



A Year of
Congregational Life, Spiritual Growth & Faithful Action

DEER LAKE UNITED CHURCH ANNUAL REPORT 2024

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The Annual Congregational Meeting will be held on Sunday, February 18, 2023
12:30 pm in-person following the Worship Service.

WITH GRATITUDE

We acknowledge that our beloved church resides on the ancestral, traditional, and unceded territories of the hən'qəmin'əm and Sḵwx̱wú7mesh speaking peoples. We are honoured to live, work, and pray on this land together.

STATEMENT OF IDENTITY

We are a **Christian community that explores and expresses our spirituality** through Congregational Life, Spiritual Growth, and Faithful Action.

The foundation of the church is its ministries.

Congregational Life which focuses on strengthening our Christian community and looking after each other.

Core Value: **Community**

We value the importance of living in dynamic relationships by being a faith-based fellowship, believing "we are not alone."

Spiritual Growth which focuses on faith-based education and experiences for all ages.

Core Value: **Growth**

We value individual and spiritual growth and maturity, which transforms our understanding of God, the Bible, and what we are called to be and do.

Faithful Action which focuses on outreach and social justice.

Core Value: **Service**

We value Jesus' call to give generously of ourselves to the world around us and to advocate for equal rights of all people.

In all we say and do, in how we live in this world, we lead with **spirituality, integrity, and love.**

CORE BELIEFS

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

As I sit in my office at the beginning of 2024 and reflect on 2023 at Deer Lake United Church, one question keeps echoing within my mind: Is there such a thing as a normal year at DLUC? It doesn't seem like it.

The biggest event of 2023 for me personally is one that also greatly impacted the congregation. My father passed away in June, which led to my absence at DLUC for three months as I attended to him and my family and took the necessary time to grieve this significant personal loss. On the congregation's side of things, this loss meant that for three months many members of DLUC had to rise to the occasion to fill in for my absence. Thankfully this occurred during the summer when church activity is minimal. Yet, things are never truly quiet at church – even in my absence.

So many people rose to the occasion to ensure that Sunday services happened each week with worship being led by both external guest speakers and internal congregants. The services were well attended with very little dip in attendance. Then, of course, there were so many other areas where congregants rose to the occasion. We had a group covering pastoral care while other key leaders handled building maintenance and emergency needs. The Council tended to the administrative work behind-the-scenes including overseeing finances, and the committees oversaw their respective areas. Additionally, several church ministries including monthly sandwich making for the homeless continued on. In so many ways the church functioned smoothly and healthfully in my absence. I couldn't be more pleased and prouder of our beloved church and its people.

While it was not planned, this three-month period is just one example of Deer Lake United congregation fulfilling its 2023 strategic goal. Last year we adopted a new governance model where the Council offers a big picture vision for the congregation through annual strategic goals. They decided on one goal since it was the first year under the model. The 2023 goal was:

To have more congregants engaged and actively involved in the three ministry streams of our church (Congregational Life, Spiritual Growth, and Faithful Action)

My prayer is that the members of DLUC do feel more engaged in the ministries of the church. This is a big difference from years past when committee work was the main activity of many of the members. DLUC has three ministry streams: Congregational Life, Spiritual Growth, and Faithful Action. There are many individual ministry groups that fall under these three ministry streams.

Perhaps this was most clearly demonstrated at our 2023 Ministry Fair. This event occurred after church on a Sunday in October. Tables were set up in our Fellowship Hall showcasing all the ministry groups including a few tables set up for our committees for general information and points of contact. Notably, there was one difference at those committee tables from the others and from years past: There were no sign up sheets to serve on them. This demonstrates a shift in focus at DLUC. Rather than trying to find people to serve on committees, the focus is now on offering ministries where God is calling people to serve. This is demonstrated by three newer groups that are emerging from within the congregation.

First, there is a group of individuals that is very interested in Deer Lake United Church becoming an Affirming congregation. The Affirming Ministries Program encourages United Church bodies (such as communities of faith, regional councils, outdoor ministries, chaplaincies, education centres, and outreach ministries) to study what it means to be publicly welcoming and inclusive. The program provides information and education on sexual orientation and gender identity issues and promotes inclusion and justice for other groups that have been historically excluded or marginalized (such as those excluded by ageism, racism, sexism, accessibility, and socio-economic differences). The Council has approved exploring this possibility for Deer Lake United, and the next step is to begin conversations with the congregation about this possibility.

Second, there is a group of individuals led by Paul Anderson and Linda Walsh that is very concerned about the climate crisis we find ourselves in. The Rev. Brian Burke has led an annual book study on the topic. In 2023 this

was Chris Turner's *How to Be a Climate Optimist: Blueprints for a Better World*. In addition to reading the book, a video presentation by the author was shown following a Sunday worship service. Conversation and questions among the participants followed the presentation. This group also received a grant of \$850 from an environmental organization out of SFU. The team has been considering options for the best way to use these funds in 2024. We also purchased a new recycling centre for our Fellowship Hall. While it is still a work in progress, we are actively taking steps at DLUC to be environmentally sustainable.

Third, there is a group of individuals that is greatly interested in reconciliation. Just like the examples above, this too has been congregationally driven with Linda Paddon taking the lead in organizing book studies. In 2023, the group read *Unreconciled* by Jesse Wentz. While it was not an easy read, it did promote greater awareness of our indigenous siblings' struggles and desires for a better world. We were also blessed to receive the Rev. Tony Snow as a guest preacher over the summer, which was a powerful experience for all in attendance.

These are just a few examples of where congregation members led our ministries. An Involvement Guide that listed all of the various ministries and ways to participate at DLUC was provided at the Ministry Fair. This little booklet of 35 pages contains the many ways we are living out God's calling at DLUC.

This annual report shares many of the amazing ministries and happenings of our beloved congregation over the past year in greater detail. You will find reports from all our committees, which represent the administrative work that is continually being done by congregants. You will also find summary reports from our three ministry streams showing exactly how we lived out our Statement of Identity on the ground. My hope is that you will be equally impressed with all that we have done together at DLUC.

It may be tempting to think all is perfect at DLUC, and while things are going pretty darn well, there is indeed more work to do. There is still a lot more inner exploration to be done through our own spiritual growth. There are still many conversations to be had and activities to be done together as a congregation. And, indeed, there's plenty more faithful action to be done

as we share the love of God with the wider community and world. So, friends, let us celebrate and rejoice for all the wonderful ministries of 2023, and let's get ready for a very faith-filled 2024!

Joseph

COUNCIL'S REPORT

2023 Church Council

Ellen James, CHAIR (YEAR 2)

Sharon Hamer, ASSISTANT CHAIR & INTERIM TREASURER (YEAR 2)

Don Strutt, SECRETARY (YEAR 1)

Trish Seeram, NOMINATIONS & GOVERNANCE REPRESENTATIVE (YEAR 2)

Becky Armstrong, MINISTRY & PERSONNEL REPRESENTATIVE (YEAR 2)

Jim McQueen, MEMBER-AT-LARGE (YEAR 1)

Garry Forwood, MEMBER-AT-LARGE (YEAR 2)

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

2023 was a year of truly settling in. The Council continued to adjust, define, and operate within the governance parameters as voted on at the 2022 ACM. Council's mandate, in addition to that which is required by the United Church's manual, is big picture planning based on congregational input, observation of current trends, needs and focus, and wholeheartedly welcoming the direction God provides us with. Listening for God's voice. Deer Lake's strategic Goal for 2023 was:

To have more congregants engaged and actively involved in the three ministries of our church. (Congregational Life, Spiritual Growth, and Faithful Action)

I want to extend a huge thank you to all the lay leaders who led groups or hosted events in 2023. This is how increased involvement starts.

