioning of boiler system 	2,4	5,000	30,000
				\$54,000	\$48,500

*Criteria:

1. Life safety, code and regulatory requirements; 2. Preservation of asset; 3. Church programming needs; 4. Financial, operational and environmental improvements/efficiencies; 5. Aesthetics

** Funding source is Capital Reserve Fund