

# Deer Lake United Church



## 2022 Annual Report



Gathered Once More in Faith and Fellowship

# DEER LAKE UNITED CHURCH ANNUAL REPORT 2023

## TABLE OF CONTENTS

Who We Are .....2

Minister’s Report..... 6

Council’s Report..... 8

2022 Strategic Highlights ..... 11

Ministries at a Glance..... 12

Ministry & Personnel Report..... 17

Nominations & Governance Report ..... 19

Trustees Report ..... 21

Annual Giving Report..... 23

Treasurers’ Report ..... 25

Draft 2023 Budget..... 38

Minutes of the 2022 Annual Congregational Meeting..... 40

The Annual Congregational Meeting will be held on Sunday, February 12, 2023  
12:30 pm in-person following the Worship Service.

# IN GRATITUDE

We acknowledge that our beloved church resides on the ancestral, traditional, and unceded territories of the hən'qəmin'əm and Skwx̱wú7mesh speaking peoples. We are honoured to live, work, and pray on this land together.

## EXPANDED VISION STATEMENT

Deer Lake United Church welcomes you into a Christian community for all ages that explores and expresses spirituality through: worship and music, fun and fellowship, caring and outreach, and involvement and growth.

### We understand this statement to mean:

#### ➤ Welcome

At Deer Lake United Church all groups and individuals are encouraged to explore how their behaviours, activities and policies contribute to a sense of welcoming for all people who enter our community.

We express our welcome on Sundays by maintaining a clean, safe and visually attractive building, having greeters at the door, providing nametags, assisting with seating, extending invitations and encouragement to attend coffee time and other functions, speaking with people we do not know well, answering inquiries, and by smiling. Deer Lake is a place where all people, from the newest arrival to the longtime attender, feel welcomed, valued, and respected.

Throughout the rest of the week, we express our welcome by invitations to our homes and events, by providing food, and by phone calls, prayers, and visits to those who are ill or in need of support.

#### ➤ A Christian Community

At Deer Lake United Church, we are grounded on a foundation of Jesus' teachings and the Hebrew Scriptures which informed Him. We seek to deepen our relationship with God, Jesus, the Holy Spirit, and with each other. We are called each day to serve others in all facets of our lives, inspired by a continually evolving understanding of the Word of our loving God.

#### ➤ For All Ages

At Deer Lake United Church we explore our desire to be a community for all ages by encouraging our groups and individuals to consider how everyone can be involved, supported and respected in our community, and how resources can best be allocated to meet the needs of all groups within Deer Lake.

We express our multigenerational commitment by respecting and honouring all ages and by encouraging their participation within worship and throughout the week. We value opportunities for all ages to participate together and get to know each other as members of our church family.

#### ➤ Explore and Express Spirituality

At Deer Lake United Church, we provide opportunities for continuing growth in the Way of Jesus Christ by providing personal and communal opportunities to explore & express our faith.

We explore our Christian faith in an open, questioning, non-judgmental way through worship, Sunday school, youth group, theological study and discussion, retreats, and ongoing groups. We encourage all groups and individuals to explore the meaning of Christian spirituality and, in our life and work, to consider the guidance provided by Jesus.

We express our faith when we share our gifts and talents through service in the church and in the world. We express our close sense of community through willingness to discuss and listen to a variety of perspectives in a safe and respectful environment and through our enjoyment of working and playing together.

## **We live this out through:**

### ➤ **Worship and Music**

At Deer Lake United Church all groups and individuals explore God's purpose and meaning in our lives and express our gratitude through worship and music.

We express our Christian faith by living in relationship with God, Jesus and the Holy Spirit. Sunday and other special services are involving and thought-provoking. We encourage participation of all ages, recognizing and developing the gifts of the congregational members. A wide variety of music is used in our worship services as people share their musical gifts. Through liturgical arts we encourage the beautification of the sanctuary and the inclusion of artistic gifts in our worship.

### ➤ **Fun and Fellowship**

At Deer Lake United Church, we explore ways in which our faith community can enjoy fun and fellowship together through worship, work and play.

We express fun and fellowship in everything we do, helping form the connections we enjoy as a small community.

### ➤ **Caring and Outreach**

At Deer Lake United Church all groups and individuals are encouraged to explore ways they can be caring in their activities and policies, and to explore ways of increasing awareness of those in need of care.

We express our desire to be a caring congregation and to reach out to the world at large both as individuals and through our Pastoral Care and Outreach committees, and we keep the congregation informed of these activities. We are respectful and loving as we work locally and globally for peace and justice.

### ➤ **Involvement and Growth**

At Deer Lake United Church all groups and individuals are encouraged to explore, identify, develop and utilize the talents and gifts of our community.

We express our desire for personal growth and congregational viability by remaining open to being led by the Holy Spirit as we act on and share our Christian beliefs through worship services, committees, workshops, study groups, retreats, and social activities. We regularly recognize and appreciate people's gifts and their service within and outside of the church.

# BEHAVIOURAL COVENANT

"For where two or three are gathered in my name, there among them am I." - *Matthew 18:20*

As a member of Deer Lake United Church,

- I will use this covenant as a guide in doing God's work, using Jesus Christ as a model for my actions.
- I will treat this covenant as a living document and will refer to it often, base my demeanor within its parameters, and review it regularly to keep it pertinent and reflective of the values of Deer Lake United Church.
- I will acknowledge the importance of the Holy work each member of the Board engages in and the positive outcomes that result when consistent participation, full involvement and accountability is practiced by that member.
- I will fulfill the responsibilities of my position to the best of my ability and complete the tasks I agree to in a timely manner.
- I will be respectful to all others and will listen patiently and respectfully to any feedback or complaints they may offer. I will direct them to the appropriate person or group, as needed.
- I will have an open, non-judgemental mind and show interest in learning from those with opposing points of view.
- I will accept that differences of opinion are healthy and expected and I will discuss, debate and disagree openly and respectfully, assuming that others have the best intentions and the good of the Whole Church Body in mind.
- I will accept and support final Board decisions reached by consensus even if they do not reflect my personal point of view.
- I will be respectful and care for all other church members, avoiding gossip and divisive interactions.
- I will fully support our Clergy and Staff and strive to enable them to do their job without hinderance or second-guessing.
- I promise to treat our time on the Board as an opportunity to offer an important gift to our church.

"What you say to one another is eternal," - *Matthew 18:19*

Revised 2021-01-15; 2019-01

# A NEW CREED

The United Church of Canada, General Council 1968, alt.

We are not alone,  
we live in God's world.

We believe in God:  
who has created and is creating,  
who has come in Jesus,  
the Word made flesh,  
to reconcile and make new,  
who works in us and others  
by the Spirit.

We trust in God.

We are called to be the Church:  
to celebrate God's presence,  
to live with respect in Creation,  
to love and serve others,  
to seek justice and resist evil,  
to proclaim Jesus, crucified and risen,  
our judge and our hope.  
In life, in death, in life beyond death,  
God is with us.

We are not alone.  
Thanks be to God.

# MINISTER'S REPORT

Jesus said, "So, you believe because you've seen with your own eyes. Even better blessings are in store for those who believe without seeing."

- John 20:29

As you review this year's annual report, I wonder if many of you will have the same experience that I had. Sure, there are the usual reports such as the Minister's greeting, the Council chair's encouraging words, and a brief snapshot of the activities that the committees have engaged in over the past twelve months. But there is also something new and different.



In 2022, Deer Lake United chose to change their governance approach to move away from numerous committees to a policy governance model. This means that while we used to have ten committees, we now only have four. Rather than having a Table of Contents that lists reports from different committees, our Table of Contents in this report highlights the strategic goals from 2022 as well as the many activities that we engaged in through our ministries of Congregational Life, Faithful Action, and Spiritual Growth.

My hope is that you too will be impressed with all that we have experienced and accomplished this past year as you review this Annual Report. It may not have seemed like we were doing a lot at the time, but when everything gets written down, it is quite impressive. I also hope that as you review the accomplishments and activities, it will remind you of the moments in the past year that you have appreciated whether it was great fun or caused a great stirring within you to reflect upon where God is in your life. Perhaps you may even consider what you would like to engage in if given another opportunity to participate. My door is always open as you know.

Sometimes when we make changes in our lives we are not totally sure what the result will be. Last year when the church adopted the new governance structure, I think many of us were unsure of what this new change would look like in practical terms. And yet we, as a

church, made the bold and courageous decision to adopt a new way of being with one another. We embraced the uncertainty of what may come. As I reflect on that courageous step, the scripture passage from John came to mind. It was shortly after Jesus's crucifixion and resurrection. Thomas, one of the disciples, was unsure if Jesus truly had risen from the grave. In one of Jesus's resurrected moments on this earth, he invited Thomas to put his finger into Jesus's wounds. Thomas found new belief based on this experience. Jesus responded that even better blessings are in store for those who believe without seeing.

I think this last year demonstrates for the many of us who were courageous enough to make this step that indeed the blessings have been many. The church is stronger and more active than ever before. The future is definitely uncertain for Deer Lake United, and yet I cannot help but to be thrilled at the exciting adventure that awaits us today, tomorrow, and in the years ahead. Where is God leading us? Let's explore and express that in 2023.

With many blessings more to come,

Joseph



# COUNCIL'S REPORT

Doing laundry alone on a Saturday night is an act of defiance.....oh wait....wrong essay.

