



**Shining a light
on our relationship with God.**

Deer Lake United Church Annual Report 2024

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The Annual Congregational Meeting will be held on Sunday, February 16, 2025
11:30 am 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 Skwx̱wú7mesh 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

One of my all-time favourite musicals is Rent. Many know its signature number "Seasons of Love." The song opens by asking, "How do you measure a year?" There are many metrics that are offered in the song. Perhaps one measures it in daylights, sunsets, midnights, cups of coffee, inches, miles, laughter, strife, in truth that she learned, in times that he cried, in bridges he burned, or the way that she died. And perhaps all of those are valid ways to measure a year, but the song proposes, "How about love?"

The 2024 strategic goal was:

Deer Lake United Church will be more spiritually open to:

- **Deepening our relationship with God**
- **Embracing the diversity of people and ideas**
- **Searching out new ways of being (self, church, community, world)**

When the Council created this goal, they understood this to be less of an administrative goal and more of a spiritual one that aligns to our Statement of Identity, which proclaims we are a Christian community that explores and expresses our spirituality. In some ways this goal can be measured externally with numbers and actions, but in many ways, it is through acts of love that we truly see the goal being fulfilled. Those acts of love can be difficult to capture in a report such as this.

For example, we did several significant building upgrades as we continue to try to make the building as hospitable as possible. We installed sound reduction panels in the Fellowship Hall to reduce the noise level resulting from increased attendance and hard surfaces post-2021 renovations. We updated our Lower Hall by installing new flooring,

painting the walls and ceiling, and removing the kitchen downstairs to make a utility room. We also completed the Dorothy Wrigley Playroom, which was a massive overhaul of the former stage area in the Fellowship Hall. Some of this was done by outside contractors and a lot of it was done by members of Deer Lake United as an act of love for our church.

Another aspect that marked 2024 was saying goodbye to five beloved members of Deer Lake United who passed away. A lot of grief was held within our little church as three of those deaths occurred in the Fall, within two months of each other. Each of these individuals were loved dearly by our church, and saying goodbye was a difficult reality we had to accept.

On a more positive note, we ended 2024 with a surplus of funds. This was a tremendous blessing as we originally budgeted a deficit of \$32,711.00. All of our income sources received higher than budgeted amounts, including receiving \$17,391.20 additional donations through Envelope Offerings. This generosity speaks to something happening, which I want to believe is people continuing to take steps of faith out of their deep love for God and the church.

My hope is that by “reading between the lines” of this report, you will see that Deer Lake United has deepened its relationship with God, embraced one or two diverse ideas and people, and have sought out new ways of being. Is there more work to be done? Absolutely! Luckily, we have all of 2025 and beyond to continue our spiritual journey with God. And trust me, 2025 seems like a year no one will forget!

Joseph

Council's Report

2024 Church Council

Ellen James, CHAIR

Garry Forwood, ASSISTANT CHAIR

Sharon Hamer, SECRETARY

Linda Paddon, TREASURER

Trish Seeram, NOMINATIONS & GOVERNANCE REP

Becky Armstrong, MINISTRY & PERSONNEL REP

Jim McQueen, MEMBER-AT-LARGE

Don Strutt, MEMBER-AT-LARGE

Rev. Dr. Joseph Kyser, MINISTER/TRUSTEE REP

I had trouble deciding what to write in my 2024 council report, too many good things! Then.... inspiration!!

This year has been about decisions. What needs to be decided, who needs to decide, what to base these decisions on? It's been a learning curve and a thoughtful process as each month brings the opportunity to make a statement about who we are through action. To start off 2024, most of our DLUC leadership (17 of us in total from the Council and all committees) came together to share a meal and identify where we see opportunity at Deer Lake United, and how we may choose to act on it. What questions might we ask when facing a decision? We came up with these criteria questions:

- "How does this align with our statement of identity?"
- "Would this action fall within the theology of the United Church of Canada?"
- "How best can we serve God through this decision?"
- "Does this fit with our mission statement or are we trying to get our mission statement to fit into this?"

The outcome of any decision would ideally reflect who we are, what we believe, what best speaks authentically to our faith and calling from God. It's a big deal; sometimes about a very small thing. Having said that, it's an important practise and one that needs intention and repetition. We have not always been successful integrating these guiding questions for a variety of reasons such as time, energy, or memory. I am, however, so heartened to

recognise that when we have based our decisions on the criteria above, our answers have been smooth, well-thought out and almost always unanimous. This says a lot about your Council and the growth we have experienced over the past few years. We, as a Council, and generally as a church community, have become more likely than not to participate and interact with each other and our world beyond with grace, wisdom and a sense of social justice. We also recognise (more often than not) that God's in charge and has a plan for us. Hard to remember, harder to surrender to, but we're getting there.

The Council reviewed our 2024 strategic goal in a mid-year check in and all felt it was solid and serving us well. We wondered how the congregation might be relating to it and how we could encourage a greater sense of ownership from our church population. This remains a goal as we hope for more participation, more help, more commitment to group needs, and more support for each other as we turn decisions into action in so many ways. The commitment each of us made and placed in our envelopes at last year's Annual Congregational Meeting will tell a story. How did we as individuals work on the goal? What were our intentions, and what was the reality? If unsatisfactory...why?

At the end of 2024 we were left with a surplus. An amazing illustration of prudent, planned spending, and of the generosity and support of our members. The Council spent a good amount of time over several meetings discussing what to do with any money remaining after all budget items and money owed to renovation projects had been satisfied. Then we came up with a division for the remaining funds that we feel best reflects Deer Lake United's values and identity. The 2024 surplus will be dispersed in the following way: 40% will go to charity (outreach), 30% will support further programming at Deer Lake United, and 30% will be saved for future use. We will ask the attendees to weigh in on a preferred charity to receive our donation at the 2025 Annual Congregational Meeting. This year we will limit possible recipients to those organisations we presently support. This decision was the 2024 highlight for me personally. It feels right and true in so many ways. And yes, it easily satisfies the criteria questions your leadership generated at the beginning of the year.