I'd also like to thank those who supported the lay leaders by participating in the discussions and the events. It was very satisfying to see the interest in the Ministry Fair held in October. There was an exciting buzz in the Fellowship Hall as everyone wandered through the displays and held meaningful conversations about where we are making a difference, where we are growing, and ways to continue to grow as a faithful community.

Thank you also goes to those who lent a hand and popped in during the week to fix a light, pick up tablecloths for laundering, or shovel the sidewalk on a snowy day. Thanks to everyone because, indeed, it seems everyone is doing something. All these acts, big and small, create a greater whole: one of community.

Joseph served us well in 2023. As has always been the case, his connection with our congregation is authentic, personal, and always Christ-centred. He has encouraged (some might say challenged) us to do a little more, go a little deeper, and objectively look in the mirror once in a while. We have been asked to consider why we do what we do, who does it serve, and is there a different approach that could make it more meaningful? This routine reflection is a vital part of being a church and asking these questions is the sign of a growing "Christian" community.

While Joseph was on an extended leave, Deer Lake was able to carry on and maintain. It was "just like old times" in a way as people planned, shared, and executed all that is necessary to care for a functioning church. Our worship services, a combination of lay-led and guest speakers, were well received and spiritually rich. While in conversation with a fellow member, we recognised that, although Deer Lake has experience filling time without ministerial leadership, this time felt different. We speculated that this time we were doing it for a different reason: to fulfill God's calling and to allow us to continue in ministry. We have done this and are evolving with spirituality becoming more and more of an intrinsic piece of who we are.

So, how does this wonderful community continue to become a Christian community that explores and expresses spirituality? In 2023, the Council developed a definition for spirituality that will inform our work in the year ahead. It is our hope that this definition will become a part of the Deer Lake

United's Statement of Identity. The word 'spirituality' is too generic on its own - the meaning we give it is crucial.

I see good things ahead. Our momentum is building, our direction is becoming clearer, and our sense of self is more refined. As 2023 has come to a close, I urge everyone to hold onto the strategic goal of 2023: to actively participate more. Please consider attending special educational and leisure events, even if only to support the individuals hosting. Lend your hands to a ministry initiative or create a new one. Encourage each other, lean on one another, and let others lean on you. Share your faith through voice and action. Engage. This is the fuel Deer Lake requires to do God's work.

On behalf of all Council members, we recognise our opportunity to serve in this way as a privilege and thank you for your trust and endless encouragement.

Ellen James
Council Chair

MINISTRY STREAM: CONGREGATIONAL LIFE

STRATEGIC GOAL HIGHLIGHT



MINISTRY FAIR

After church on Sunday, October 15, we held a Ministry Fair where each of the different ministries were able to share their work with everyone in the congregation. We had over 40 sign-up sheets with different ways people can contribute to the life of Deer Lake United. It was an excellent opportunity to not only engage with all our lay leaders, but also to visibly see the wonderful activity that happens at our beloved church. It most certainly was an event we hope to do again in the future!

CONGREGATIONAL LIFE BY THE NUMBERS

- **103** members (+5 joined)
- **51** adherents
- **143** "what's up" households
- **0** weddings
- **3** funerals
- **2** baptisms
- YouTube Stats
 - **98** subscribers
 - **71** average worship service views
 - **138** highest view count (Palm Sunday)
 - **21** lowest view count (Christmas Day)
 - **3,952** total 2023 views
- Pastoral Care
 - **32** prayer shawls (20 to DLUC & friends, 12 to extended care home, made by Marie)
 - **45** cards of support
 - **57** Christmas cards
 - **23** birthday cards to those 1-18 years old
- **13** Special Events
 - Women's & Men's Breakfasts
 - Women's & Men's Retreats
 - Photo Directory made and distributed
 - Welcome Back BBQ for Joseph
 - Prayer Vigil for Palestine & Israel
 - Nostalgia Night (1991 Fashion Show)
 - Square Dance Fundraiser
 - Women's & Men's Christmas Breakfasts
 - Choir Christmas Cantata
 - Sunday Carolling Fun
 - Burnaby Village Heritage Christmas
 - Council Congregational Check-ins (3)
 - Town Halls (2)

- **15 Special Worship Services**
 - **Joint Ash Wednesday Service with Jubilee United**
 - **Joint Good Friday Service with Burnaby United Churches**
 - **Maundy Thursday Drop-by Communion**
 - **Society to End Homelessness in Burnaby with Carol-Ann Flanagan Worship Service**
 - **Green Sunday Worship Service led by our DLUC environmental team**
 - **Orange Shirt Sunday Worship Service**
 - **Lay-Led Services with Andrew Hull & Bruce Van Luven offering messages (3)**
 - **Christmas Families with Dixon Transition Society and Edmonds Community School Families Worship Service**
 - **Blue Christmas Service**
 - **3 Christmas Eve Services:**
 - **Traditional Lessons & Carols**
 - **O Come, All Ye Faithful: A Faithful Service of Adoration**
 - **Cozy Candlelight Service**
 - **Christmas Day Online Service**



In memoriam

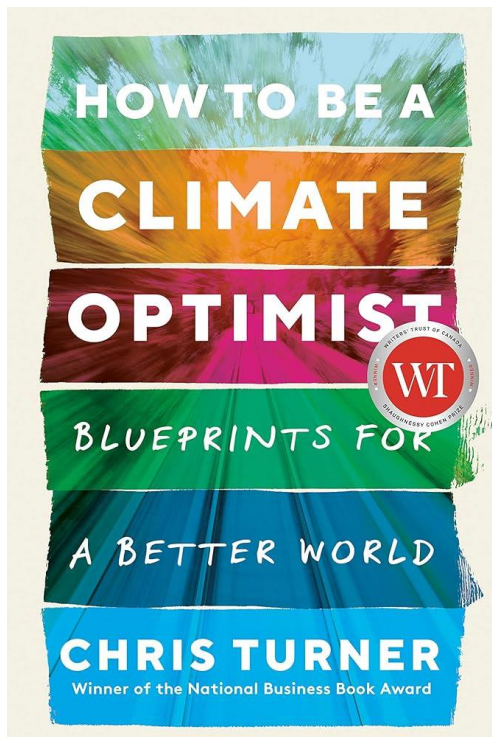
Dorothy Wrigley

Shirley McGaire

Lila Wallace

MINISTRY STREAM: SPIRITUAL GROWTH

STRATEGIC GOAL HIGHLIGHT



VIDEO PRESENTATION AND CONVERSATION

After church on Sunday, November 19, many of the Deer Lake United Church community gathered in the sanctuary to watch a special video presentation by Chris Turner, the author of the book that was studied by congregation members under the leadership of the Rev. Brian Burke. This was an excellent opportunity for many who were unable to join the weekly book study to hear Chris' perspective and to converse about the climate crisis together as the people of God.

SPIRITUAL GROWTH BY THE NUMBERS

- **6 Study Groups**
 - Our Last Milestone with Diane M.
 - Faithful Friends (January – May) led by Pam Athey
 - Faith Group (Wednesdays at 7:30 pm) led by Andrew Hull
 - Faith Group (Thursdays/Tuesdays at 11:30 am) led by Bruce Van Luven
 - Truth and Reconciliation book study “Unreconciled” led by Linda Paddon
 - Environmental crisis book study “How to be a Climate Optimist” led by the Rev. Brain Burke
- **1 Other opportunity**
 - Wednesday morning prayer email administered by Kathy Richardson

MINISTRY STREAM: FAITHFUL ACTION

STRATEGIC GOAL HIGHLIGHT



CANADA DAY AT EDMONDS

On Saturday, July 1, 2023, a fun bunch of Deer Lake United members hosted a booth at Edmonds Plaza and Park as the city of Burnaby celebrated and showcased the best of Burnaby's incredibly diverse community. So many different groups were part of this special day including multicultural entertainment, games, activities, food, live performances, and fireworks! Our table had a variety of crafts for those who stopped by. It was day filled with sharing God's love to all.