Let's start over.

Throughout 2022 I have watched Deer Lake United continue to walk its faithful path with optimism, curiosity and good humour. I am so proud of our church. How we have faced uncertainty and change, with maturity and trust in each other and in God. How we have looked out for each other and rallied together to support Deer Lake as a whole. Some relationships that we thought were tenuous are stronger than ever and we have welcomed new church friends into our fold.

The DLUC Council has worked tirelessly to ensure this first year of policy governance has been fruitful and relatively smooth. 2022 started out with a Spring Retreat, followed by monthly meetings. Midyear, Council started meeting bi-weekly in order to give full attention to all that needed addressing. This has been a huge commitment and illustrates the sincere and authentic intention of each council member to help lead Deer Lake toward a bright God-centered future. With this extra time, we have been able to wrestle with big picture decisions while intentionally going slow enough to be thoughtful, open, and true to our community.

I've been thinking about how the current Council meetings don't look much like the Board meetings of yesteryear. Fewer motions, fewer unproductive debates about the minutia of everyday life. This year we worked to define a succinct criterion for the division of decision making between the Council and the Minister under our governance model. The Council is involved in and engages in big picture decisions; ones that are philosophical and ethical. Decisions that speak to our identity, our purpose, our presence in the community. The Minister makes day-to-day decisions within these parameters (the minutia among other things!). Division of responsibility will continue to be a growing edge for all of us as our roles, goals, and identity become even more defined. This is such inspiring work and we're grateful that the new governance structure is allowing us the time and grace to focus on these important things.

Over the course of 2022, Council worked toward and met its goal of developing a Statement of Identity for Deer Lake United. To sculpt a community persona based on values and beliefs, that accurately reflects us as one church rather than a group of individuals. The outcome of this work is "The DLUC Statement of Identity" proposal, which incorporates input from just about every member of our congregation. It is our hope that this statement will be used to inform decisions and to spark questions during council and congregational discussions for years to come. Thank you all for participating in our DLUC identity activities this year.

As a Council we also worked to clarify our own identity and our roles as individuals as we sit together at the table. We acknowledged the different perspectives of our Council members with some being "on the floor people" doing the busy, hands-on work of the church while others being "in the balcony people" observing from above and seeing the church as a single entity. This perspective allows for identifying trends, gaps in service, and overseeing the continuity of our focus as a church.

Deer Lake United itself has been buzzing with activity, and purpose as we continue to grow into our role as a faith- and service-based, educationally stimulating church. I must acknowledge the part Joseph has played in our journey. Being a member of Council, he has contributed to every meeting, participated in numerous email discussions, submitted monthly reports and kept us fully aware of congregational activities, needs, and the general climate of our members. The Council assigned him three strategic goals for 2022 which he has fully met. These were: organisational stability, Deer Lake identity, and maximising building use and potential. Council will provide Joseph new strategic goals for 2023, which are formulated to address the need, vision, and interests of our church community. No small feat! We all appreciate his energy; intelligence and the living faith he brings to all he does.

As I reviewed past annual reports, (oh yes I did...) I was looking through the one from February 12, 2012. The group activity during that meeting was to answer "where will we be in ten years"... Well, it's ten years later, and I am happy to say we are on track. Some comments made by the 2012 participants were: "We will be.... a strong and connected community, greening our building, engaged in electronic/technology development, doing active visioning for the future, expanding our presence in the community, making connections with other Burnaby churches, putting MP3 files on our website". The one

that stood out most to me is “hope will be the status quo”. Visioning plus action equals growth. It seems to me we now have more “action” than we have had in quite some time and as our collective vision for the future continues to crystalize, this momentum should continue as well. It is my wish and expectation that we will be even more courageous about sharing our faith, we will engage more outside of Sunday mornings, and we will take advantage of all the programming and opportunities for fellowship being offered here at DLUC and throughout the wider church community.

After a year that contained over 20 meetings, 2 retreats, and countless emails, my hope is that we, as Council, have helped to make each member of our congregation feel a little more settled, a little more optimistic, and a little more energised than they were a year ago. It has been my honour to serve you as Council chair, and I appreciate each and every council member for their commitment, insight, and patience. All while encouraging growth, introspection, and establishing a firm footing for our future together. A future that holds promise and opportunity! This is an exciting time.

Ellen James

## 2022 Church Council

Ellen James, CHAIR (1 YEAR)

Sharon Hamer, ASSISTANT CHAIR (1 YEAR)

Joanne Annesley, SECRETARY (1 YEAR)

Susan Cheesman (voting member)

& Bruce Cheesman, CO-TREASURERS (1 YEAR)

Trish Seeram, NOMINATIONS & GOVERNANCE REPRESENTATIVE (1 YEAR)

Becky Armstrong, MINISTRY & PERSONNEL REPRESENTATIVE (1 YEAR)

Kathy Richardson, MEMBER-AT-LARGE (1 YEAR)

Garry Forwood, MEMBER-AT-LARGE (1 YEAR)

Rev. Dr. Joseph Kyser, MINISTER/TRUSTEE REPRESENTATIVE (FOREVER)

# 2022 STRATEGIC HIGHLIGHTS

## **Strategic Goal #1: To redevelop identity statements and documents**

### **Accomplished by:**

- Working with Council to establish a Statement of Identity, which contains who we are, what we do through our core ministries, what we value, and what we believe. This will be voted on for adoption at the 2023 Annual Meeting.

## **Strategic Goal #2: To establish organisational stability post-governance change**

### **Accomplished by:**

- Organizing internal administrative processes, systems, and record-keeping.
- Transitioning away from committees including Worship, Pastoral Care, Outreach, Christian Education, Finance, and Stewards.
- Working to renew functionality of the remaining committees including Council, Ministry & Personnel, Nominations & Governance, and Trustees.

## **Strategic Goal #3: To maximize building use and potential**

### **Accomplished by:**

- Painting kitchen and nursery (thereby entire upstairs matches)
- Beginning to clean out spaces for storage optimization.
- Establishing multi-purpose space in nursery for hybrid (online and in-person) meeting space.
- Transitioning former library as Resource Room and establishing a library in Narthex.
- Replacing the Fellowship Hall chairs
- Increasing the rental rates

# MINISTRIES AT A GLANCE 2022

## CONGREGATIONAL LIFE

How many are we?

- 90 members
- 52 adherents
- 125 "what's up" households



2  
weddings



5  
funerals



1  
baptism

### YouTube Stats



- 74 subscribers
- 84 average worship service views
- 250 highest view count  
(Remembrance Day Service)
- 34 lowest view count (Hymn Sing Sunday)
- 4,709 total 2022 views



### Pastoral Care

- 23 prayer shawls
- 195 cards of support
- 24 birthday cards for Sunday School



### Special Events

- welcome back bbq
- games night
- Christmas breakfasts
- congregational dinner
- garden work parties



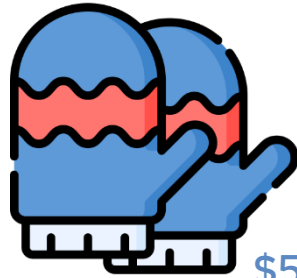
### Special Services

- Maundy Thursday outdoor Communion
- Good Friday Joint Burnaby United Churches
- sunrise Easter service
- 5 Christmas week services
- Covenanting service



- 7 Townhalls

# FAITHFUL ACTION



\$5,023.11

Coldest Night of the Year



\$280

Ukraine emergency response



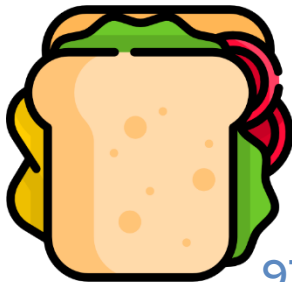
10

Christmas families



50ish

outdoor hot chocolate  
neighbourhood outreach



975

sandwiches for the homeless



\$9,025

United Church  
mission & service contribution



6

large bags for  
Harvest for the Homeless

# SPIRITUAL GROWTH



## Weekly Events

- men's breakfast
- evening faith group
- daytime faith group
- midweek prayer group
- faithful friends
- Deer Lake walking group
- choir

---

## Let's Talk Series

- residential schools
- trans rights
- climate justice
- homelessness



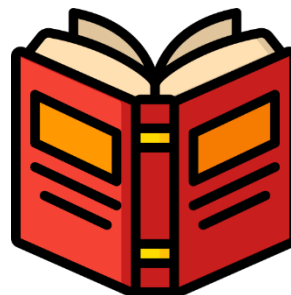
## Workshops

- life inventory practice
- spiritual gifts inventory
- power of attorney

---

## Book Studies

- *A New Climate for Christology*
- *Five Little Indians*





*In memoriam*

Patricia "Pat" Evelyn Maud Stamnes

Janet "Jenny" Hamilton Baillie Cathcart Ross

Leanne Helen Mill



# MINISTRY & PERSONNEL'S REPORT

The Ministry and Personnel Committee (M&P) is a committee that is made up of members of the church who are dedicated and committed to support the staff of DLUC. They bring their vast experiences and different perspectives to this important committee.

The role of M&P is to give guidance and help in promoting healthy relationships and good communication. They do this through oversight of the Minister in areas such as job performance, vacation time, study leave, professional development, sick days, and support the minister in his role as head of staff. They also support the church staff as needed or requested.