There is always so much to think about, to address, and occasionally to wrestle with. We have been gifted with a wonderful group of Council members in 2024. I thank each of them for their service, their two meetings a month, their good-natured receipt of countless emails from me with attachments missing. Deer Lake United has been well served. We say goodbye to Trish, Jim, and Becky with great thanks and look forward to welcoming three new faces to our fold.

2025 will find us on our own for a few months as Joseph goes on his sabbatical. Decisions will need to be made, but I know this will happen thoughtfully with trust in God and in each other. I have no doubt that if we will all pitch in, any disruption will be minimal and quickly remedied. I might even say this will be a sabbatical for us as well, but Joseph might take that the wrong way!!!

It's been a smooth fulfilling year for us and hopefully for all congregation members. With thanks and anticipation for what's to come.

Ellen, (having decided to end at this point)
Council Chair

Ministry Stream: Congregational Life

Strategic Goal Highlight



Christmas Choir Cantata

Our beloved DLUC Choir once again offered an amazing Cantata. This year they sang "The Ballad of Bethlehem: A Timeless Story of God's Love" by Pepper Choplin. We are so blessed to have so many from our congregation sing in our choir. We are also extremely blessed to have Terri Lapthorne, our volunteer choir director, who spends countless hours preparing and guiding our choir. And last, but definitely not least, is our fabulous musician Barry Yamanouchi who offers his gifts and talents devotedly each week. Our music program is strong at DLUC and is a vital part of deepening our relationship with God.

Congregational Life

by the Numbers

- Overall Church Numbers

- 100 members
- 46 adherents
- 133 "What's Up" subscribers
- 3 weddings
- 6 funerals
- 1 baptisms

- YouTube Stats

- 116 subscribers
- 49 average worship service views
- 117 highest view count (Christmas Choir Cantata)
- 36 lowest view count (Sunday, September 29, 2024)
- 2,766 total 2024 views

- Pastoral Care

- 33 prayer shawls (21 to DLUC & friends,
12 to extended care home, made by Marie)
- 27 cards of support
- 10 Easter cards
- 14 Christmas cards
- 12 packages of care at Christmas
- 25 birthday cards to those 1-18 years old

- **14 Special Worship Services**

- Joint Pancake Dinner & Ash Wednesday Service with Jubilee United
- Joint Good Friday Service with Burnaby United Churches
- Maundy Thursday Drop-by Communion
- Choir-led Worship Service singing and reflecting on favorite anthems
- Society to End Homelessness in Burnaby with Carol-Ann Flanagan Worship Service
- Orange Shirt Sunday Worship Service
- Lay-Led Services with Bruce Van Luven offering messages & Andrew Hull leading (3)
- Christmas Families with Dixon Transition Society and Edmonds Community School Families Worship Service
- Christmas Choir Cantata
- Blue Christmas Vigil
- 3 Christmas Eve Services:
 - Seeking the Nativity Family-Friendly Service
 - Festive Lessons & Carols
 - Wonderous Candlelight Service
- Christmas Day Online Service

- **12 Special Events**

- Lunch on the Run Fundraiser
- Women's & Men's Breakfasts
- Women's & Men's Retreats
- Welcome Back BBQ after Worship
- Agassiz Speedway Retreat
- Women's & Men's Christmas Breakfasts
- Hanging of the Greens
- Burnaby Village Heritage Christmas Flash Mob
- Town Halls (4)



In Memoriam

Bruce Cheesman

Geraldine Madden

Shirley Suywulich

David Woo

Don Wrigley

Ministry Stream: Spiritual Growth

Strategic Goal Highlight



Earth Day Workshop

On Saturday, April 20, 2024 over 30 people gathered to address the climate crisis as our DLUC Climate Action group organized the event. During the workshop, our own Gary Hamer and Garry Forwood each spoke of how they have personally addressed the crisis by modifying their homes to be more sustainable. We also welcomed Sunil Singal from Force of Nature Alliance and Kate McMahon from For Our Kids Burnaby to speak about their respective organizations and how we might work together. Pictured here are some of the organizers from DLUC, the mayor of Burnaby, Mike Hurley, and MP for Burnaby South and leader of the NDP, Jagmeet Singh. This event showcased our commitment to seek out new ways of being as we address the challenges facing us in the years ahead.

Spiritual Growth

by the numbers

- **5 Study Groups**

- Faith Group (Wednesdays at 7:30 pm) led by Andrew Hull
- Environmental Crisis book study "The Green New Deal and Beyond: Ending the Climate Emergency While We Still Can" by Stan Cox, led by the Rev. Brian Burke
- Theological book study "Speaking Christian: Why Christian Words Have Lost Their Power and How They Can Be Restored" by Marcus Borg, led by the Rev. Brian Burke
- "This I Believe: The United Church's Theological Doctrines" led by the Rev. Dr. Joseph Kyser
- Anti-Racism Webinar Series by the United Church of Canada, led by Ellen James

- **5 Special Learning Events**

- United Church Remit 1 educational video and discussion regarding the Indigenous Church.
- Earth Day workshop hosted by our Climate Action Group with guest speakers, refreshments, and lots of conversation
- Engaging with Conflict workshop led by Bruce Van Luven and Pat Kavanagh
- End of Life Planning Workshop (2 offerings)
- Transit Activism Workshop hosted by our Climate Action Group with Guest Speaker Denis Agar, the founder of Movement.

- **2 Other Opportunity**

- Deer Lake Park Walkers
- Wednesday morning prayer email administered by Kathy Richardson

Ministry Stream: Faithful Action

Strategic Goal Highlight



Coldest Night of the Year

Last year's Coldest Night of the Year walk had over 300 walkers and raised an impressive \$112,000, showcasing our community's dedication to supporting those in need. Our 16 member team raised an impressive \$11,383.64 for this worthy cause to help the hurt and the homeless here in Burnaby! The event takes place each February for a 2km or 5km walk in the early evening. This event emphasizes Deer Lake United's commitment to embracing diversity of those who may not be like us but still are part of God's beloved creation and deserve our respect and help as we can offer it.