FAITHFUL ACTION BY THE NUMBERS

- **1610** sandwiches made for the homeless
- Harvest for the Homeless Clothing Drive:
 - **142** pairs of socks
 - **34** pairs of underwear
 - **11** warm sweaters/sweatshirts
 - **9** winter jackets
 - **8** pairs of gloves
 - **8** pairs of pants
 - **7** toques
 - **3** pairs of winter boots
 - **2** sleeping bags
- **5** Christmas Families (21 individuals) provided with gifts and grocery assistance
- **\$544.76** raised for Operation Baby Bottle Drive
- **\$10,096.25** raised for Coldest Night of the Year walk with 12 team members
- **5** people visited a local nearby Mosque
- **19** bags and boxes of food items collected for the Society to End Homelessness food drive

MINISTRY & PERSONNEL'S (M&P) REPORT

2023 Ministry & Personnel Committee

Linda Walsh, CO-CHAIR (YEAR 2)

Bruce Van Luven, CO-CHAIR (YEAR 2)

Elizabeth Cottam (YEAR 2)

Wendy Kyer (YEAR 2)

Becky Armstrong (YEAR 2)

The Ministry and Personnel Committee (M&P) oversees employment relationships at Deer Lake United Church. Its role is threefold: to offer consultation and support to the minister and other Deer Lake employees, to foster healthy relationships between staff and others at Deer Lake, and to provide supervision and oversight to staff including the minister. M&P deals with regular staffing matters such as job descriptions, performance reviews, and tracking time away.

Throughout the year M&P worked to support and give guidance to our minister, the Rev. Dr. Joseph Kyser.

Joseph continued to provide effective leadership while showing respect, humour, and direction to the DLUC congregation. We appreciate his hard work and the sharing of his skills and talents. Because of a death in his family, Joseph was away from Deer Lake for about three months in 2023, from the beginning of June to the end of August. Prior to his departure, he made very careful and detailed preparations and as a result the congregation was able to manage well in his absence.

Our Administrative Assistant, Pam Athey, went above and beyond in providing office support to our church. We especially appreciated her hard work during Joseph's absence in the summer.

We are fortunate to have Barry Yamanouchi as a contract staff member, whose musical gifts and talents add much to our worship services.

Late in the year the treasurers found it necessary to resign due to health concerns. Because of this, a bookkeeper, Vilma Villa-Del Mundo, was hired on a contract basis in October to help manage the church financial records. We are excited that she will continue into 2024 to help us maintain excellent financial records that help us stay financially on track.

We look forward to working with Deer Lake staff in 2024.

Respectfully submitted by Linda Walsh on behalf of the Ministry and Personnel Committee.

NOMINATIONS & GOVERNANCE REPORT

2023 Nominations & Governance Committee

Trish Seeram, CHAIR AND COUNCIL REPRESENTATIVE (YEAR 2)

Linda Paddon (YEAR 2)

Claire Stegen (YEAR 2)

Bruce Van Luven (YEAR 2)

The Nominations & Governance Committee is responsible for identifying spiritually mature individuals to serve on Council, Ministry & Personnel, and Trustees. Council has this responsibility for Nominations & Governance.

The annual review of Deer Lake United Church policies was completed. Several minor changes to improve clarity were recommended and approved by Council. A minor error found in the Overview of Governance Structure requires congregation approval and will be presented at the Annual Congregational Meeting.

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. We also extend a heartfelt thanks to those who have already served. Their service has contributed greatly to the life of Deer Lake United.

Proposed Council Members for 2024

Ellen James, Chair (3 Year)

Garry Forwood, Assistant Chair (3 Year)

Sharon Hamer, Secretary (3 Year)

Don Strutt, Member-at-Large (3 Year)

Linda Paddon, Treasurer (1 Year)

Trish Seeram, Nominations and Governance Representative (3 Year)

Becky Armstrong, Ministry & Personnel Representative (3 Year)

Jim McQueen, Member-at-Large (2 Year)

Rev. Dr. Joseph Kyser, Minister/Trustee Representative (Forever)

Proposed Ministry & Personnel Committee Members for 2024

Linda Walsh, Chair (3 Year)

Becky Armstrong, Council Representative (3 Year)

Elizabeth Cottam (3 Year)

Geoff Waters (1 Year)

Lindy McQueen (1 Year)

Proposed Nominations & Governance Committee Members for 2024

Trish Seeram, Chair & Council Representative (3 Year)

Claire Stegen (3 Year)

Bruce Van Luven (2 Year)

Proposed Trustees Members for 2024

Rev. Dr. Joseph Kyser, Chair (Forever)

Linda Paddon, Deputy Chair (3 Year)

Shelley Ross (3 Year)

Paul Anderson (3 Year)

Proposed Regional Representative for 2024

Ruth Struve (3 Year)

TRUSTEES REPORT

Trustees 2023

Rev. Dr. Joseph Kyser, CHAIR (FOREVER)

Linda Paddon, DEPUTY CHAIR (YEAR 2)

Shelley Ross (YEAR 2)

Paul Anderson (YEAR 2)

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 years ago. We refer to it as the 'Primary' account. We require approval from the Pacific Mountain Region to use these funds beyond the approved annual transfer of 4% of the balance as of December 31 of the previous year. 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, depending on the amount, with Council and/or the congregation's approval. Our funds are managed by Steve Gibson at Connor Clark and Lunn.

Equity markets were volatile throughout 2023 but hit a high point late in the year. The annual transfer from the Primary Account to the bank account was done in January 2023 in the amount of \$14,482.

		Annual Performance
'Primary' Account	\$386,305	11%
'Congregational' Account	\$82,593	8.4%
Total	\$468,898	

Insurance

No changes were made in insurance coverage.

All United Churches have Directors and Officers Liability Insurance coverage at no cost to them. The policy is fully paid for by the National Office. This was put into effect on December 1, 2010, to ensure that all congregations have consistent and adequate protection. This coverage was investigated by the Trustees who determined that it duplicated our Accident Death & Dismemberment policy. It was recommended to Council that this policy be dropped, which is reflected in the proposed 2024 budget.

Property

No significant property issues were experienced in 2023. A renovation in our Fellowship Hall and Nursery was undertaken using volunteers to help us keep our Fellowship Hall looking clean and uncluttered. A beautiful closet has been built to store all the tables, chairs, and linens used in the Hall. We hope to complete the nursery in 2024.

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.

GIVING REPORT



50
(+5 from 2022)
families on PAR

86

total giving families



33
(+6 from 2022)
families use envelopes



2
families use
United Church Foundation

Quick Facts

Giving families breakdown for 2023:

\$1 - \$1,000	29 families	34%
\$1,000 - \$2,000	25 families	29%
\$2,000 - \$5,000	27 families	31%
Over \$5,000	5 families	6%

Another year has swiftly passed, and I offer you this report as the Envelope Secretary. It is my privilege to look after the donations that are received at Deer Lake through envelopes. Your gifts are tracked and receipted accurately and confidentially.