- This past year has seen a great many changes at DLUC including the first year of our new governance model. Two major staff changes occurred. We said goodbye to Donna Phillips as our organist and Justin Harvey as our Caretaker. We recognize and appreciate all their dedication and wish them God's many blessings.
- Barry Yamanouchi has been contracted as a temporary musician and is doing an excellent job. We feel very fortunate to have his gifts and talents enliven our worship services. We have contracted Vanguard Cleaning to maintain the cleanliness of the church and are very pleased with their work.
- With the change in Governance, the Minister remains head of staff, with the support of the M&P. In 2022, the Council, M&P, and the Minister defined the individual roles in managing employment matters.
- The committee has worked to support and give guidance to Joseph, our Minister. He has worked this past year with compassion and dignity and shown us his many spiritual gifts.
- In light of the governance change, the M&P has proposed a revised job description, which reflects the Minister's added responsibilities at DLUC. M&P is also proposing a revised three-year compensation package for the Minister. Both items will be voted on by the congregation at the ACM.
- We greatly appreciate the talent and dedication of Terri Laphorne, our volunteer choir director, who faithfully and musically enhances our worship experience each Sunday.

- Pam Athey has been a wonderful blessing to us all. This year she was on medical leave from April 19 – July 1. We are thrilled that she has returned fully recovered and back with her welcoming smile. She has gone above and beyond in providing office support to our church; all while giving us her joyous personality.

We look forward to continuing to grow our relationship with our staff in 2023!

# Ministry & Personnel Committee 2022

**Bruce Van Luven**, CHAIR (1 YEAR)

**Linda Walsh** (1 YEAR)

**Wendy Kyer** (1 YEAR)

**Becky Armstrong** (1 YEAR)

**Elizabeth Cottam** (1 YEAR)

# NOMINATIONS & GOVERNANCE

## REPORT

The Nominations & Governance Committee has two primary responsibilities: 1) nominate congregants to serve on the Council and committees, and 2) serve as governance and policy advisors by interpreting and educating.

2022 was Council's first year working with the new governance model. The entire Council reviewed the policies in November 2022. In general, the Council felt that the policies are working well. Many minor edits were made for clarity and to correct grammar, but no significant changes were made. The amendments were approved by Council and posted to the congregation's website. Nominations & Governance will meet with the respective committees and individuals in facilitating an annual review of the policies.

Nominations & Governance extends our heartfelt thanks to all who said yes when we asked them to serve as a leader in our congregation. Your gifts and dedication form the foundation of Deer Lake United Church.

### Proposed Council Members for 2023

- Ellen James, Chair (2 Year)
- Sharon Hamer, Assistant Chair (2 Year)
- Don Strutt, Secretary (1 Year)
- Susan Cheesman (voting member) and Bruce Cheesman, Co-Treasurers (2 Year)
- Trish Seeram, Nominations and Governance Representative (2 Year)
- Becky Armstrong, Ministry & Personnel Representative (2 Year)
- Garry Forwood, Member-at-Large (2 Year)
- Jim McQueen, Member-at-Large (1 Year)
- Rev. Dr. Joseph Kyser, Minister/Trustee Representative (Forever)

### Proposed Ministry & Personnel Committee Members for 2023

- Bruce Van Luven, Co-Chair (2 Year)
- Linda Walsh, Co-Chair (2 Year)
- Becky Armstrong, Council Representative (2 Year)
- Wendy Kyer (2 Year)
- Elizabeth Cottam (2 Year)

### Proposed Nominations & Governance Committee Members for 2023

- Trish Seeram, Co-Chair & Council Representative (2 Year)
- Linda Paddon, Co-Chair (2 Year)
- Claire Stegen (2 Year)
- Bruce Van Luven (1 Year)

### Proposed Trustees Members for 2023

- Rev. Dr. Joseph Kyser, Chair (Forever)
- Linda Paddon, Deputy Chair (2 Year)
- Shelley Ross (2 Year)
- Paul Anderson (2 Year)

### Proposed Regional Representative for 2023

- Ruth Struve (2 Year)

# Nominations & Governance Committee 2022

Trish Seeram, CHAIR AND COUNCIL REPRESENTATIVE (1 YEAR)

Linda Paddon (1 YEAR)

Claire Stegen (1 YEAR)

Don Strutt (1 YEAR)

# TRUSTEES REPORT

The Trustees provide oversight to the church's assets, particularly regarding the property, insurance, and investments.

## Investments

Deer Lake United Church has two investment accounts. One holds the proceeds of the sale of a manse several years ago. We refer to it as the 'Primary' account. We require approval from the Pacific Mountain Region to use these funds. The second account was opened to hold congregational money not required for our day-to-day operations to achieve a better return than in our bank account. We refer to this account as the 'Congregational' account. These funds may be used with Council approval.

We have a new portfolio manager at Connor Clark and Lunn. Steve Gibson was recommended by our manager as Rudy Kerklaan has retired. Steve has 18 years' experience in the business and has been with Connor Clark and Lunn for 5 years. Amongst his clients are other United Churches.

The Region has approved an annual transfer of 4% of the previous December 31st market value of the 'Primary' account to our bank account. We transferred \$16,909.00 into the bank account in March. We were instructed by Council to move this sum from the bank account to our Congregational account in April.

Both accounts were invested at 60% equity/40% income. Upon our recommendation in March, the 'Congregational' account was changed to 40% equity/60% income by the Council due to its shorter time horizon. We have updated the Statements of Investment Policy for both accounts to reflect this change.

There was a sharp decline in the equity portion of our accounts due to the overall decline worldwide in equity markets. There has been modest recovery near year-end. Performance for the 'Primary' account in 2022 was -10.6. The performance of the Congregational account was -11.3.

## Investment Account Balances as of December 31, 2022

		1 Year Change
'Primary' Account	\$362,065	-\$60,681*
'Congregational' Account	\$76,207	\$7,999*
Total	\$438,272	-\$52,682

\*includes the transfer of \$16,909 from the 'Primary' Account into the 'Congregational' account.

### Insurance

The United Church has a national insurance program. In an effort to reduce costs, the United Church has decided to change their programs so that it is self-insured. We enrolled in this program, thus ending our relationship with Westland Insurance. Participation will reduce our insurance costs and simplify insurance administration. The Trustees supported the Council's decision to join this program, and we sincerely thank Westland Insurance who brokered our insurance with such care for numerous years.

### Property

No significant property issues were experienced in 2022. The Trustees extend their heartfelt thanks to all the dedicated volunteers who maintain our building ensuring that it is clean, in good repair and comfortable.

## Trustees 2022

**Rev. Dr. Joseph Kyser**, CHAIR (FOREVER)

**Linda Paddon**, DEPUTY CHAIR (1 YEAR)

**Shelley Ross** (1 YEAR)

**Paul Anderson** (1 YEAR)

# GIVING REPORT



45  
families on PAR

74  
total giving families



27  
families use envelopes



2  
families use  
United Church Foundation

## Quick Facts

Giving families breakdown for 2022\*:

\$1 - \$500	14 families	18%
\$500 - \$1,000	13 families	17%
\$1,000 - \$2,000	18 families	24%
\$2,000 - \$4,000	18 families	24%
\$4,000 - \$6,000	6 families	8%
\$7,000 - \$12,000	5 families	6%

\*10 PAR families have increased their monthly contributions in the last five years



Sincere thanks to all members and adherents of Deer Lake United who supported the work of our church this past year. Your commitment and generosity are most appreciated. For those who wish to contribute to the church more regularly, you are invited to join PAR. PAR means Pre-authorized Remittance and allows families to give consistently throughout the year by automatically debiting your bank account. This results in a steady income for the church. Another option for donating to the church is through The United Church Foundation. Everyone is also encouraged to consider a living gift, inserting a donation clause in your Will specifying DLUC, or making a bequest directed to Deer Lake United Church, enabling continued growth and the assurance of long-term success and availability for future generations.

Now is a great time to evaluate your regular givings and see if it's time to increase the amount. Please contact me at any time if you have any questions about these options, require envelopes, wish to join PAR, make any changes, or any other general inquiries.

It is with humility and gratitude that I thank you also for the trust you place in me to handle your donations. I am also most thankful for the counters who week in and week out collect, count, record and deposit all donations! This past year Sharon and Gary Hamer, Becky Armstrong, and Michele Cantelo have taken a break from counting. We are most grateful for their dedication over these past years. Thanks also for the ongoing commitment of Karen and Bob Chapman, Gloria and Garry Forwood, Bill Paddon, Doug Richardson, Shirley McGaire, and Shirley and Laurie Smith.

Thank you again for your support in every way to help our church remain a viable and healthy presence in our lives!

In God's service,  
Kathy Richardson

## **DEER LAKE UNITED CHURCH FINANCE REPORT 2022**

### **Overview**

2022 was the year coming out of the pandemic and returning to normal operations while still maintaining some covid protocols. It is difficult to compare to 2021 as the pandemic saw the Church closed for most of the year. The 2022 year ended with a Net Deficit from Operations of (\$19,733) compared to the budgeted amount of (\$38,476). Unfortunately our investments did poorly resulting in a net loss of (\$52,682).