Faithful Action

by the Numbers

- **Bag Lunches for the Homeless** (including a sandwich, a piece of fruit, a granola bar, a pudding, and some juice)
 - **1680** bag lunches made as regular commitment to the Outreach Resource Centre
 - **220** bag lunches made for the summer cooling centres
- **Harvest for the Homeless Clothing Drive:**
 - **36** toques
 - **35** pairs of socks
 - **18** pairs of pants
 - **16** warm sweaters/sweatshirts
 - **11** warm jackets
 - **5** scarves
 - **4** pairs of winter boots/shoes
 - **3** long-sleeved shirts
 - **2** raincoats
 - **2** toothbrush kits
 - **1** blanket
- **Christmas Families**
 - **6** Christmas Families (**25** individuals) provided with gifts and grocery assistance
 - **4** from Dixon Transition Society and **2** Edmonds School
- **Coldest Night of the Year**
 - **16** team members
 - **\$11,383.64** raised

Ministry & Personnel's (M&P) Report

2024 Ministry & Personnel Committee

Linda Walsh, CHAIR

Elizabeth Cottam, SECRETARY

Becky Armstrong, COUNCIL REPRESENTATIVE

Lindy McQueen

Geoff Waters

The Ministry and Personnel Committee (M&P) oversees employment relationships at Deer Lake United Church.

Deer Lake United Church has two regular staff members, Rev. Dr. Joseph Kyser, our minister, and Pam Athey, our administrative assistant. Joseph has again shepherded us through the year with abundant skill and care. He has shown leadership on many levels including building upgrades and maintenance, developing faith in the congregation through Sunday sermons and one-on-one support and counselling. Pam continues to be a valued employee who supports Joseph's work and the daily running of DLUC. She has shown great ability to pivot in her daily busy work life to accommodate the many logistical instances requiring attention.

We are also fortunate to have Barry Yamanouchi and Vilma Villa-Del Mundo, both of whom work on contract. Barry, our talented pianist, enriches our worship services with his musical gifts. Vilma, who does the bookkeeping, plays a vital role in keeping our financial books in order.

According to the United Church Manual, M&P's 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.

Throughout 2024 M&P strove to fulfill the three aspects of its role:

- Consultation and Support: M&P members were available to provide support and advice when needed.
- Healthy Relationships: M&P attempted to keep the congregation informed about how constructive feedback can be offered and received in a positive way. M&P also worked to maintain confidentiality while being as transparent as possible.
- Supervision and oversight: Throughout 2024 M&P dealt with regular staffing matters, including job descriptions, performance reviews, and scheduling time away.

The Ministry and Personnel committee looks forward to working with Deer Lake staff in 2025.

Linda Walsh, on behalf of the Ministry and Personnel Committee

Nominations & Governance Report

2024 Nominations & Governance Committee

Trish Seeram, CHAIR AND COUNCIL REPRESENTATIVE

Claire Stegen

Bruce Van Luven

The Nominations & Governance Committee is responsible for identifying spiritually mature individuals to serve on Council, Ministry & Personnel, and Trustees. Council has this same 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. Changes were made to DLUC Policy B4.11.2 in order to better align our policy with that of the region. For that same reason Policy B.3.4 was removed and both were approved and voted on by Council. The Council is also presently working on a policy for fundraising and has a growing list of possible policy items.

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.

Trish Seeram, on behalf of the Nominations & Governance Committee

Proposed Council Members for 2025

- Ellen James, Chair (Year 4)
- Garry Forwood, Assistant Chair (Year 4)
- Sharon Hamer, Secretary (Year 4)
- Don Strutt, Member-at-Large (Year 3)
- Anne Beel, Member at Large (Year 1)
- Linda Paddon, Treasurer (Year 2)
- Elizabeth Cottam, Ministry & Personnel Representative (Year 1)
- Bruce Van Luven, Nominations & Governance Representative (Year 1)
- Rev. Dr. Joseph Kyser, Minister/Trustee Representative (Forever)

Proposed Ministry & Personnel Committee Members for 2025

- Elizabeth Cottam, Chair & Council Representative (Year 4)
- Linda Walsh (Year 4)
- Becky Armstrong (Year 4)

Proposed Nominations & Governance Committee Members for 2025

- Claire Stegen (Year 4)
- Bruce Van Luven, Council Representative (Year 3)
- Geoff Waters (Year 1)
- Florence Robertson (Year 1)

Proposed Trustees Members for 2025

- Rev. Dr. Joseph Kyser, Chair (Forever)
- Linda Paddon, Deputy Chair (Year 4)
- Shelley Ross (Year 4)
- Paul Anderson (Year 4)

Proposed Envelope Secretary for 2025

- Kathy Richardson

Proposed Regional Representative for 2025

- Dana Juba (Year 1)

Trustees' Report

2024 Trustees

Rev. Dr. Joseph Kyser, CHAIR

Linda Paddon, DEPUTY CHAIR

Shelley Ross

Paul Anderson

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 accessible 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. Funds from this account may be used, depending on the amount, with Council and/or the congregation approval. Our investment funds are held in fee-based accounts with Daniel Wong at Connor Clark and Lunn. The annual transfer from the Primary Account to the bank account was done in January 2024 in the amount of \$15,452.

		Annual Performance
'Primary' Account	\$432,427	16.4%
'Congregational' Account	\$107,633	9.5%
Total	\$540,060	

Insurance

Our property and liability insurance was reviewed semi-annually. After careful consideration, Council determined that the Accidental Death and Dismemberment policy no longer added value to our insurance coverage, and it was not renewed.