A huge thank you to our team of counters who record the donations each week using envelope numbers, count the offering, and deposit the donations. This team includes Bob and Karen Chapman, Garry and Gloria

Forwood, Jim and Lindy McQueen, Bill and Linda Paddon, and Laurie and Shirley Smith. We are most grateful for their dedication and attention to detail.

We have 108 envelope numbers attached to families or individuals, which helped us record and receipt donations.

Of the 108 families, 33 families donate through their envelopes regularly and 50 families donate through PAR, pre-authorized givings, which means a predetermined amount is taken directly from their bank account once a month and goes directly into the Deer Lake United bank account. Deer Lake United will issue 83 tax receipts for 2023. We also have two families that have chosen to donate securities through the United Church of Canada Foundation. This is tax advantageous and receipts are issued from the Foundation. For further information on this method, you are referred to their website: <https://unitedchurchfoundation.ca/ways-to-give-gifts-of-securities/>.

We are most grateful for all the gifts received from those committed to the operations and outreach of Deer Lake United Church and treat each donation with great respect.

With thanks to Bruce and Susan Cheesman, past co-treasurers, Sharon Hamer, interim treasurer, Pam Athey, administrative assistant, and Vilma Villa-Del Mundo, bookkeeper for all their support.

Please contact me at any time if you require offering envelopes, wish to join or change your commitment on PAR, or have any other questions.

It is an honour and a privilege to serve our God in this ministry.

In love and gratitude,
Kathy Richardson

FINANCIAL REPORT

Overview

2023 was a year of living in faith as the congregation approved a deficit budget of \$39,437. Thankfully to God's many blessings our Net Deficit from Operations was only \$11,128, less than a third of what we anticipated. Our investments also performed better than last year with a net change of \$30,626 after the 4% draw of \$14,482 to assist in covering our expenses.

Revenue from Local Operations

Overall, our revenue from local operations was significantly higher than we originally anticipated thanks to the generosity within our congregation. Envelope offerings to local was \$14,271 higher than what we budgeted. Fundraisers throughout the year also aided in raising \$1,230 more than we anticipated. Our loose offerings increased by \$200. Special contributions such as through the United Church Foundation led to an increase of \$872. In total, our local operations raised \$16,723 more than we budgeted for.

Rental Income

Our rental income also was higher than our budget thanks in part to a number of short-term rentals, which totalled \$8,718. We maintained all of our long-term tenants in 2023. Dance Imagination (renamed to present day Creative Dance) rental income was significantly lower than our budgeted amount due to their post-pandemic numbers and limited program offerings.

Personnel

Our personnel expenses were slightly higher (\$6,243) than we anticipated due to human resources related costs. This contrasts with our 2022 Personnel expenses that were under budget by \$5,261. These higher expenses were one time only, so we do not anticipate these moving forward.

Operating Expenses

Our church operating costs were less than we anticipated (\$7,789) due to less Other Costs and Repairs & Maintenance expenses. There was an increase, however, in our insurance (\$1,562), office (\$764), and utilities (\$667). These operations costs include our cleaning company, Vanguard, and our recently hired bookkeeper.

Program Expenses

Our program expenses were also less than what we anticipated by \$1,641. Primarily this is due to fewer Christian Education expenses than what we budgeted for (\$1,401) and a reduction in the cards that pastoral care sent out (\$160). The Subscriptions expenses were significantly higher due to an oversight from 2022 with our Broadview magazine subscription. The expense of \$800 reflects the payment for both 2022 and 2023. There were also higher website & IT expenses than anticipated (\$269) to help assist in our streaming services.

Net Deficit from Operations

The Net Deficit of 2023 was \$11,128, which is significantly lower than the budgeted \$39,437. Like 2022, the net deficit was better than budgeted mainly due to higher donations than anticipated, fundraisers not budgeted, and higher rental income. We had a few one-time only expenses in 2023 that contributed to our net deficit for the year.

Future Outlook

It is difficult to predict the financial future for Deer Lake. We have been so fortunate and blessed by God to see increased givings and revenue streams for the past two years. We continue to be dependent on our investment accounts, which means that the financial markets need to maintain its health.

**DEER LAKE UNITED CHURCH
BALANCE SHEET AS OF DECEMBER 31, 2023**

	ACCT #	Dec/31/2023 ACTUAL	Dec/31/2022 2022 ACTUAL
CURRENT ASSETS			
Petty Cash	1010	100	100
Operating Account - Vancity	1021	64,155	52,246
Share Account - Vancity	1022	8	7
TOTAL CASH		<u>64,263</u>	<u>52,353</u>
GST Recoverable	1210	1,397	1,044
Miscellaneous Accounts Receivable (Note 3)	1202	1,215	2,303
TOTAL RECEIVABLES		<u>2,611</u>	<u>3,347</u>
Prepaid Expenses (Note 4)	1360,1500	896	-
TOTAL CURRENT ASSETS		<u>67,770</u>	<u>55,700</u>
INVESTMENTS			
Connor, Clark & Lunn Investments - Congregational (Note 5)	1686	82,593	76,207
Vancity Term Deposit (Willick Fund) (Note 6)	1671	1,200	1,200
Connor, Clark & Lunn Investments (Note 7)	1685	386,305	362,065
TOTAL INVESTMENTS		<u>470,098</u>	<u>439,472</u>
Less amount owing to Church operations	1691	-	-
TOTAL NET INVESTMENTS		<u>470,098</u>	<u>439,472</u>
FIXED ASSETS			
Property	1750	667,287	667,287
Equipment & Fixtures	1800	65,331	65,331
TOTAL FIXED ASSETS (Note 8)		<u>732,618</u>	<u>732,618</u>
TOTAL ASSETS		<u>1,270,486</u>	<u>1,227,790</u>
LIABILITIES			
Deposits (Note 9)	2580	2,320	2,520
Miscellaneous Accounts Payable (Note 10)	2201	157	7,088
Prepaid Rent	2208	365	350
WorkSafe BC Payable	2460	177	138
TOTAL CURRENT LIABILITIES		<u>3,019</u>	<u>10,096</u>
FUNDS			
Building & Contingency Fund (Note 11)	3566	13,916	11,303
Burnaby Youth Hub (Note 12)	2244	390	967
Choir Fund (Note 13)	2209	219	219
Dixon Transition Society (Note 14)	2235	-	450
First United Church (Note 15)	2230	-	343
Garden Fund (Note 16)	2549	55	514
Homeless Outreach Program (Note 17)	2241	2,848	2,869
Hope for Families (Note 18)	2240	2,101	3,214
Men's Group (Note 19)	2205	994	626
Memorial Fund	2207	120	
Mission & Service Fund (Note 20)	2210	6,892	2,111
Other Church Special Appeals (Note 21)	2245	11,701	838
Student Ministry Fund (Note 22)	2550	386	386
Women's Retreat Fund (Note 23)	2204	179	179
Youth Group (Note 24)	2202	765	765
TOTAL FUNDS		<u>40,566</u>	<u>24,784</u>
EQUITY			
Retained Earnings	3560	1,192,911	1,265,317
Net Increase (Decrease) in Church Assets		33,990	(72,407)
TOTAL EQUITY		<u>1,226,901</u>	<u>1,192,910</u>
TOTAL LIABILITIES AND EQUITY		<u>1,270,486</u>	<u>1,227,790</u>

The accompanying notes are an integral part of these statements.