### **Revenue from Local Operations**

Envelope Offerings to Local were higher than budget by \$16,942 and higher than 2021 by \$17,702. There were three fundraisers during the year contributing \$2,238. Special Contributions were higher than budget due to the generosity of the congregation giving towards some of the renovations costs. Specifically, donations towards the renovations costs were \$3,680 for purchase of chairs for the sanctuary, and \$5,060 to cover the cost of the upper deck. Overall, 2022 revenue from local operations was over budget by \$30,860 and increased \$6,149 over 2021.

### **Rental Income**

A new renter, Al-Anon Group, came on board in 2022. The renter, Deer Lake Preschool, was replaced by Deer Lake Child Care, Inc.. Other Rental Income was more than budget by \$2,330. Overall, 2022 revenue from rental income was over budget by \$5,356 and increased \$23,951 over 2021. 2021 rental income was affected by the pandemic.

### **Grants and Personnel**

The Canada Emergency Wage Subsidy grant ended in 2021. Personnel changes included the loss of the caretaker in the summer. The position was covered by relief until a cleaning service was hired in the fall. The loss of the organist in the fall was covered by relief. Overall, 2022 Personnel expenses were (\$5,261) under budget and increased \$3,003 over 2021.

### **Operating Expenses**

Operating expenses include \$16,156 in Other Costs for approved, but unbudgeted, renovations and legal fees. In Repairs & Maintenance (R&M) are costs for the upper deck \$4,946 and the chairs for the sanctuary \$3,895 that were covered by donations reported in Special Contributions. Also in R&M is \$2,552 for the cleaning company in lieu of caretaker salaries. The variance to budget and 2021 is mostly due to Other Costs and R&M. Overall, 2022 Operating expenses were \$29,200 over budget and decreased (\$70,077) over 2021.

### **Program Expenses**

Overall, program expenses are minimal and represent less than 2% of total expenses. Christian Education is low due to the lack of Sunday school. Overall, 2022 Program expenses were (\$2,596) under budget and decreased (\$886) over 2021.

## **DEER LAKE UNITED CHURCH FINANCE REPORT 2022**

### **Net Deficit from Operations**

Overall, the 2022 Net Deficit from Operations was (\$19,733) which is \$77,921 less than the 2021 deficit of (\$97,654) and \$18,743 less than the budget deficit of (\$38,476). 2022 net deficit improved over 2021 mainly due to the renovation costs in 2021. 2022 net deficit was better than budgeted mainly due to higher donations than anticipated, fundraisers not budgeted, higher rental income, and legal fees not budgeted.

### **Future Outlook**

Looking forward to 2023 is a future of normal operations and no anticipated financial impact from the pandemic. However, our future is highly dependent on local donations and membership. The Dec.31.2023 Budgeted Net Deficit from Operations is (\$39,437).

The 2023 Budget was prepared with the following assumptions:

- All employee wages were increased by the annual cost of living increase of 3.4%.
- The caretaker salary was replaced with a cleaning company recorded in Repairs and Maintenance.
- The organist has been recorded under Relief as no official replacement has been made

The budget has been prepared using the best available information with the input from the Minister.

**DEER LAKE UNITED CHURCH**  
**2022 Treasurer's Report**

We have prepared the Financial Statements of Deer Lake United Church which comprise the Balance sheet as of December 31, 2022, and the Income Statement and the Statement of Cash Flows for the year then ended, and Notes to the Financial Statements.

We have prepared the Budget for December 31, 2023 for Deer Lake United Church.

Respectfully submitted by Bruce and Susan Cheesman , Co-Treasurers

**DEER LAKE UNITED CHURCH  
BALANCE SHEET AS OF DECEMBER 31, 2022**

	Dec/31/2022 ACTUAL	Dec/31/2021 LY ACTUAL
<b>CURRENT ASSETS</b>		
Petty Cash	100	100
Operating Account - Vancity	52,246	97,630
Share Account - Vancity	7	7
<b>TOTAL CASH</b>	<u>52,353</u>	<u>97,737</u>
GST Recoverable	1,044	2,882
Miscellaneous Accounts Receivable (Note 3)	2,303	2,002
<b>TOTAL RECEIVABLES</b>	<u>3,347</u>	<u>4,884</u>
<b>TOTAL CURRENT ASSETS</b>	<u>55,700</u>	<u>102,621</u>
<b>INVESTMENTS</b>		
Connor, Clark & Lunn Investments - Congregational (Note 4)	76,207	68,208
Vancity Term Deposit (Willick Fund) (Note 5)	1,200	1,200
Connor, Clark & Lunn Investments (Note 6)	362,065	422,746
<b>TOTAL INVESTMENTS</b>	<u>439,472</u>	<u>492,154</u>
<b>FIXED ASSETS</b>		
Property	667,287	667,287
Equipment & Fixtures	65,331	65,331
<b>TOTAL FIXED ASSETS (Note 7)</b>	<u>732,618</u>	<u>732,618</u>
<b>TOTAL ASSETS</b>	<u>1,227,790</u>	<u>1,327,393</u>
<b>LIABILITIES</b>		
Deposits (Note 8)	2,520	2,470
Miscellaneous Accounts Payable (Note 9)	7,088	38,453
Prepaid Rent	350	335
WorkSafe BC Payable	138	114
<b>TOTAL CURRENT LIABILITIES</b>	<u>10,096</u>	<u>41,372</u>
<b>FUNDS</b>		
Building & Contingency Fund (Note 10)	11,303	8,409
Burnaby Youth Hub (Note 11)	967	472
Choir Fund (Note 12)	219	219
Dixon Transition Society (Note 13)	450	50
First United Church (Note 14)	343	343
Garden Fund (Note 15)	514	512
Homeless Outreach Program (Note 16)	2,869	2,816
Hope for Families (Note 17)	3,214	4,100
Men's Group (Note 18)	626	961
Mission & Service Fund (Note 19)	2,111	1,481
Other Church Special Appeals (Note 20)	838	-
Student Ministry Fund (Note 21)	386	386
Women's Retreat Fund (Note 22)	179	179
Youth Group (Note 23)	765	776
<b>TOTAL FUNDS</b>	<u>24,784</u>	<u>20,704</u>
<b>EQUITY</b>		
Retained Earnings	1,265,317	1,304,276
Net Increase (Decrease) in Church Assets	(72,407)	(38,959)
<b>TOTAL EQUITY</b>	<u>1,192,910</u>	<u>1,265,317</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u>1,227,790</u>	<u>1,327,393</u>

-

-

**DEER LAKE UNITED CHURCH**  
**INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2022**

	Dec/31/2022 ACTUAL	Dec/31/2022 BUDGET	Dec/31/2021 LY ACTUAL	VARIANCE TO BUDGET	VARIANCE TO LY
<b>REVENUE</b>					
<b>Local Operations</b>					
Envelope Offerings to Local	123,942	107,000	106,240	16,942	17,702
Broadview Program	60	110	100	(50)	(40)
Congregational Fundraisers to Local (Note 24)	2,238	-	-	2,238	2,238
Loose & Sunday School	1,105	1,040	55	65	1,050
Special Contributions (Note 25)	20,565	8,900	35,366	11,665	(14,801)
<b>TOTAL LOCAL OPERATIONS</b>	<b>147,910</b>	<b>117,050</b>	<b>141,761</b>	<b>30,860</b>	<b>6,149</b>
<b>Rental Income</b>					
AA - Thursday group	660	660	660	-	-
AA - Tuesday group	1,125	900	1,000	225	125
Al-Anon Group	460	-	-	460	460
Dance Imagination	980	-	-	980	980
Deer Lake Child Care, Inc.	7,946	-	-	7,946	7,946
Deer Lake Preschool	12,942	19,526	18,984	(6,584)	(6,042)
Other Rental Income	3,330	1,000	-	2,330	3,330
West Coast Baptist Church	8,239	8,239	1,600	-	6,639
Yugoslavian 7th Day Adventist Church	12,535	12,536	2,022	(1)	10,513
<b>TOTAL RENTAL INCOME</b>	<b>48,217</b>	<b>42,861</b>	<b>24,266</b>	<b>5,356</b>	<b>23,951</b>
<b>Other Income</b>					
Grants (Note 26)	-	-	22,235	-	(22,235)
Weddings & Funerals	3,870	-	625	3,870	3,245
<b>TOTAL OTHER INCOME</b>	<b>3,870</b>	<b>-</b>	<b>22,860</b>	<b>3,870</b>	<b>(18,990)</b>
<b>TOTAL OPERATING REVENUE</b>	<b>199,997</b>	<b>159,911</b>	<b>188,887</b>	<b>40,086</b>	<b>11,110</b>
Building & Contingency Funds Received	2,894	2,500	2,410	394	484
<b>TOTAL REVENUE</b>	<b>202,891</b>	<b>162,411</b>	<b>191,297</b>	<b>40,480</b>	<b>11,594</b>
<b>EXPENSES</b>					
<b>Personnel</b>					
Wages	100,850	110,288	105,258	(9,438)	(4,408)
Allowances	1,200	1,200	2,100	-	(900)
Benefits	24,052	24,583	21,631	(531)	2,421
Continuing Education & Learning	1,500	1,950	1,500	(450)	-
Holiday Pay	862	1,140	1,046	(278)	(184)
Pulpit Supply	1,471	2,240	1,060	(769)	411
Relief	7,956	665	3,491	7,291	4,465
Travel	-	2,000	-	(2,000)	-
Weddings & Funerals	1,150	-	-	1,150	1,150
<b>TOTAL WAGES &amp; BENEFITS</b>	<b>139,041</b>	<b>144,066</b>	<b>136,086</b>	<b>(5,025)</b>	<b>2,955</b>
M&P Committee Expenses	150	500	279	(350)	(129)
Payroll Service Fee (ADP)	367	372	334	(5)	33
Wedding & Funeral Coordinator	120	-	-	120	120
WorkSafe BC Premium	138	139	114	(1)	24
<b>TOTAL PERSONNEL EXPENSES</b>	<b>139,816</b>	<b>145,077</b>	<b>136,813</b>	<b>(5,261)</b>	<b>3,003</b>