Property

No significant property issues were experienced in 2024. The renovation of the Nursery was completed and the name changed to the Dorothy Wrigley Play Room. It is used weekly for meetings and small group gatherings. The flooring in the Lower Hall was replaced. This, along with maintenance changes, has made it more useful to our congregation and to renters. We also added sound reduction panels in the Fellowship Hall to ensure the noise level stays reasonable. The Trustees extend their heartfelt thanks to all the committed volunteers who maintain our building and dedicated their time and talents to our renovation projects.

Linda Paddon, on behalf of the Trustees

Giving Report



50
families on PAR

99

total giving families



49
families use envelopes



2
families use
United Church Foundation

Quick Facts

Giving families breakdown for 2024:

\$1 - \$1,000	26 families	31%
\$1,000 - \$2,000	28 families	34%
\$2,000 - \$5,000	21 families	25%
Over \$5,000	8 families	10%

The Envelope Secretary looks after the donations that are received at Deer Lake United Church through envelopes. I ensure your gifts are recorded and receipted accurately and confidentially.

We are very grateful for all the gifts received from those committed to the operation and outreach of our church. We treat each donation with respect.

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, Mike and Wendy Kyer and Laurie and Shirley Smith. We are most grateful for their dedication and attention to detail.

We have 99 envelope numbers attached to families or individuals, which helps us record and receipt donations. This number is down from last year due to deaths in the congregation and inactive people being removed from the list.

Of the 99, 49 families donate through their envelopes regularly and 50 families donate through PAR, pre-authorized giving's, which means a predetermined amount is taken directly from their bank account once a month and goes directly to the Deer Lake United bank account. We also have 2 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/giving/immediate-giving/gift-of-securities/>.

With thanks to Linda Paddon, Treasurer, Pam Athey, Office Administrator, and Vilma Villa-Del Mundo, Book keeper for all their support.

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

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

In love and gratitude,

Kathy Richardson

Financial Report

Overview

2024 was remarkably successful financially as we ended the year with a budget surplus of \$13,834! The generosity of our donors, higher than expected rental and fundraising proceeds, and lower expenses came together to overcome a budget deficit of -\$32,921. The 4% draw (\$15,452) from our Primary Investment Account was not needed to cover expenses. Our investments benefitted from the positive stock market performance. Our 4% transfer at year end will be \$17,300. A heartfelt thank you to all of you who did so much to bring about this.

Our chart of accounts has a fresh look. It is now organized to align with the governance model we changed to in 2022. Some account names were adjusted to make them more descriptive. Contract employees are now included in Wages. Technology moved to Operating Expenses. Other minor modifications were made to accommodate the transition to our new bookkeeper. These changes have disrupted the comparison with past years. As we adapt, historical data going back to 2011 can be found in past annual reports on our website.

Revenue from Local Operations

Overall, our revenue from local operations was significantly higher than we originally anticipated thanks to generosity within our congregation. Envelope offerings to local were \$11,391 more than we budgeted. Our loose offerings increased by \$240. Special contributions such as shares through the United Church Foundation increased by \$6368. Fundraisers throughout the year also aided by raising \$1729 more than we anticipated. In total, our local operations raised \$19,729 more than we budgeted for.

Rental Income

We maintained all our long-term tenants in 2024. The significant increase was from short term rentals (Increase of \$3,334) and a new rental, My Pop Choir (\$4,950).

Personnel

Our personnel expenses look different in the report this year. Our musician and our bookkeeper who are contracted are now included. The musician was formerly under Staff Relief and the bookkeeper was an office expense. Lower expenses for Pulpit Supply and Continuing Education balanced out slight increases in other accounts.

Operating Expenses

Our church operating costs were less than we anticipated (by \$10,094) due to lower Office Supplies, Other Costs, and Repairs and Maintenance expenses. However, Telephone and Internet was over by \$624. Included in the budget for Repairs and Maintenance was an update to our security system which has been deferred to 2025.

Program Expenses

Program expenses were over by \$1,532. Near year end, there was a purchase of curriculum material for Christian Education to be used in 2025 and beyond. Other program expenses were below budget. Not shown in the financial reports is the donation of a piano for the Lower Hall.

Special Projects

The upgrade of our nursery completed this year, was covered by a donation in memory of Dorothy Wrigley. The sound proofing in our Fellowship Hall received donations of \$10,576 with \$4,553 coming from savings. Replacement of the flooring in the Lower Hall received donations of \$7,900 including a donation from our day care tenant. \$12,100 came from savings. We recognize the exceptional contribution of time and talents from the committed team of workers who completed these projects. The cost saving from their efforts is beyond calculation.

Net Surplus from Operations

To finish 2024 with an excess of \$13,834 is a cause to celebrate. This was anticipated by Council in November. Recognizing that this money is intended support our Ministry, Council decided to divide the surplus into 40% for Outreach, 30% for Program and 30% to savings. These amounts have been added into the 2025 budget.

Future Outlook

We have been so fortunate and blessed by God to see increased giving and revenue streams for the past three years. We continue to be dependent on our investment accounts, which means that the financial markets need to maintain health. As I end my first term as Treasurer, I want to extend a big thank you to our financial "team": Administrative Assistant Pam Athey, envelop steward Kathy Richardson, bookkeeper Vilma Villa-Del Mundo, and Joseph. They were constantly just an email away.