DEER LAKE UNITED CHURCH
INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

	Dec/31/2023 ACTUAL	Dec/31/2023 BUDGET	Dec/31/2022 LY ACTUAL	VARIANCE TO BUDGET	VARIANCE TO LY
REVENUE					
Local Operations					
Envelope Offerings to Local	138,271	124,000	123,942	14,271	14,329
Broadview Program	210	60	60	150	150
Congregational Fundraisers to Local (Note 25)	1,730	500	2,238	1,230	(508)
Interest on Operating Account	-	-	-	-	-
Loose & Sunday School	1,120	920	1,105	200	15
Special Contributions (Note 26)	8,872	8,000	20,565	872	(11,693)
TOTAL LOCAL OPERATIONS	150,203	133,480	147,910	16,723	2,293
Rental Income					
AA - Thursday group	660	660	660	-	-
AA - Tuesday group	1,200	1,200	1,125	-	75
AI-Anon Group	600	600	460	-	-
Dance Imagination	1,300	2,560	980	(1,260)	320
Deer Lake Child Care	-	-	7,946	-	-
Deer Lake Preschool	25,721	25,504	12,942	217	12,779
Other Rental Income	8,718	2,000	3,330	6,718	5,388
Weight Watchers	-	-	-	-	-
West Coast Baptist Church	9,161	9,161	8,239	-	922
Yugoslavian 7th Day Adventist Church	10,296	10,071	12,535	225	(2,239)
TOTAL RENTAL INCOME	57,656	51,756	48,217	5,900	17,245
Other Income					
Grants (Note 27)	-	-	-	-	-
Weddings & Funerals	2,500	-	3,870	2,500	(1,370)
TOTAL OTHER INCOME	2,500	-	3,870	2,500	(1,370)
TOTAL OPERATING REVENUE	210,359	185,236	199,997	25,123	18,168
Building & Contingency Funds Received	2,613	2,900	2,894	(287)	(281)
TOTAL REVENUE	212,972	188,136	202,891	24,836	17,887
EXPENSES					
Personnel					
Wages	113,621	105,870	100,850	7,751	12,771
Allowances	1,200	1,200	1,200	-	-
Benefits	24,431	23,675	24,052	756	379
Continuing Education & Learning	1,844	1,843	1,500	1	344
Holiday Pay	396	396	862	(0)	(466)
Pulpit Supply	2,447	2,552	1,471	(105)	976
Relief	9,839	12,064	7,956	(2,225)	1,883
Sabbatical Fund Contribution	-	-	-	-	-
Special Services	-	-	-	-	-
Travel	-	450	-	(450)	-
Weddings & Funerals	1,000	-	1,150	1,000	(150)
TOTAL WAGES & BENEFITS	154,778	148,050	139,041	6,728	15,737
M&P Committee Expenses	-	500	150	(500)	(150)
Payroll Service Fee (ADP)	351	340	367	11	(16)
Wedding & Funeral Coordinator	-	-	120	-	(120)
WorkSafe BC Premium	177	173	138	4	39
TOTAL PERSONNEL EXPENSES	155,306	149,063	139,816	6,243	15,490

DEER LAKE UNITED CHURCH
INCOME STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023

	Dec/31/2023 ACTUAL	Dec/31/2023 BUDGET	Dec/31/2022 LY ACTUAL	VARIANCE TO BUDGET	VARIANCE TO LY
Church Operating Expenses					
Bank Charges / PAR Charges	494	430	429	64	65
Insurance	8,683	7,121	9,446	1,562	(763)
Office	9,607	8,843	12,121	764	(2,514)
Other Costs (Note 28)	3,880	10,000	16,156	(6,120)	(12,276)
Property Tax	-	-	-	-	-
Repairs & Maintenance	16,378	21,247	18,631	(4,869)	(2,253)
Telephone & Internet	1,713	1,685	1,601	28	112
Utilities	9,467	8,800	8,632	667	835
Waste Disposal	966	850	802	116	164
TOTAL CHURCH OPERATING EXPENSES	51,187	58,976	67,818	(7,789)	(16,631)
Program Expenses					
Benevolent		100	-	(100)	-
Books & Supplies		50	-	(50)	-
Christian Education	499	1,900	863	(1,401)	(364)
Communications		-	-	-	-
Outreach Committee	10	200	-	(190)	10
Pastoral Care	540	700	661	(160)	(121)
Social Events		-	-	-	-
Subscriptions	800	550	-	250	800
Website & IT	724	455	219	269	505
Worship	2,791	3,050	2,541	(259)	250
TOTAL PROGRAM EXPENSES	5,364	7,005	4,284	(1,641)	1,080
TOTAL DENOMINATIONAL ALLOCATION	9,629	9,629	7,812	-	1,817
TOTAL OPERATING EXPENSES	221,487	224,673	219,730	(3,186)	1,757
Building & Contingency Funds Set Aside	2,613	2,900	2,894	(287)	(281)
TOTAL EXPENSES	224,100	227,573	222,624	(3,473)	1,476
NET SURPLUS (DEFICIT) FROM OPERATIONS	(11,128)	(39,437)	(19,733)	28,309	16,411
Non-Operating Income					
Change in CC&L Investment Portfolio	45,108	-	(52,682)	45,108	97,790
Other Investment Income (Willick Fund, Vancity Shares)	10	-	8	10	2
TOTAL NON-OPERATING INCOME	45,118	-	(52,674)	45,118	97,792
NET INCREASE (DECREASE) IN CHURCH ASSETS	33,990	(39,437)	(72,407)	73,427	114,203

**DEER LAKE UNITED CHURCH
STATEMENT OF CASH FLOWS FOR THE YEAR ENDING DECEMBER 31, 2023**

Cash Balance - Beginning of Year	52,353
NET INCREASE (DECREASE) IN CHURCH ASSETS	33,990
Changes in Non-Cash Accounts	
GST Recoverable	(353)
Miscellaneous Accounts Receivable (Note 3)	1,088
Prepaid Expenses (Note 4)	(896)
Connor, Clark & Lunn Investments - Congregational (Note 5)	(6,386)
Vancity Term Deposit (Willick Fund) (Note 6)	-
Connor, Clark & Lunn Investments (Note 7)	(24,240)
Deposits (Note 9)	(200)
Miscellaneous Accounts Payable (Note 10)	(6,931)
Prepaid Rent	15
WorkSafe BC Payable	39
Building & Contingency Fund (Note 11)	2,613
Burnaby Youth Hub (Note 12)	(577)
Choir Fund (Note 13)	-
Dixon Transition Society (Note 14)	(450)
First United Church (Note 15)	(343)
Garden Fund (Note 16)	(459)
Homeless Outreach Program (Note 17)	(21)
Hope for Families (Note 18)	(1,113)
Men's Group (Note 19)	368
Memorial Fund	120
Mission & Service Fund (Note 20)	4,782
Other Church Special Appeals (Note 21)	10,864
Student Ministry Fund (Note 22)	-
Women's Retreat Fund (Note 23)	-
Youth Group (Note 24)	-
TOTAL CHANGES IN NON-CASH ACCOUNTS	<u>(22,080)</u>
Cash Balance - End of Year	<u><u>64,263</u></u>

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DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2023

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. Charitable tax receipts for gifts in kind will be issued when the fair value is over \$20.00.

(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.

(i) Notes to the the Financial Statements

Certain notes to the Financial Statements have been restated for the 2020 comparative numbers to conform with proper note disclosure.

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2023

3 Miscellaneous Accounts Receivable	2023	2022
Garbage Recycling Bin	860	
Cheque No 3471 cleared twice; to be resolved	355	-
	<u>1,215</u>	<u>2,303</u>

4 Prepaid Expenses	2023	2022
Netfirm subscription from Jan 2024 to Nov 2026	692	
CCLI Subscription from Jan - Oct 2024	203	
	<u>896</u>	

5 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.