**DEER LAKE UNITED CHURCH**  
**INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2022**

	Dec/31/2022 ACTUAL	Dec/31/2022 BUDGET	Dec/31/2021 LY ACTUAL	VARIANCE TO BUDGET	VARIANCE TO LY
<b>Church Operating Expenses</b>					
Bank Charges / PAR Charges	429	404	777	25	(348)
Insurance	9,446	9,084	8,088	362	1,358
Office	12,121	13,275	2,403	(1,154)	9,718
Other Costs (Note 27)	16,156	600	92,986	15,556	(76,830)
Property Tax	-	1,050	1,029	(1,050)	(1,029)
Repairs & Maintenance	18,631	6,000	24,241	12,631	(5,610)
Telephone & Internet	1,601	1,381	1,293	220	308
Utilities	8,632	6,196	6,485	2,436	2,147
Waste Disposal	802	628	593	174	209
<b>TOTAL CHURCH OPERATING EXPENSES</b>	<b>67,818</b>	<b>38,618</b>	<b>137,895</b>	<b>29,200</b>	<b>(70,077)</b>
<b>Program Expenses</b>					
Benevolent	-	100	-	(100)	-
Christian Education	863	1,900	718	(1,037)	145
Outreach Committee	-	200	-	(200)	-
Pastoral Care	661	800	783	(139)	(122)
Subscriptions	-	550	475	(550)	(475)
Website & IT	219	630	249	(411)	(30)
Worship	2,541	2,700	2,945	(159)	(404)
<b>TOTAL PROGRAM EXPENSES</b>	<b>4,284</b>	<b>6,880</b>	<b>5,170</b>	<b>(2,596)</b>	<b>(886)</b>
<b>TOTAL DENOMINATIONAL ALLOCATION</b>	<b>7,812</b>	<b>7,812</b>	<b>6,663</b>	<b>-</b>	<b>1,149</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>219,730</b>	<b>198,387</b>	<b>286,541</b>	<b>21,343</b>	<b>(66,811)</b>
Building & Contingency Funds Set Aside	2,894	2,500	2,410	394	484
<b>TOTAL EXPENSES</b>	<b>222,624</b>	<b>200,887</b>	<b>288,951</b>	<b>21,737</b>	<b>(66,327)</b>
<b>NET SURPLUS (DEFICIT) FROM OPERATIONS</b>	<b>(19,733)</b>	<b>(38,476)</b>	<b>(97,654)</b>	<b>18,743</b>	<b>77,921</b>
<b>Non-Operating Income</b>					
Change in CC&L Investment Portfolio	(52,682)	-	58,657	(52,682)	(111,339)
Other Investment Income (Willick Fund, Vancity Shares)	8	-	38	8	(30)
<b>TOTAL NON-OPERATING INCOME</b>	<b>(52,674)</b>	<b>-</b>	<b>58,695</b>	<b>(52,674)</b>	<b>(111,369)</b>
<b>NET INCREASE (DECREASE) IN CHURCH ASSETS</b>	<b>(72,407)</b>	<b>(38,476)</b>	<b>(38,959)</b>	<b>(33,931)</b>	<b>(33,448)</b>
				-	-

**DEER LAKE UNITED CHURCH  
STATEMENT OF CASH FLOWS FOR THE YEAR ENDING DECEMBER 31, 2022**

<b>Cash Balance - Beginning of Year</b>	97,737
<b>NET INCREASE (DECREASE) IN CHURCH ASSETS</b>	(72,407)
<b>Changes in Non-Cash Accounts</b>	
GST Recoverable	1,838
Miscellaneous Accounts Receivable (Note 3)	(301)
Connor, Clark & Lunn Investments - Congregational (Note 4)	(7,999)
Vancity Term Deposit (Willick Fund) (Note 5)	-
Connor, Clark & Lunn Investments (Note 6)	60,681
Deposits (Note 8)	50
Miscellaneous Accounts Payable (Note 9)	(31,365)
Prepaid Rent	15
WorkSafe BC Payable	24
Building & Contingency Fund (Note 10)	2,894
Burnaby Youth Hub (Note 11)	495
Choir Fund (Note 12)	-
Dixon Transition Society (Note 13)	400
First United Church (Note 14)	-
Garden Fund (Note 15)	2
Homeless Outreach Program (Note 16)	53
Hope for Families (Note 17)	(886)
Men's Group (Note 18)	(335)
Mission & Service Fund (Note 19)	630
Other Church Special Appeals (Note 20)	838
Student Ministry Fund (Note 21)	-
Women's Retreat Fund (Note 22)	-
Youth Group (Note 23)	(11)
<b>TOTAL CHANGES IN NON-CASH ACCOUNTS</b>	<u>27,023</u>
<b>Cash Balance - End of Year</b>	<u><u>52,353</u></u>

-



**1 Deer Lake United Church**

Deer Lake United Church (the "Church" or "DLUC") is a congregation under the United Church of Canada located in central Burnaby. The Church is a not-for-profit organization and a registered charity under the Canadian Income Tax Act.

**2 Significant Accounting Policies**

**(a) General Operating Funds**

This fund is used for daily operations of the Church. Donations that have no specific instructions as to use, are added to the general operating fund, as well as rental income. The funds are used for regular Church operations such as personnel expenses, church operating expenses, and program expenses.

**Designated Funds**

These funds have specific instructions placed by the donors on the use of the funds. DLUC will make every effort to honour the donor's request, but is under no obligation to do so. Any surplus remaining after the project is completed or the program has ended will be transferred to the General Operating Fund. The expenditures are approved by the Treasurer to ensure it is in accordance with the donor's request.

**Building & Contingency Fund**

These funds have specific instructions placed by the donors on the use of the funds. DLUC will make every effort to honour the donor's request, but is under no obligation to do so. Any surplus remaining after the project is completed or the program has ended will be transferred to the General Operating Fund. These funds are used for improvements to the building, renovations, the purchase of equipment and fixtures, and for an unforeseen event.

**(b) Basis of accounting**

These financial statements were prepared using the accrual basis of accounting, with the exception of recording depreciation of fixed assets.

**(c) Financial Instruments**

The Church reports financial assets and liabilities (cash, accounts receivable, and accounts payable) at their face value. Investments are reported at market value.

**(d) Prepaid Expenses**

Prepaid expenses are recorded for goods and services to be received in the next fiscal year but paid for in the current fiscal year.

**(e) Capital Assets**

Capital Assets consists of real property (land and building) and equipment and fixtures. Capital assets are expensed in the period purchased. Capital assets on the books have not been depreciated.

The Board is responsible for decisions to enter into a congregational property transaction. A congregational property transaction may require approval from the Pacific Mountain Regional Council (PMRC). The Trustees are responsible for holding all congregational property for the congregation as part of the United Church and for proceeding with property transactions as directed and/or approved by the PMRC.

**(f) Revenue Recognition**

Contributions and Rental Income are recorded as revenue in the period when received or receivable, based on appropriate evidence as to collectability.

**(g) Gifts in kind**

Donations of property, other than cash, are recorded at fair value when such value can be reasonably determined.

**(h) Donated Services**

Many Church members offer their time and services to the Church each year. These services are offered on a volunteer basis and are thus not recorded in the financial statements.

**3 Miscellaneous Accounts Receivable**

Canada Helps donations made in December  
 Purdy's Fundraiser held in Nov/Dec

	2022	2021
	1,344	2,002
	959	-
	<u>2,303</u>	<u>2,002</u>

**4 Connor, Clark & Lunn Investments - Congregational**

The Church took excess cash and invested with Connor, Clark & Lunn Investments to maximize earnings on cash. Board approval is required to move funds in and out of this investment account. In 2022 the 4% annual withdrawal from the original investment account was transferred into the congregational investment account in the amount of \$16,909. The 2022 loss on the investment account was (\$8,910). These two transactions represent the \$7,999 change in the account.

	2022	2021
Opening Balance	68,208	65,000
Ending Book Balance	76,207	68,208
Change in CC&L Investment Portfolio	<u>7,999</u>	<u>3,208</u>
Percentage Change on Investments	11.7%	4.9%

**Connor, Clark & Lunn Investments Security Description - Congregational**

	Market Value at Dec.31.2022	
Canadian Equity	11,353	3.1%
Fixed Income	50,521	14.0%
International Equity	4,795	1.3%
US Equity	9,643	2.7%
Cash & Equivalent	(105)	0.0%
Total	<u>76,207</u>	<u>21.0%</u>

**5 Vancity Term Deposit (Willick Fund)**

The \$1,200 was a donation from a trust which is invested in a Vancity 3 year escalating term deposit that matures Jan.30.2024. At maturity the \$1,200 principal is automatically re-invested. Per the trust, interest earned on the \$1,200 principal may be spent on Church youth leadership.