Linda Paddon, Treasurer

Deer Lake United Church
Balance Sheet
As of 31 December 2024

	Dec 31 2024	Dec 31 2023
ASSETS		
Current Assets		
Chequing/Savings		
1000 · Petty Cash /Cash on Hand	100	100
1100 · Vancity Acct No 8693	20,271	64,155
1101 · Vancity Acct No 1138	259	0
1200 · Share Account - Vancity	8	8
Total Chequing/Savings	20,637	64,263
Other Current Assets		
1402 · GST Receivable	1,114	1,397
1400 · Accounts Receivable		1,215
1500 · Prepaid Expenses (Note 3)	650	896
2000 · Investment		
2100 · Connor, Clark & Lunn (Note 4)		
2101 · Connor,Clark&Lunn Congregation (Note 4)	107,485	82,593
2102 · Connor, Clark & Lunn Primary (Note 5)	431,834	386,305
Total 2100 · Connor, Clark & Lunn	539,319	468,898
2200 · Vancity Term Dep. Willick Fund (Note 6)	1,200	1,200
2201 · Vancity Term Deposit (Note 7)	35,000	
Total 2000 · Investment	575,519	470,098
Total Other Current Assets	577,282	473,606
Total Current Assets	597,919	537,869
Fixed Assets		
3100 · Property	667,287	667,287
3200 · Equipment & Fixtures	65,331	65,331
Total Fixed Assets (Note 8)	732,618	732,618
TOTAL ASSETS	1,330,537	1,270,486
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Other Current Liabilities		
4100 · Accounts Payable		157
4201 · Prepaid Rent	535	365
4300 · Rental Deposit (Note 9)	2,870	2,320
4400 · Worksafe BC Premium Payable	253	177
5000 · Designated Funds		
5001 · Bathroom Renovation (Note 10)	50	
5501 · Building & Contingency Funds (Note 11)	19,921	13,916
5502 · Choir Fund (Note 12)	1,064	219
5504 · Church Special Appeal (Note 13)		
5504a · Nursery Project	811	

Deer Lake United Church
Balance Sheet
As of 31 December 2024

	Dec 31 2024	Dec 31 2023
5504 · Church Special Appeal - Other	838	
Total 5504 · Church Special Appeal	<u>1,649</u>	11,701
5505 · Environment Initiative (Note 14)	765	
5507 · Garden Fund (Note 15)	583	55
5508 · Ministry Initiatives		
5508a · Burnaby Youth Hub (Note 16)	835	390
5508c · Dixon Transition Society (Note 17)	550	0
5508e · Homeless Outreach Program (Note 18)	244	2,848
5508f · Hope for Families (Note 19)	1,799	2,101
Total 5508 · Ministry Initiatives	<u>3,428</u>	
5509 · Memorial Fund (Note 20)	340	120
5510 · Men's Group (Note 21)	1,080	994
5511 · Mission and Service Fund (Note 22)	1,761	6,892
5512 · Student Ministry Fund (Note 23)	386	386
5513 · Women's Retreat Fund (Note 24)	484	179
5514 · Youth Group (Note 25)	865	765
Total 5000 · Designated Funds	<u>32,376</u>	<u>40,566</u>
Total Other Current Liabilities	<u>36,034</u>	<u>43,585</u>
Total Current Liabilities	<u>36,034</u>	<u>43,585</u>
Total Liabilities	36,034	43,585
Equity		
5600 · Retained Earnings	1,226,902	1,192,911
Net Income	67,602	33,990
Total Equity	<u>1,294,504</u>	<u>1,226,901</u>
TOTAL LIABILITIES & EQUITY	<u>1,330,537</u>	<u>1,270,486</u>

**Deer Lake United Church
Income and Expense Statement
For the Year Ending December 31, 2024**

	Jan - Dec 2024 Actual	Budget YTD	Variance to Budget	Last Year Actual	Variance to Last Year.
Income					
6000 · Donations					
6100 · Broadview Program	0.00	210.00	-210.00		
6200 · Envelop Offerings	150,391.20	139,000.00	11,391.20	138,271.00	\$12,120
6300 · Loose Offering	1,240.28	1,000.00	240.28	1,120.00	\$120
6400 · Special Contribution					\$0
6400a · Canada Helps	800.00				
6400b · Non Received Donation	325.00				
6400c · UCC Foundation	7,243.88				
6400 · Special Contribution - Other	0.00	2,000.00	-2,000.00		
Total 6400 · Special Contribution	<u>8,368.88</u>	<u>2,000.00</u>	<u>6,368.88</u>	8,872.00	-\$503
Total 6000 · Donations	160,000.36	142,210.00	17,790.36	148,263.00	\$11,737
6900 · Fundraising					\$0
6900b · Fundraising Proceeds (Note 26)	2,629.90				
6900 · Fundraising - Other	0.00	900.00	-900.00		
Total 6900 · Fundraising	<u>2,629.90</u>	<u>900.00</u>	<u>1,729.90</u>	1,730.00	\$900
7000 · Rental Income					\$0
7100 · AA Thursday Group	660.00	660.00	0.00	660.00	\$0
7200 · AA Tuesday Group	1,250.00	1,200.00	50.00	1,200.00	\$50
7300 · Al-Anon Group	640.00	600.00	40.00	600.00	\$40
7400 · Creative Dance Association	1,360.00	1,200.00	160.00	1,300.00	\$60
7500 · Deer Lake Child Care Inc.	27,300.00	26,155.00	1,145.00	25,721.00	\$1,579
7501 · My Pop Choir	4,950.00				\$4,950
7600 · Other Rental Income	7,333.60	4,000.00	3,333.60	8,718.00	-\$1,384
7700 · Westcoast Baptist Church	9,480.00	9,625.00	-145.00	9,161.00	\$319
7800 · Yugoslavian 7th Day Adventist	10,280.00	10,250.00	30.00	10,296.00	-\$16
Total 7000 · Rental Income	<u>63,253.60</u>	<u>53,690.00</u>	<u>9,563.60</u>	57,656.00	\$5,598
8000 · Miscellaneous Revenue					\$0
8200 · Interest Income	21.60				\$22
8300 · Weddings and Funerals	7,995.00			2,500.00	\$5,495
8400 · Other Income	458.05				\$458
Total 8000 · Miscellaneous Revenue	<u>8,474.65</u>			<u>2,500.00</u>	<u>\$5,975</u>
Total Income	<u>234,358.51</u>	<u>196,800.00</u>	<u>37,558.51</u>	210,149.00	\$24,210
Expense					
9000 · Personnel					
9100 · Wages	105,143.10	105,353.00	-209.90	113,621.00	-8,478.00
9202 · Minister Allowance	1,200.00	1,200.00	0.00	1,200.00	\$0
9203 · Employee Benefits UCC, CPP, EI	26,018.71	26,379.00	-360.29	24,431.00	\$1,588
9204 · Continuing Educ & Learning	2,000.04	2,300.00	-299.96	1,844.00	\$156
9204a · Holiday Pay	416.50	421.00	-4.50	396.00	\$21
9205 · Pulpit Supply	1,392.00	3,211.00	-1,819.00	2,447.00	-\$1,055
9206 · Staff Relief	10,580.00	13,325.00	-2,745.00	9,839.00	\$741
9208 · Travel	0.00	350.00	-350.00		\$0
9209 · Wedding & Funeral Honorarium	5,320.00			1,000.00	\$4,320
9302 · Payroll Service Fees (ADP)	356.47	353.00	3.47	351.00	\$5
9303 · Worksafe BC Premium	252.61	212.00	40.61	177.00	\$76
Total 9000 · Personnel	<u>152,679.43</u>	<u>153,104.00</u>	<u>-424.57</u>	155,306.00	-\$2,627
9400 · Church Operating Expenses					
9500 · Administrative Expenses					
9501 · Bank Charges & PAR Fees	474.85	500.00	-25.15	494.00	-\$19
9502 · Insurance	8,538.16	8,486.00	52.16	8,683.00	-\$145
9503 · Office Supplies & Misc	9,966.72	11,433.00	-1,466.28	9,607.00	\$360
9504 · Other Costs	0.00	1,000.00	-1,000.00	3,880.00	-\$3,880
9505 · Telephone & Internet	2,335.21	1,711.00	624.21	1,713.00	\$622
9506 · Subscription	9.60	325.00	-315.40	800.00	-\$790
9507 · Technology	350.92	754.00	-403.08	724.00	-\$373
9508 · Property Tax	935.81				\$936
9509 · Repairs & Maintenance					
9509a · Maintenance Supplies	2,076.40				
9509b · Maintenance Services	3,908.73				
9509c · Cleaner Contract	10,147.47				
9509 · Repairs & Maintenance - Oth	<u>0.00</u>	<u>24,248.00</u>	<u>-24,248.00</u>		