	2023	2022
Opening Book Balance	76,207	68,208
Ending Book Balance	82,593	76,207
Change in CC&L Investment Portfolio	<u>6,386</u>	<u>7,999</u>
Percentage Gain (Loss) on Investments	8.4%	11.7%

Connor, Clark & Lunn Investments Security Description - Congregational

Market Value at Dec.31.2023

Canadian Equity	
Canadian Income Equity	11,414
Fixed Income	54,607
International Equity	5,424
US Equity	11,258
Cash & Equivalent	(110)
Total	<u>82,593</u>

6 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.

	2023	2022
	<u>1,200</u>	<u>1,200</u>

7 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 2023, the 4% withdrawal was \$14,482.

	2023	2022
Opening Book Balance	362,065	422,746
Ending Book Balance	386,305	362,065
Change in CC&L Investment Portfolio	<u>24,240</u>	<u>(60,681)</u>
Percentage Gain (Loss) on Investments	6.7%	-14.4%

Connor, Clark & Lunn Investments Security Description

Market Value at Dec.31.2023

Canadian Equity	43,126	11.2%
Canadian Income Equity	82,002	21.2%
Fixed Income	156,765	40.6%
International Equity	31,095	8.0%
US Equity	73,831	19.1%
Cash & Equivalent	(514)	-0.1%
Total	<u>386,305</u>	<u>100.0%</u>

8 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.

	2023	2022
Property	667,287	667,287
Equipment & Fixtures	65,331	65,331
Total	<u>732,618</u>	<u>732,618</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2023

9 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.

	2023	2022
AA - Thursday group - Keys	150	150
AA - Tuesday group - Keys	100	100
Al Anon Group	50	50
Dance Imagination - Keys	150	150
Deer Lake Preschool - Keys	450	450
Girl Guides - Keys	100	100
My Pop Choir	50	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>2,320</u>	<u>2,520</u>

10 Miscellaneous Accounts Payable

	2023	2022
Accrued Waste Disposal for Nov and Dec from City of Burnaby	157	
Accrue December Visa expenses		318
Accrue payable to Barry Yamanouchi for Organist Relief for December		1,520
Accrue payable to D Strutt for ice melts		124
Accrue payable for Royal City Fire Supplies		646
Accrue Payable to Bernart LLP	-	4,480
Total Miscellaneous Accounts Payable	<u>157</u>	<u>7,088</u>

11 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.

	2023	2022
Opening Balance	11,303	8,409
Envelope Offerings	2,613	2,894
Ending Balance	<u>13,916</u>	<u>11,303</u>

12 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.

	2023	2022
Opening Balance	967	472
Envelope Offerings	1,645	495
Paid to The Lower Mainland Purpose Society for Youth and Families	(2,222)	
Ending Balance	<u>390</u>	<u>967</u>

13 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.

	2023	2022
Opening Balance	219	219
Ending Balance	<u>219</u>	<u>219</u>

14 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.

	2023	2022
Opening Balance	450	50
Envelope Offerings		400
Paid to Dixon Transition Society	(450)	
Ending Balance	<u>-</u>	<u>450</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2023

15 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).

	2023	2022
Opening Balance	343	43
Envelope Offerings	700	300
Paid to First United Church	(1,043)	-
Ending Balance	<u> -</u>	<u> 343</u>

16 Garden Fund

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

	2023	2022
Opening Balance	514	512
Offering Envelop	627	114
Garden maintenance supplies	(1,086)	(112)
Ending Balance	<u> 55</u>	<u> 514</u>

17 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.

	2023	2022
Opening Balance	2,869	2,816
Envelope Offerings	5,183	3,617
Non-receipted donations (unidentified)	-	291
Groceries purchased	(5,203)	(3,678)
Paid to The Progressive Housing Society		(177)
Ending Balance	<u> 2,848</u>	<u> 2,869</u>

18 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.

	2023	2022
Opening Balance	3,214	4,100
Donations	5,078	4,885
Canada Helps donations	100	
Non-receipted donations (unidentified)	-	180
Sunday morning coffee donations	-	36
Christmas Expenses	(5,291)	(5,987)
Donations to Edmonds Community School	(1,000)	
	-	
Ending Balance	<u> 2,101</u>	<u> 3,214</u>

19 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.

	2023	2022
Opening Balance	626	961
Proceeds from Welcome BBQ		149
Donations	415	
Supplies for BBQ	(47)	
Breakfast supplies		(207)
Zoom Room Tech Supplies		(277)
Ending Balance	<u> 994</u>	<u> 626</u>

20 Mission & Service Fund

Your gifts to the 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.

	2023	2022
Opening Balance	2,111	1,481
Envelope Offerings	11,375	9,655
Paid to UCC Mission & Service Fund	(6,594)	(9,025)
Ending Balance	<u> 6,892</u>	<u> 2,111</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2023

21 Other Church's Special Appeals	<u>2023</u>	<u>2022</u>
These are for donations designated for one time special appeals.		
Opening Balance	838	
Balance for Storage Chest		345
Balance for Garden		172
Balance for downstairs renovation		177
Balance for Accent Decorations		20
Crib Board for Bldg Proj		124
Closet Project		
Donations	3,870	
Expenses	<u>(1,216)</u>	
Balance for Closet Project	<u>2,654</u>	
Nursery Project		
Donations	10,000	
Expenses	<u>(2,641)</u>	
Balance for Nursery Project	<u>7,359</u>	
Coldest Night		
Donations	271	
Expenses	<u>(271)</u>	
Balance for Coldest Night	<u> </u>	
Turkey Earthquake (UCC)		
Donations	300	
Expenses	<u>(300)</u>	
Balance for Turkey Earthquake (UCC)	<u>-</u>	
Environment Initiative	850	
Ending Balance	<u>11,701</u>	<u>838</u>
22 Student Ministry Fund		
The fund started in 2002 and is intended to be used to assist a Student Minister in their journey to ordination.		
Ending Balance	<u>386</u>	<u>386</u>
23 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.		
Ending Balance	<u>179</u>	<u>179</u>
24 Youth Group		
Funds donated to the Youth Group are used for activities or supplies for the group.		
Ending Balance	<u>765</u>	<u>765</u>
25 Congregational Fundraisers to Local		
All fundraisers for DLUC or any of its outreach projects have their proposal approved by the Board in advance.		
Adante Concert	<u>461</u>	<u>2022</u>
Purdy's	695	-
Square Dance	380	-
Recycling	194	-
	<u>1,730</u>	<u>2,238</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2023

26 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. Donations to cover costs of specific expenses and proceeds from miscellaneous sales are also recorded here.

	<u>2023</u>	<u>2022</u>
Canada Helps donations	2,845	4,500
UCC Foundation - gift of common shares	4,522	6,558
Donations to cover cost of purchase of chairs for sanctuary		3,680
Donation to cover cost of upper deck		5,060
Donation from AA Group		100
Donation to cover costs of liturgical arts		246
Proceeds from calendar sales		84
Proceeds from sale of church furniture		337
Donation for PMRC Conference	855	-
Church Pews	650	-
Total Special Contributions	<u>8,872</u>	<u>20,565</u>

27 Grants

No grants received this year

28 Other Costs

Other Costs in 2023 include Legal Fees and PMRC Conference Fees attended by a congregation member. The PMRC was offset with donation.