	2022	2021
	<u>1,200</u>	<u>1,200</u>

**6 Connor, Clark & Lunn Investments**

This investment fund was originally set-up from proceeds from the manse sale. PMRC and Board approval is required to move funds in and out of this investment account. DLUC has PMRC permission to withdraw 4% of the Dec.31 balance annually. In 2022, the 4% withdrawal was (\$16,909). The 2022 loss on the investment account was (\$43,772). These two transactions represent the (\$60,681) change in the account.

	2022	2021
Opening Book Balance	422,746	488,419
Ending Book Balance	362,065	422,746
Change in CC&L Investment Portfolio	<u>(60,681)</u>	<u>(65,673)</u>
Percentage Change on Investments	-14.4%	-13.4%

**Connor, Clark & Lunn Investments Security Description**

	Market Value at Dec.31.2022	
Canadian Equity	115,207	31.8%
Canadian Income Equity	10,303	2.8%
Fixed Income	145,120	40.1%
International Equity	32,992	9.1%
US Equity	58,943	16.3%
Cash & Equivalent	(500)	-0.1%
Total	<u>362,065</u>	<u>100.0%</u>

**7 Fixed Assets**

Original fixed assets were recorded in the books as of December 31, 1987 at estimated market values. Capital assets capitalized from 1989 to 1997 were recorded at cost. Capital assets purchased after 1997 were expensed. No depreciation has been recorded.

	2022	2021
Property	667,287	667,287
Equipment & Fixtures	65,331	65,331
Total	<u>732,618</u>	<u>732,618</u>

**8 Deposits**

Deposits for keys are refundable to tenant upon return of keys. Last month rent may be refundable to tenant upon end of lease, if last month rent is paid.

	2022	2021
AA - Thursday group - Keys	150	150
AA - Tuesday group - Keys	100	100
AI-Anon Group	50	-
Dance Imagination - Keys	150	150
Deer Lake Preschool - Keys	450	450
Girl Guides - Keys	100	100
Weight Watchers - Keys	250	250
West Coast Baptist Church - Keys	40	40
West Coast Baptist Church - Last Month Rent	550	550
Yugoslavian 7th Day Adventist Church - Keys	200	200
Yugoslavian 7th Day Adventist Church - Last Month Rent	480	480
Total Deposits	<u>2,520</u>	<u>2,470</u>

**9 Miscellaneous Accounts Payable**

	2022	2021
2018 Presbytery Provision grant not yet spent	960	960
Book "Governance & Ministry: Rethinking Board Leadership"	(311)	(311)
BC Conference course	(475)	-
Book "How to Lead"	(174)	(174)
Balance 2018 Presbytery Provision grant not yet spent	-	475
Accrue December insurance, not yet invoiced	-	694
Accrue December Visa expenses	318	44
Accrue payable to CRA re TWSE	-	349
Accrue payable to Barry Yamanouchi for Organist Relief for Nov and Dec	1,520	971
Accrue payable to Tierneys for invoice dated Dec	-	303
Accrue payable for renovations - carpet	-	35,617
Accrue payable to D.Strutt for ice melts purchased in Dec	124	-
Accrue payable to Royal City Fire Supplies for invoice dated Dec	646	-
Accrue payable to Bernard LLP for invoice dated Dec	4,480	-
Total Miscellaneous Accounts Payable	<u>7,088</u>	<u>38,453</u>

**10 Building & Contingency Fund**

These funds have specific instructions placed by the donors on the use of the funds. These funds are used for improvements to the building, renovations, the purchase of equipment and fixtures, and for an unforeseen event.

	2022	2021
Opening Balance	8,409	42,494
Envelope Offerings	2,894	2,410
Renovations - painting (also see Other Costs, note 28)	-	(36,495)
Ending Balance	<u>11,303</u>	<u>8,409</u>

**11 Burnaby Youth Hub**

The Burnaby Youth Hub is a safe space for youth in Burnaby, providing a variety of programs and services to support, engage, and empower young people in the community. A program of the Lower Mainland Purpose Society for Youth and Families.

	2022	2021
Opening Balance	472	272
Envelope Offerings	495	600
Paid to The Lower Mainland Purpose Society for Youth and Families	-	(400)
Ending Balance	<u>967</u>	<u>472</u>

**12 Choir Fund**

The Choir Fund is a DLUC fund where the Choir members donate to this fund and designate funds to be used for various Church needs.

	2022	2021
Opening Balance	219	-
Envelope Offerings	-	1,910
Canada Helps donations	-	200
Purchase of filing cabinets	-	(1,891)
Ending Balance	<u>219</u>	<u>219</u>

**13 Dixon Transition Society**

Dixon Transition Society helps to reduce the impact of domestic violence by providing a safe haven for women and children. Transitional housing programs, counselling and outreach services form a continuum of care to help women and children live a life free from violence.

	2022	2021
Opening Balance	50	60
Envelope Offerings	400	640
Paid to Dixon Transition Society	-	(650)
Ending Balance	<u>450</u>	<u>50</u>

**14 First United Church**

First United Church Community Ministry Society (commonly known as First United) is an inner-city ministry of the United Church of Canada committed at its heart to the struggle for social justice, offering programs of advocacy, housing and healing in Vancouver's Downtown Eastside (DTES).

	2022	2021
Opening Balance	343	43
Envelope Offerings	-	300
Ending Balance	<u>343</u>	<u>343</u>

**15 Garden Fund**

The Garden Fund is a DLUC fund committed to keeping and enhancing the welcoming garden at the front of the Church.

	2022	2021
Opening Balance	512	462
Envelope Offerings	114	50
Supplies purchased	(112)	-
Ending Balance	<u>514</u>	<u>512</u>

**16 Homeless Outreach Program**

The Society To End Homelessness In Burnaby has been established to provide leadership and collaborative planning towards the reduction and ultimately, resolution of homelessness in Burnaby. Once a month the Church purchases groceries and prepares lunches for the homeless of Burnaby.

	2022	2021
Opening Balance	2,816	1,693
Envelope Offerings	3,617	3,100
Non-receipted donations (unidentified)	291	-
Groceries purchased	(3,678)	(1,477)
Groceries purchased for Cooling Centres	(177)	-
Paid to The Progressive Housing Society	-	(500)
Ending Balance	<u>2,869</u>	<u>2,816</u>

**17 Hope For Families**

This is an outreach initiative of DLUC to assist Burnaby families in need. The main purpose is to sponsor families at Christmas and to support children's camping programs.

	2022	2021
Opening Balance	4,100	2,195
Envelope Offerings	4,885	5,945
Canada Helps donations	-	1,350
Non-receipted donations (unidentified)	180	-
Sunday morning coffee donations	36	-
Paid to SD41 for Edmonds Community School Camping Program	-	(1,000)
Xmas Expenses - 2022 families	(5,987)	-
Xmas Expenses - 2021 families	-	(4,390)
Ending Balance	<u>3,214</u>	<u>4,100</u>

**18 Men's Group**

This is an initiative of DLUC where the men meet weekly for breakfast and fellowship, donate funds, and organize a number of events and designate funds to be used for various Church needs.

	2022	2021
Opening Balance	961	961
Proceeds from Welcome Back BBQ	149	-
Proceeds from Shrove Tuesday pancake supper	-	-
Contribution from the weekly Men's Breakfast	-	-
Breakfast supplies purchased	(207)	-
Zoom Room tech supplies purchased	(277)	-
Ending Balance	<u>626</u>	<u>961</u>

**19 Mission & Service Fund**

Your gifts to United Church of Canada Mission & Service Fund help people in need in Canada and around the world by providing access to food, housing, and employment support. Your generosity helps people develop new skills and access life-changing medical treatment and counselling. Your gifts help people live meaningfully and purposefully by supporting education opportunities, communities of faith, retreat centres, and more.

	2022	2021
Opening Balance	1,481	1,379
Envelope Offerings	9,655	7,892
Canada Helps donations	-	100
Paid to UCC Mission & Service Fund	(9,025)	(7,890)
Ending Balance	<u>2,111</u>	<u>1,481</u>

**20 Other Church Special Appeals**

These are for donations designated for one time events or special appeals.

	2022	2021
Coldest Night of the Year		
Envelope Offerings	1,100	
Non-receipted donations (unidentified)	50	
Coldest Night of the Year payment	(1,150)	
Subtotal Coldest Night of the Year	<u>-</u>	<u>-</u>
Ukraine Emergency Response		
Envelope Offerings	280	
The United Church of Canada Emergency Response for Ukraine payment	(280)	
Subtotal Ukraine Emergency Response	<u>-</u>	<u>-</u>
April Jar Fundraiser		
Envelope Offerings	2,085	
Non-receipted donations (unidentified)	539	
Expense portion used for fellowship hall chairs	(1,910)	
Subtotal April Jar Fundraiser	<u>714</u>	<u>-</u>
April Jar Fundraiser balance represents the following:		
\$345 Storage Chest		
\$172 Outdoor / Garden		
\$177 Downstairs renovations		
\$ 20 Accents / Decorations		
<u>\$714 Subtotal April Jar Fundraiser</u>		
Crib Board Draw		
Non-receipted donations (unidentified)	124	
Subtotal Crib Board draw	<u>124</u>	<u>-</u>
Donations to be used for building projects		
Ending Balance	<u>838</u>	<u>-</u>

**21 Student Ministry Fund**

The fund started in 2002 and is intended to be used to assist a Student Minister in their journey to ordination.