**Deer Lake United Church
Income and Expense Statement
For the Year Ending December 31, 2024**

	Jan - Dec 2024 Actual	Budget YTD	Variance to Budget	Last Year Actual	Variance to Last Year.
Total 9509 · Repairs & Maintenance	16,132.60	24,248.00	-8,115.40	16,378.00	-\$245
9510 · Utilities	9,113.24	9,600.00	-486.76	9,467.00	-\$354
9511 · Waste Disposal	630.66	850.00	-219.34	966.00	-\$335
Total 9500 · Administrative Expenses	48,487.77	58,907.00	-10,419.23	52,712.00	-\$4,224
9600 · Program Expenses					
9601 · Benevolent	0.00	200.00	-200.00		
9601a Communications	0.00	500.00	-500.00		
9602 · Library	0.00	100.00	-100.00		
9603 · Christian Education	3,466.69	1,350.00	2,116.69	499.00	\$2,968
9604 · Committee Expenses					
9604a · Council	152.00				
9604b · Ministry and Personnel	132.83	150.00	-17.17		\$133
9604d · Outreach Committee	0.00	50.00	-50.00	10.00	-\$10
Total 9604 · Committee Expenses	284.83	200.00	84.83		\$285
9605z · Pastoral Care	543.97	550.00	-6.03	540.00	\$4
9606 · Social Events	439.61	200.00	239.61		\$440
9607 · Worship	3,216.82	3,100.00	116.82	2,791.00	\$426
9608 · Ministry Flow Through					
9608b · Broadview Magazine	75.00			-210.00	\$285
9608c · Calendar	30.34				\$30
Total 9608 · Ministry Flow Through	105.34				\$105
Total 9600 · Program Expenses	8,057.26	6,200.00	1,857.26	3,630.00	\$4,427
9700 · Denominational Assessment	11,300.00	11,300.00	0.00	9,629.00	\$1,671
Total 9400 · Church Operating Expenses	67,845.03	76,407.00	-8,561.97	65,971.00	\$1,874
Total Expense	220,524.46	229,511.00	-8,986.54	221,277.00	-\$753
Net Operating Income	13,834.05	-32,711.00	46,545.05	-11,128.00	\$24,962
Other Income/Expense					
Other Income					
9810 · Bldg & Cont Fund Donation	5,934.51	2,700.00	3,234.51	2,613.00	\$3,322
9820 · Memorial Funds Donation	220.00				
9830 · Mission and Service Donation	10,046.00				
9840 · Sound Proofing Contributions	10,576.25				
9850 · Lower Hall Renovation Receipts	7,900.00				
9899 · Change in Investment Portfolio	70,421.00			45,118.00	\$25,303
Total Other Income	105,097.76	2,700.00	102,397.76	47,731.00	\$57,367
Other Expense					
9910 · Bldg & Cont Fund Set Aside	5,934.51	2,700.00	3,234.51	2,613.00	\$3,322
9920 · Memorial Fund Set Aside	220.00				
9930 · Mission & Service Set Aside	10,046.00				
9940 · Sound Proofing Expenses	15,129.50				
9950 · Lower Hall Renovation Expenses	20,000.00				
Total Other Expense	51,330.01	2,700.00	48,630.01	2,613.00	
Net Other Income	53,767.75	0.00	53,767.75	45,118.00	
Net Income	67,601.80	-32,711.00	100,312.80	33,990.00	