	<u>2023</u>	<u>2022</u>
Renovation costs		4,111
Legal fees	3,043	12,045
PMRC Conference	837	-
	<u>3,880</u>	<u>16,156</u>

29 Gifts in Kind

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

	<u>2023</u>	<u>2022</u>
Security Safe Cash Box for office		130
Food for Welcome Back BBQ	176	
	<u>176</u>	<u>130</u>

DEER LAKE UNITED CHURCH

DRAFT 2024 BUDGET

REVENUE

	BUDGET	CURRENT	BUDGET	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	NOTES
	Dec/2024	Dec-2023	Dec/2023	Dec/2022	Dec/2021	Dec/2020	Dec/2019	Dec/2018	
Local Operations									
Envelope Offerings to Local	139,000	138,271	124,000	123,942	106,240	105,006	119,661	129,833	Based on prior year
Broadview Program	210	210	60	60	100	235	140	175	Based on prior year
Congregational Fundraisers to Local	900	1,730	500	2,238	-	1,070	1,735	1,611	Purdy's Chocolates yearly, and one(1) other fundraiser
Loose & Sunday School	1,000	1,120	920	1,105	55	348	1,916	2,246	Based on prior year, 2023 ave \$30/week
Special Contributions	2,000	8,872	8,000	20,565	35,366	17,976	3,311	3,457	Canada Helps donations (variable, nothing consistent), No UCC Foundation re shares, No budget for reimbursements
TOTAL LOCAL OPERATIONS	143,110	150,203	133,480	147,910	141,761	124,635	126,763	137,322	
Rental Income									
AA - Thursday group	660	660	660	660	660	660	660	660	No increase for 2024
AA - Tuesday group	1,200	1,200	1,200	1,125	1,000	900	900	900	No increase for 2024
Al-Anon	600	600	600	460					No increase for 2024
Creative Dance Association	1,200	1,300	2,560	980	-	1,345	3,959	4,065	Pay-as-you-go @ \$240/mo
Deer Lake Child Care, Inc.	26,155	25,721	25,504	20,888	18,984	18,984	18,906	18,276	Rental income less property taxes, Jan-Jun \$2,200/mo, Jul-Dec \$2,310
Other Rental Income	4,000	8,718	2,000	3,330	-	4,720	1,940	1,000	Best guess
West Coast Baptist Church	9,625	9,161	9,161	8,239	1,600	2,658	7,825	7,560	Jan-Feb \$770/mo, Mar-Dec \$808.50/mo
Yugoslavian 7th Day Adventist Church	10,250	10,296	10,071	12,535	2,022	3,033	11,933	10,955	Jan-Feb \$820/mo, Mar-Dec \$861/mo
TOTAL RENTAL INCOME	53,690	57,656	51,756	48,217	24,266	32,300	46,123	43,416	
Other Income									
Grants	-	-	-	-	22,235	38,108	-	-	Government grants re Covid ended in Oct 2021
Weddings & Funerals	-	2,500	-	3,870	625	-	1,430	1,304	Assumption is 0 weddings and 0 funerals
TOTAL OTHER INCOME	-	2,500	-	3,870	22,860	38,108	1,430	1,304	
TOTAL OPERATING REVENUE	196,800	210,359	185,236	199,997	188,887	195,043	174,316	182,042	
Building & Contingency Funds Received	2,700	2,613	2,900	2,894	2,410	2,155	3,408	8,635	Based on prior year
TOTAL REVENUE	199,500	212,972	188,136	202,891	191,297	197,198	177,724	190,677	

EXPENSES

Personnel									
Wages	105,353	113,621	105,870	100,850	105,258	93,418	80,441	116,850	All employees receive a 6.3% cost of living increase (rate per UCC) Jan/01, no carteker or organist employee, as of May/01 Minister receives Min. salary + 7% increase per contract
Allowances	1,200	1,200	1,200	1,200	2,100	1,600	964	1,200	Minister telephone
Benefits	26,379	24,431	23,675	24,052	21,631	14,000	15,279	20,914	Employer portion of CPP (↑ from 5.7% to 5.95%), New additional CPP enhancement @ 4% on diff between new Max earnings and original max earnings, EI (↑ from 1.63% to 1.66%), and Pension&Benefits per UCC

Continuing Education & Learning	2,300	1,844	1,843	1,500	1,500	1,408	1,238	1,543	Minister, Administrative Assistant and Choir Director
Holiday Pay	421	396	396	862	1,046	1,002	511	1,436	Administrative Assistant
Pulpit Supply	3,211	2,447	2,552	1,471	1,060	212	3,517	1,354	Minister total days off = 5vac + 3study + 2discretionary + 1PMRC meeting + 1 Minister's Retreat = 12 days total @ \$247/day
Relief	13,325	9,839	12,064	7,956	3,491	1,928	2,523	3,629	Independent contractor for Organist
Sabbatical Fund Contribution	-	-	-	-	-	-	1,948	3,816	Only for Interim Minister
Special Services	-	-	-	-	-	-	-	-	Assuming none
Travel	350	-	450	-	-	-	142	207	PMRC Regional meeting in Vancouver downtown, cost for transportation & lunch for Minister & lay person
Weddings & Funerals	-	1,000	-	1,150	-	-	1,054	1,050	Assumption is 0 weddings and 0 funerals
TOTAL WAGES & BENEFITS	152,539	154,778	148,050	139,041	136,086	113,568	107,617	151,999	
M&P Committee Expenses	150	-	500	150	279	-	499	391	Minimum amount based on prior years
Payroll Service Fee (ADP)	353	351	340	367	334	328	380	326	TeamPay \$25.45/mo + \$0.64 (50% of GST) = \$26.09/mo + T4 \$40.00
Wedding & Funeral Coordinator	-	-	-	120	-	-	180	180	Assumption is 0 weddings and 0 funerals
WorkSafe BC Premium	212	177	173	138	114	99	109	201	Per WorkSafeBC, rate increased from 0.14% to 0.17%
TOTAL PERSONNEL EXPENSES	153,254	155,306	149,063	139,816	136,813	113,995	108,785	153,097	
Church Operating Costs									
Bank Charges / PAR Charges	500	494	430	429	777	736	297	275	PAR \$0.50/person/mo @ \$27.00/mo, Night deposit annual fee \$40, Canada Helps 3.75% of donation
Insurance	8,486	8,683	7,121	9,446	8,088	6,963	6,419	6,419	19.17% Increase Based on 2023 normal expenses + \$3,000 Review of FS + \$3,600
Office	11,433	9,607	8,843	12,121	2,401	8,773	3,405	4,402	Bookkeeper
Other Costs	1,000	3,880	10,000	16,156	92,986	92	1,322	1,311	Minimum amount
Property Tax	-	-	-	-	1,027	311	60	58	DLUC is EXEMPT from property taxes, taxes are on the proportion of for-profit business - the Daycare - and are reimbursed through the rent paid by the daycare
Repairs & Maintenance	24,248	16,378	21,247	18,631	24,241	5,097	3,757	3,862	Based on prior year, Vanguard cleaning service in lieu of caretaker, \$4,000 security system
Telephone & Internet	1,711	1,713	1,685	1,601	1,293	1,314	1,319	1,411	Consistent Telus \$142.58/mo for 2023
Utilities	9,600	9,467	8,800	8,632	6,489	6,108	7,106	6,723	BCHydro, FortisBC, CityofBBY Water&Waste, based on 2023 actual with small increase
Waste Disposal	850	966	850	802	593	550	630	591	City of Burnaby, quarterly, pick-ups as required, based on prior year with small increase
TOTAL CHURCH OPERATING EXPENSES	57,828	51,187	58,976	67,818	137,895	29,944	24,315	25,052	
Program Costs									
Benevolent	200	-	100	-	-	-	-	-	- For Minister, gift cards to people in need
Books & Supplies	100	-	50	-	-	-	-	-	- Library books
Christian Education	1,350	499	1,900	863	718	934	484	828	Lay Education \$1,200 + Sunday School \$50 + Children & Youth \$100
Communications	500	-	-	-	-	187	39	67	Formally newsletters and annual reports. Moving forward will be marketing and communications.