	2022	2021
Ending Balance	<u>386</u>	<u>386</u>

**22 Women's Retreat Fund**

This is an initiative of DLUC where the women meet for food, fellowship and fun at the monthly breakfast and the yearly retreat.

	2022	2021
Ending Balance	<u>179</u>	<u>179</u>

**23 Youth Group**

Funds donated to the Youth Group are used for activities or supplies for the group.

	2022	2021
Opening Balance	776	776
Snacks purchased	(11)	
Ending Balance	<u>765</u>	<u>776</u>

**24 Congregational Fundraisers to Local**

All fundraisers for DLUC or any of its outreach projects have their proposal approved by the Board in advance.

	2022	2021
Shredding Event		
Envelope Offerings	50	
Non-receipted donations (unidentified)	2,180	
Payment for shredder rental	(1,312)	-
Net Proceeds from Shredding Event	918	-
Adante Choir proceeds	361	
Purdy's Chocolates	959	
Ending Balance	2,238	-

**25 Special Contributions**

Special Contributions are donations received through other charitable organizations that process the donation and provide tax receipts. Special contributions are also from groups or individuals where no tax receipt is issued.

Contributions to cover costs of expenses and sale of miscellaneous items are also recorded here.

	2022	2021
Canada Helps donations	4,500	8,255
UCC Foundation - gift of common shares	6,558	6,341
Donations to cover cost of purchase of outdoor table	-	2,866
Donations to cover cost of purchase of chairs for sanctuary	3,680	14,914
Donation from Stanbury Construction to cover part of renovation costs	-	341
Donation to cover costs of liturgical arts	246	52
Donation to cover cost of upper deck	5,060	
Donation from AA Group	100	
Proceeds from calendar sales	84	
Proceeds from sale of church pews	-	350
Proceeds from parking lot rental	-	600
Proceeds from sale of church furniture	337	1,647
Total Special Contributions	20,565	35,366

**26 Grants**

The federal government has offered two programs to employers who have seen a drop in revenue due to Covid-19 to help cover part of employee remuneration. The first program offered was the Temporary Wage Subsidy for Employers (TWSE) which covered the period March 18, 2020 to June 19, 2020 and is equal to 10% of remuneration. The second program is the Canada Emergency Wage Subsidy (CEWS) which covers the period March 15, 2020 to October 23, 2021 and is equal to up to 75% of remuneration. The combined maximum for both programs is 75% of remuneration.

	2022	2021
TWSE	-	(349)
CEWS	-	22,584
Total Grants	-	22,235

**27 Other Costs**

Other Costs for the approved renovations for carpet, paint, streaming, and miscellaneous. had a total approved budget of \$143,300 (includes GST). Total costs expensed in 2021 and 2022 are \$97,097 in Other Costs plus \$36,495 in Building & Contingency Fund for a total of \$133,592. Total costs, including GST, are \$134,629. Overall, the project came in under budget.

	2022	2021
Renovation costs	4,111	92,986
Legal fees	12,045	-
	16,156	92,986

**28 Gifts in Kind**

Gifts in Kind are non-cash donations and are recorded at fair market value.

	2022	2021
Security Safe Cash Box for office	130	-
Building materials to repair leaking storage shed	-	54
Donation of face masks	-	1,500
Rekey choir cabinets	-	49
Yarn for prayer shawls	-	-
	130	1,603

**DEER LAKE UNITED CHURCH**

<b>BUDGET</b>	<b>BUDGET</b>	<b>CURRENT</b>	<b>BUDGET</b>	
<b>Dec/2023</b>		<b>Dec-22</b>	<b>Dec/2022</b>	<b>NOTES</b>
<b>REVENUE</b>				
<b>Local Operations</b>				
Envelope Offerings to Local	124,000	123,942	107,000	Based on Projected CURRENT
Broadview Program	60	60	110	Based on Projected CURRENT
Congregational Fundraisers to Local	500	2,238	-	No church fundraisers in the works but hoping for something
Loose & Sunday School	920	1,105	1,040	Loose @ \$20/week excluding summer months, nothing for Sunday school
Special Contributions	8,000	20,565	8,900	Canada Helps donations (variable, nothing consistent), UCC Foundation re shares
<b>TOTAL LOCAL OPERATIONS</b>	<b>133,480</b>	<b>147,910</b>	<b>117,050</b>	
	<b>71%</b>	<b>73%</b>	<b>84%</b>	
<b>Rental Income</b>				
AA - Thursday group	660	660	660	No increase for 2023
AA - Tuesday group	1,200	1,125	900	No increase for 2023, note increased from \$75 to \$100/month in April/2022
Al-Anon	600	460	-	
Creative Dance Association	2,560	980	-	Pay-as-you-go
Deer Lake Child Care, Inc.	25,504	7,946	-	Rental income less property taxes
Deer Lake Preschool	-	12,942	19,526	No longer a tenant, sold business to Deer Lake Child Care Inc.
Other Rental Income	2,000	3,330	1,000	Best guess based on prior year
West Coast Baptist Church	9,161	8,239	8,239	↑ Feb.01 from \$691.02 to \$770.00 per month
Yugoslavian 7th Day Adventist Church	10,071	12,535	12,536	↓ Feb.01 from \$1,051.36 to \$820.00
<b>TOTAL RENTAL INCOME</b>	<b>51,756</b>	<b>48,217</b>	<b>42,861</b>	
	<b>28%</b>	<b>24%</b>	<b>31%</b>	
<b>Other Income</b>				
Weddings & Funerals	-	3,870	-	Assumption is 0 weddings and 0 funerals
<b>TOTAL OTHER INCOME</b>	<b>-</b>	<b>3,870</b>	<b>-</b>	
<b>TOTAL OPERATING REVENUE</b>	<b>185,236</b>	<b>199,997</b>	<b>159,911</b>	
Building & Contingency Funds Received	2,900	2,894	2,500	Based on Projected CURRENT
<b>TOTAL REVENUE</b>	<b>188,136</b>	<b>202,891</b>	<b>162,411</b>	
<b>EXPENSES</b>				
<b>Personnel</b>				
Wages	105,870	100,850	110,288	All employees receive a 3.4% cost of living increase (rate per UCC), no carteker or organist employee, includes organist severence, see R&M for cleaning expenses paid to Vanguard
Allowances	1,200	1,200	1,200	Minister telephone
Benefits	23,675	24,052	24,583	Employer portion of CPP (↑ from 5.7% to 5.95%), EI (↑ from 1.58% to 1.63%), and Pension&Benefits per UCC
Continuing Education & Learning	1,843	1,500	1,950	Minister, Administrative Assistant and Choir Director
Holiday Pay	396	862	1,140	Administrative Assistant
Pulpit Supply	2,552	1,471	2,240	Minister total days off = 5vac + 3study + 2discretionary +1PMRC meeting= 11 days total @ \$232/day
Relief	12,064	7,956	665	No permament Organist yet so all costs in relief
Travel	450	-	2,000	PMRC Regional Meeting in Abbotsford, cost for hotel for 3nights \$150/night
Weddings & Funerals	-	1,150	-	Assumption is 0 weddings and 0 funerals
<b>TOTAL WAGES &amp; BENEFITS</b>	<b>148,050</b>	<b>139,041</b>	<b>144,066</b>	
M&P Committee Expenses	500	150	500	Per Minister & M&P
Payroll Service Fee (ADP)	340	367	372	TeamPay \$22.00/mo + \$2.4/mo (\$1.20/employee*2) + \$0.61 (50% of GST) = \$25.01/mo + T4 \$40.00
Wedding & Funeral Coordinator	-	120	-	Assumption is 0 weddings and 0 funerals
WorkSafe BC Premium	173	138	139	Per WorkSafeBC, rate increased from 0.12% to 0.14%
<b>TOTAL PERSONNEL EXPENSES</b>	<b>149,063</b>	<b>139,816</b>	<b>145,077</b>	
	<b>66%</b>	<b>64%</b>	<b>73%</b>	