DEER LAKE UNITED CHURCH
STATEMENT OF CASH FLOWS FOR THE YEAR ENDING DECEMBER 31, 2024

Cash Balance - Beginning of Year	64,263
NET INCREASE (DECREASE) IN CHURCH ASSETS	67,602
Changes in Non-Cash Accounts	
1402 · GST Receivable	283.00
1400 - Accounts Receivable	1,215.00
1500 · Prepaid Expenses	246.00
2101 · Connor,Clark&Lunn Congregation	-24,892.00
2102 · Connor, Clark & Lunn Primary	-45,529.00
2201 · Vancity Term Deposit	-35,000.00
Accounts Payable	-157.00
4201 · Prepaid Rent	170.00
4300 · Rental Deposit	550.00
4400 · Worksafe BC Premium Payable	76.00
5001 · Bathroom Renovation	50.00
5501 · Building & Contingency Funds	6,005.00
5502 · Choir Fund	845.00
5504 · Church Special Appeal	-10,052.00
5505 · Environment Initiative	764.99
5507 · Garden Fund	528.00
5508a · Burnaby Youth Hub	445.00
5508c · Dixon Transition Society	550.00
5508e · Homeless Outreach Program	-2,604.00
5508f · Hope for Families	-302.00
5509 · Memorial Fund	220.00
5510 · Men's Group	86.00
5511 · Mission and Service Fund	-5,131.00
5513 · Women's Retreat Fund	305.00
5514 · Youth Group	100.00
TOTAL CHANGES IN NON-CASH ACCOUNTS	<u>(111,228)</u>
Cash Balance - End of Year	<u><u>20,637</u></u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2024

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.

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2024

(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.

Miscellaneous Accounts Receivable	2024	2023
	860	355
	-	1,215

3 Prepaid Expenses

	2024	2023
Netfirm subscription from Jan 2025 to Nov 2026	455	692
CCLI Subscription from Jan - Oct 2025	195	203
	650	896

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.

	2024	2023
Opening Book Balance	82,593	76,207
Ending Book Balance	107,485	82,593
Change in CC&L Investment Portfolio	24,892	6,386

Percentage Gain (Loss) on Investments	11.4%	8.4%
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Connor, Clark & Lunn Investments Security Description - Congregational

	Market Value at Dec.31.2024	
	2024	2023
Canadian Equity	16,110	3.0%
Canadian Income Equity		0.0%
Fixed Income	68,534	12.7%
International Equity	6,226	1.2%
US Equity	16,763	3.1%
Cash & Equivalent	(148)	0.0%
Total	107,485	19.9%

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. 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.

	2024	2023
	1,200	1,200

6 Connor, Clark & Lunn Investments

This investment fund was originally set-up from proceeds from the manse sale. Congregational and PMRC 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 2024, \$15,452 was transferred to Congregational Investment Account. The Congregational Account may be used with Council and/or congregational approval depending on how much is needed.

	2024	2023
Opening Book Balance	386,305	362,065
Ending Book Balance	432,427	386,305
Change in CC&L Investment Portfolio	46,122	24,240

Percentage Gain (Loss) on Investments	11.9%	6.7%
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DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2024

7 Connor, Clark & Lunn Investments Security Description

	Market Value at Dec.31.2024	
Canadian Equity	149,847	27.8%
Canadian Income Equity	11,885	2.2%
Fixed Income	226,896	42.1%
International Equity	40,351	7.5%
US Equity	111,081	20.6%
Cash & Equivalent	(741)	-0.1%
Total	<u>539,319</u>	<u>100.0%</u>

Vancity Term Deposit

We hold \$35,000 in one-year cashable term deposits that will roll over in January, 2025. These are funds not currently needed for cash flow that may be required within a year.

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.

	2024	2023
Property	667,287	667,287
Equipment & Fixtures	65,331	65,331
Total	<u>732,618</u>	<u>732,618</u>

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.

	2024	2023
Pop Choir- Key	50	
Andante Choir-Last Month Rent	500	
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	50
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>2,870</u>	<u>2,320</u>

10 Bathroom Renovations

This is a new renovation projected to be completed in 2025. Final details and scope of this project is still in progress.

	2024
Donations	<u>50</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2024

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.

	2024	2023
Opening Balance	13,916	11,303
Donations	6,005	2,613
Ending Balance	<u>19,921</u>	<u>13,916</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

	2024	2023
Opening Balance	219	219
Donations	895	
Expenses:	(50)	
Ending Balance	<u>1,064</u>	<u>219</u>

13 Other Church's Special Appeals

These are for donations designated for one time special appeals.

	2024	2023
Opening Balance	11,701	838
Closet Project		
Beginning Balance	2,654	3,870
Expenses	(2,654)	(1,216)
Balance for Closet Project	<u>-</u>	<u>2,654</u>
Nursery Project		
Beginning Balance	7,359	10,000
Expenses	(6,548)	(2,641)
Balance for Nursery Project	<u>811</u>	<u>7,359</u>
Coldest Night		
Donations		271
Expenses		(271)
Balance for Coldest Night		<u>850</u>
Environment Grant		
Beginning Balance	850	
Moved/Change Account Name to Environmental Initiative (see Note 14)	(850)	
Ending Balance	<u>1,649</u>	<u>11,701</u>

14 Environmental Initiatives

	2024	2023
Beginning Balance	850	
Expenses	(85)	
Ending Balance	<u>765</u>	<u>850</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.

	2024	2023
Opening Balance	55	514
Donations	590	627
Garden maintenance supplies	(62)	(1,086)
Ending Balance	<u>583</u>	<u>55</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2024

16 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,

	2024	2023
Opening Balance	390	967
Donations	445	1,645
Paid to The Lower Mainland Purpose Society for Youth and Families		(2,222)
Ending Balance	<u>835</u>	<u>390</u>

17 Dixon Transition Society

Dixon Transition Society helps to reduce the impact of domestic violence by providing a safe haven for women and children.

	2024	2023
Opening Balance	-	450
Donations	550	
Paid to Dixon Transition Society		(450)
Ending Balance	<u>550</u>	<u>-</u>

18 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.