Outreach Committee	50	10	200	-	-	-	140	-	Minimum amount
Pastoral Care	550	540	700	661	783	462	283	199	Based on priod year
Social Events	200	-	-	-	-	-	215	115	Audio Cine Films & Criterion Pictures annual licenses NOT RENEWED
Subscriptions	325	800	550	-	475	550	563	548	Broadview, \$325 in 2023 + 2022 cost
Website & IT	754	724	455	219	249	714	391	-	Zoom, Security
Worship	3,100	2,791	3,050	2,541	2,945	1,948	2,157	2,551	Liturgical Arts + Music + Keyboard Mntce + Worship
TOTAL PROGRAM EXPENSES	7,129	5,364	7,005	4,284	5,170	4,608	4,233	4,241	
TOTAL DENOMINATIONAL ALLOCATION	11,300	9,629	9,629	7,812	6,663	7,329	7,330	5,774	Per UCC Regional Council, Target Assessment on Church Hub
TOTAL OPERATING EXPENSES	229,511	224,100	224,673	219,730	286,541	155,876	144,663	188,164	
Building & Contingency Funds Set Aside	2,700	2,613	2,900	2,894	2,410	2,155	3,408	8,635	Offset of Building & Contingency Funds Received
TOTAL EXPENSES	232,211	224,100	227,573	222,624	288,951	158,031	148,071	196,799	
NET SURPLUS (DEFICIT) FROM OPERATIONS	(32,711)	(11,128)	(39,437)	(19,733)	(97,654)	39,167	29,653	(6,122)	

DRAFT MINUTES

Deer Lake United Church Annual Congregational Meeting (ACM) Sunday February 12, 2023

Meeting commenced at 12:30 pm

Opening Prayer: Rev. Dr. Joseph Kyser

Welcome: Ellen James

Attendance:

S. Cheesman, B. Cheesman, P. Slater, C. McKenzie, G. Waters, D. Sherritt, L. Sherrit, L. McQueen, J. McQueen, R. Armstrong, P. Athey, A. Beel, G. Naruse, E. Mosher, J. Johnson, M. Tullett, D. Richardson, L. Juba, D. Juba, J. Annesley, F. Robertson, M. Pinto, S. McGaire, M. Rielly, K. Small, J. Ahmelich, S. McLean, S. Ross, P. Seeram, C. Stegen, L. Walsh, M. Kyer, W. Kyer, A. Hull, E. Cottam, L. Paddon, B. Paddon, B. VanLuven, P. Anderson, P. Woodruff, G. Lans, A. Lans, A. Brown, E. Brown, C. Milne, R. Milne, E. Colledge, B. Burke, S. Hamer, Ga. Forwood, G. Forwood, K. Chapman, B. Chapman, E. James, D. Strutt

Regrets: K. Richardson, G. Hamer, M. Cazalet

Enabling Motions

1. That Ellen James Chair the 2023 Annual Congregational Meeting (ACM)
2. That Don Strutt records the minutes of the 2023 ACM
3. That non-members be granted corresponding and voting privileges.
4. That the agenda for this meeting be accepted as presented
5. That the minutes of the 2022 ACM be accepted as printed in the 2022 Annual Report

MOVED: E. Colledge

SECOND: P. Anderson

Motion carried

Presentation of The Deer Lake United Statement of Identity: Garry Forwood
(Council Representative)

In 2022 the Council worked to sculpt a Deer Lake United Church community identity based on our 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](#)", 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.

Motion: To accept the 2023 Deer Lake United Church Statement of Identity as presented

MOVED: P. Slater SECOND: B. Burke **Motion carried**

Congregational Activity: "Who Said it Best?"

Finance Report – Susan and Bruce Cheesman (treasurers) presented the Finance Report.

A few questions were received from attendees asking for clarification regarding legal fees and the financial review of years: 2019, 2020, 2021.

Motion: that the 2022 Financial Report including the 2022 Financial Statements as printed in the 2022 Annual Report be received.

MOVED: B. Chapman SECOND: A. Hull **Motion carried**

Motion: that the 2023 budget as printed in the 2022 Annual Report be approved

Questions

-regarding legal fees included in the budget. Information was shared as permitted while honouring confidentiality.

-regarding a 2022 review of the church's financial statements in the years 2019, 2020 and 2021. The treasurers explained that although the manual does not insist that the review be done by a licensed CPA it is best practise and it was felt to be important while we catch up with years missed in the past. This protects both the treasurers and the congregation. An accountant was found who was able to complete all three years under budget. It was reported that the results of the audit of the 3 years showed that our financial records are in good shape and in accordance with accepted accounting principles.

-regarding caretaker. With the resignation of the building caretaker in 2022 it was decided that we use a contractor to clean the building. The result has been favourable. The scope of work has been performed well and at a cost comparable to the caretaker model.

MOVED: K. Chapman SECOND: R. Struve **Motion carried**

***Rev. Victoria Andrews, regional minister from the Pacific Mountain Region joined the meeting via zoom and Joseph left for this portion of the meeting.**

Changes to Ministers Call – Ministry and Personnel Committee: Bruce Van Luven thanked the M&P for their dedication and hard work in taking on the challenges of this past year.

Change to Ministers’ job description: the basis for changes is to ensure that the ministers job description accurately reflects the ministers professional role under the new Governance Structure adopted in 2022.

Adjustment to compensation.

The change in job description is in effect a change of Call and will go to the Pacific Mountain Region for final approval.

Motion: To receive and accept the revisions to the Minister’s Call as outlined in the material presented and to amend the approved 2023 budget to reflect these changes.

MOVED: S. McLean SECOND: L Paddon **Motion carried**

Thanks was extended to Rev. Andrews who then left and Joseph rejoined the meeting

Resignations, Nominations and Appointments – Nominations and Governance Committee: Trish Seeram

The outgoing members were thanked for their work this year. All nominations and appointments were presented and welcome was extended to all for their contribution to the leadership at Deer Lake United.

Motion: To accept the 2023 Council and Committee member list as presented

MOVED: A. Hull SECOND: E. Cottam **Motion carried**

Presentation of the 2023 Strategic Goal: Council Rep Sharon Hamer

Background: Deer Lake United adopted a policy governance model for its organizational structure. This means that the Council is responsible for strategic visioning while the Minister is responsible for day-to-day decisions. The Council spent many months discerning where we would like to be in a year. We brainstormed a list of twenty different possible strategic goals for the coming year. We finally decided that most of our goals could be summarized in one. Since we are still new to the policy governance model, we felt one goal could be more manageable as we get accustomed to this approach. However, we did not want to lose all the other ideas that we brainstormed so we created a list of supporting guidepost ideas to help give the Minister additional direction for our intent. We have categorized ideas based on broad organizational perspective as well as the three central ministries of the church: Congregational Life, Faithful Action, and Spiritual Growth.

Strategic Goal 2023:

To have more congregants engaged and actively involved in the three ministries of our church. (Congregational Life, Spiritual Growth, and Faithful Action)

Received as information

Closing Prayer: Rev. Dr. Joseph Kyser
Adjournment: 2:00 pm

2023 Nominations

Council

- 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)

Ministry & Personnel Committee Members

- 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)

Nominations & Governance Committee Members

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

Trustees Members

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

Regional Representative

- Ruth Struve (Year 2)

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 demeaner 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