**DEER LAKE UNITED CHURCH  
BUDGET**

	<b>BUDGET Dec/2023</b>	<b>CURRENT Jan-00</b>	<b>BUDGET Dec/2022</b>	<b>NOTES</b>
<b>Church Operating Costs</b>				
Bank Charges / PAR Charges	430	429	404	PAR \$0.50/person/mo @ \$22.50/mo, Night deposit annual fee \$40, Canada Helps 4% of donation
Insurance	7,121	9,446	9,084	New UCC self-insured policy ↓from \$8,838 to \$6,383, plus AD&D (no change)
Office	8,843	12,122	13,275	Based on 2022 normal expenses + \$4,200/yr Review of FS for 2022
Other Costs	10,000	16,156	600	2022 related to renovations & legal fees, Budget includes legal fees DLUC is EXEMPT from property taxes, taxes are on the proportion of for-profit business - the Daycare - and are reimbursed
Property Tax	-	-	1,050	through the rent paid by the daycare
Repairs & Maintenance	21,247	18,631	6,000	Based on prior year, new Vanguard cleaning service in lieu of caretaker
Telephone & Internet	1,685	1,601	1,381	Consistent Telus \$140.39/mo for 2022, loss of \$23 monthly discount
Utilities	8,800	8,632	6,196	BCHydro, FortisBC, CityofBBY Water&Waste, based on 2022 actual with small increase
Waste Disposal	850	802	628	City of Burnaby, quarterly, pick-ups as required, based on prior year with small increase
<b>TOTAL CHURCH OPERATING EXPENSES</b>	<b>58,976</b>	<b>67,819</b>	<b>38,618</b>	
	<b>26%</b>	<b>31%</b>	<b>19%</b>	
<b>Program Costs</b>				
Benevolent	100	-	100	For Minister, gift cards to people in need
Books & Supplies	50	-	-	Library books
Christian Education	1,900	863	1,900	Lay Education \$400 + Children & Youth \$750 + Sunday School \$750
Outreach Committee	200	-	200	Same budget as prior years
Pastoral Care	700	661	800	Small decrease from prior years budget
Subscriptions	550	-	550	Broadview
Website & IT	455	219	630	Zoom, Security
Worship	3,050	2,541	2,700	Liturgical Arts \$800 + Music \$300 + Keyboard Mntce \$300 + Worship \$1,650
<b>TOTAL PROGRAM EXPENSES</b>	<b>7,005</b>	<b>4,284</b>	<b>6,880</b>	
	<b>3%</b>	<b>2%</b>	<b>3%</b>	
<b>TOTAL DENOMINATIONAL ALLOCATION</b>	<b>9,629</b>	<b>7,812</b>	<b>7,812</b>	Per UCC Regional Council, Target Assessment on Church Hub
	<b>4%</b>	<b>4%</b>	<b>4%</b>	
<b>TOTAL OPERATING EXPENSES</b>	<b>224,673</b>	<b>219,731</b>	<b>198,387</b>	
Building & Contingency Funds Set Aside	2,900	2,894	2,500	Offset of Building & Contingency Funds Received
<b>TOTAL EXPENSES</b>	<b>227,573</b>	<b>222,625</b>	<b>200,887</b>	
<b>NET SURPLUS (DEFICIT) FROM OPERATIONS</b>	<b>(39,437)</b>	<b>(19,734)</b>	<b>(38,476)</b>	



We wish to acknowledge that this meeting takes place on the ancestral, traditional, and unceded territories of the coast Salish Peoples, in particular the Musqueam, the Squamish and the Tsleil-Waututh First Nations. We are honoured to live, work and pray on this land together.

**DRAFT MINUTES**  
**Deer Lake United Church**  
**Zoom Annual Congregational Meeting (ACM)**  
**Sunday February 13, 2022**

*Deer Lake United Church welcomes you into a Christian community for all ages, that explores and expresses spirituality through: Worship and Music, Fun and Fellowship, Caring and Outreach, Involvement and Growth*

Welcoming: E James  
Opening prayer: Rev. Dr. J Kyser  
Time 1:04 pm

Attendance: E James, S Hamer, J Kyser, J Annesley, B Armstrong, L Walsh, P Anderson, E Colledge, B Cheesman, S Cheesman, B Chapman, K Chapman, S McLean, J Amelich, K Small,  
B Van Luven, G Hamer, W Kyer, M Kyer, P Athey, M Cazalet, E Mosher, K Dawe, J Cambuzzi,  
L Juba, D Juba, M Tullett, J Johnson, T Lapthorne, A Brown, E Brown, L McQueen, J McQueen,  
G Forwood, GI Forwood, K Richardson, A Hull, M Pinto, E Cottam, D Strutt, C Stegen, P Seeram, B Paddon, L Paddon, J Scott, J Davidson, S McGaire, P Slater, F Roberts

Regrets: P Woodruff

Voting Protocol for the ACM zoom meeting – Rev J Kyser

Voting by a show of hands. Abstentions will be noted.

Enabling Motion

<p><b>Motion:</b> that Ellen James chair the 2022 ACM; that Joanne Annesley record the minutes for the 2022 ACM; that non-members be granted corresponding and voting privileges; that the February 13, 2022 ACM Agenda be accepted as presented; that the minutes of the 2021 ACM be accepted as printed in the 2021 Annual Report</p> <p style="text-align: center;"><b>Moved: D Juba                      Seconded: E Colledge                      CARRIED</b></p>
--

We wish to acknowledge that this meeting takes place on the ancestral, traditional, and unceded territories of the coast Salish Peoples, in particular the Musqueam, the Squamish and the Tsleil-Waututh First Nations. We are honoured to live, work and pray on this land together.

Old Business:

**Motion:** to accept the draft minutes of the congregational meeting held on May 9, 2021; to accept the draft minutes of the congregational meeting held on July 11, 2021; to accept the draft minutes of the congregational meeting held on November 7, 2021  
**Moved: G Hamer                      Seconded: A Hull                      CARRIED**

**Motion:** to officially implement the new governance structure and related policies as approved on November 7, 2021  
**Moved: B Van Luven                      Seconded: P Anderson                      CARRIED**

Congratulations was extended to all those attending for this momentous vote.

House Keeping

- On the Table of Contents page of the 2021 Annual Report under subsection Additions, the very last line should read approved Council Policies (January 20, 2022) not (January 2021)
- On page 22 of the 2021 Annual Report under Trustees Report, "gain on our combined portfolio should read 12.8%"

Financial Report – S and B Cheesman

**Motion:** that the 2021 financial report, including the 2021 financial statements, as printed in the 2021 annual report be received.  
**Moved: S Hamer                      Seconded: K Richardson                      CARRIED**

Question was asked about the treatment of fixed assets, why there is no change on the balance sheet when many improvements were done in 2021.

The treasurers reported there is no change to fixed assets as this is how the assets were handled in previous years (after 1997). The treasurers also stated a detailed letter was sent to UCC for guidance. The UCC said the recording of fixed assets that has been done is acceptable and that churches may treat fixed assets as they choose, however, the UCC recommends capitalizing and depreciating.

We wish to acknowledge that this meeting takes place on the ancestral, traditional, and unceded territories of the coast Salish Peoples, in particular the Musqueam, the Squamish and the Tsleil-Waututh First Nations. We are honoured to live, work and pray on this land together.

The budget presented has not changed significantly from the previous year with the exception of wages. All employees received the cost-of-living increase. The Administrative Assistant and Caretaker were both given an additional "living wage increase." There is also an increase in office expense due to the accrual of \$10,000 for the review of 2 years of financial statements.

<p><b>Motion:</b> that the 2022 Budget as printed in the 2021 Annual Report be approved <b>Moved: G Forwood                      Seconded: A Brown              Abstain: P Athey</b> <b>CARRIED</b></p>
---

Nomination and Governance Report – D Strutt

1. Notice of B Chapmen and T Woodruff resignation from Trustees  
The board and congregation wish to extend thanks and gratitude to both members for their many years of service

<p><b>Motion:</b> to accept the resignation of B Chapman and T Woodruff as Trustees with thanks for their years of service <b>Moved: D Strutt                      Seconded: L Paddon                      CARRIED</b></p>
--

2. Notice to appoint P Anderson to the Board of Trustees

<p><b>Motion:</b> to appoint P Anderson to the Board of Trustees <b>Moved: D Strutt                      Seconded: J Cambruzzi                      CARRIED</b></p>
---

We wish to acknowledge that this meeting takes place on the ancestral, traditional, and unceded territories of the coast Salish Peoples, in particular the Musqueam, the Squamish and the Tsleil-Waututh First Nations. We are honoured to live, work and pray on this land together.

3. Presentation of the 2022 Council and Committee member list

Proposed Committee List

**Council**

- Chair: Ellen James
- Assistant Chair: Sharon Hamer
- Secretary: Joanne Annesley
- Co-Treasurers: Susan Cheesman (voting member) and Bruce Cheesman (non voting)
- Ministry & Personnel Representative: Becky Armstrong
- Nominations and Governance Rep: Trish Seeram
- Member-At-Large: Kathy Richardson
- Member-At-Large: Garry Forwood
- Minister/Trustee Representative: Rev Dr Joseph Kyser

**Ministry & Personnel**

- Bruce Van Luven
- Elizabeth Cottam
- Wendy Kyer
- Linda Walsh
- Becky Armstrong

**Trustees**

- Minister: Rev Dr Joseph Kyser
- Shelley Ross
- Linda Paddon
- Paul Anderson

**Nominations & Governance**

- Steve McLean
- Linda Paddon
- Trish Seeram
- Claire Stegen
- Don Strutt

Noted that Ruth Struve has remained the Regional Representative

<p><b>Motion</b> to accept the 2022 Council and Committee member list as presented <b>Moved: D Strutt                      Seconded: S McLean                      CARRIED</b></p>
--

We wish to acknowledge that this meeting takes place on the ancestral, traditional, and unceded territories of the coast Salish Peoples, in particular the Musqueam, the Squamish and the Tsleil-Waututh First Nations. We are honoured to live, work and pray on this land together.

Thanks was extended to both the nominations committee for their diligence and hard work and to those who have stepped up to serve for the coming year. It was noted that there are many new faces and positions involved and we all look forward to the year ahead.

Closing Prayer: Rev J Kyser

Adjournment: E James 1:50 pm

-----  
Ellen James, Chair

-----  
Joanne Annesley, Secretary