	2024	2023
Opening Balance	2,848	2,868
Donations	3,505	5,183
Groceries purchased	(6,109)	(5,203)
	<u>244</u>	<u>2,848</u>

19 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.

	2024	2023
Opening Balance	2,101	3,214
Donations	5,412	5,078
Canada Helps donations		100
Christmas Expenses	(4,714)	(5,291)
Donations to Edmonds Community School	(1,000)	(1,000)
	<u>1,799</u>	<u>2,101</u>

20 Memorial Fund

	2024	2023
Beginning balance	120	-
Donations	220	120
Ending Balance	<u>340</u>	<u>120</u>

21 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.

	2024	2023
Opening Balance	994	626
Shrove Tuesday	187	415
Supplies for BBQ		(47)
Breakfast supplies	(101)	
Ending Balance	<u>1,080</u>	<u>994</u>

DEER LAKE UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDING DECEMBER 31, 2024

22 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

	2024	2023
Opening Balance	6,892	2,111
Envelope Offerings	6,704	11,375
Paid to UCC Mission & Service Fund	(11,835)	(6,594)
Ending Balance	<u>1,761</u>	<u>6,892</u>

23 Student Ministry Fund

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

	2024	2023
Ending Balance	<u>386</u>	<u>386</u>

24 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.

	2024	2023
Beginning Balance	179	
Collections for Rivendell Retreat	4,360	
Expenses for Rivendell Retreat	(4,055)	
Ending Balance	<u>484</u>	<u>179</u>

25 Youth Group

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

	2024	2023
Beginning Balance	765	
Donations	100	
Ending Balance	<u>865</u>	<u>765</u>

26 Congregational Fundraisers to Local

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

	2024	2023
Andante Concert		461
Calendar	890	
Parking	1,740	
Purdy's		695
Square Dance		380
Recycling		194
	<u>2,630</u>	<u>1,730</u>

27 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.

	2024	2023
Canada Helps donations	800	2,845
UCC Foundation - gift of common shares	7,244	4,522
Unreceipted Donation	325	
Donation for PMRC Conference		855
Church Pews		650
Total Special Contributions	<u>8,369</u>	<u>8,872</u>

Working Budget 2025

		BUDGET	ACTUAL (DRAFT)	BUDGET	ACTUAL	
REVENUE	Accnt. # Account	2025	Dec-24	2024	Dec-23	Notes
Local Operation						
6000	Donations					
6200	Envelop Offerings	150,000.00	150,391.20	139,000.00	138,271.00	Based on prior years
6300	Loose Offering	1,000.00	1,240.28	1,000.00	1,120.00	Based on prior years
6400	Special Contribution	4,000.00	8,368.88	2,000.00	8,872.00	
6900	Fundraising					
690C	Fundraising Proceeds	1,000.00	2,629.90	900.00	1,730.00	Based on prior years - Purdy's + One other fundraiser
TOTAL LOCAL OPERATIONS		156,000.00	162,630.26	142,900.00	149,993.00	<i>Note: Broadview Subscription has been moved to below, which has reduced previous years' numbers by \$210.00.</i>
Rental Income						
7000	Rental Income					
7100	AA Thursday Group	660.00	660.00	660.00	660.00	No increase for 2025
7200	AA Tuesday Group	1,200.00	1,250.00	1,200.00	1,200.00	No increase for 2025
7300	Al-Anon Group	600.00	640.00	600.00	600.00	No increase for 2025
7400	Creative Dance Association	1,200.00	1,360.00	1,200.00	1,300.00	Pay-as-you-go @ \$240/mo No monthly rental increase (\$2,300.00/mo)/Now paying property tax in full
7500	Deer Lake Child Care Inc.	27,600.00	27,300.00	26,155.00	25,721.00	Based on previous years
7501	My Pop Choir	4,500.00	4,950.00			Best guess
7600	Other Rental Income	3,000.00	7,333.60	4,000.00	8,718.00	Based on current rent \$810.00/month
7700	Westcoast Baptist Church	9,720.00	9,480.00	9,625.00	9,161.00	Based on current rent \$860.00/month
7800	Yugoslavian 7th Day Adventist	10,320.00	10,280.00	10,250.00	10,296.00	
TOTAL RENTAL INCOME		58,800.00	63,253.60	53,690.00	57,656.00	
Other Income						
8000	Miscellaneous Revenue					
8100	Grant			-	-	No plans for applying for grants
8200	Interest Income		21.60			No plans for earning interest
8300	Weddings and Funerals		7,995.00	-	2,500.00	No plans for weddings or funerals
8400	Other Income		458.05			No plans for additional income
TOTAL OTHER INCOME			8,474.65	-	2,500.00	
TOTAL REVENUE		214,800.00	234,358.51	196,590.00	210,149.00	<i>Note: Broadview Subscription has been moved to below, which has reduced previous years' numbers by \$210.00; Building and Contingency has been moved below which reduces previous years' totals.</i>
EXPENSES						
Personnel						
9000	Personnel					
9100	Wages	136,803.77	105,143.10	105,353.00	113,621.00	All employees received at least a 3% cost of living increase (rate per UCC) starting Jan/01. NOTE: This account line now includes wages for the Musician & Bookkeeper (both contracted workers). These positions were previously reported elsewhere in the budget.
9202	Allowances [Full Name: Minister Allowance]	1,200.00	1,200.00	1,200.00	1,200.00	Minister's Telephone
9203	Benefits [Full Name: Employee Benefits UCC, CPP, EI]	29,094.00	26,018.71	26,379.00	24,431.00	

9204	Continuing Educ & Learning	2,300.00	2,000.04	2,300.00	1,844.00	Minister, Administrative Assistant, and Choir Director
9204a	Holiday Pay	489.61	416.50	421.00	396.00	Administrative Assistant
9205	Pulpit Supply	3,048.00	1,392.00	3,211.00	2,447.00	Minister total days off = 5vac + 3study + 2discretionary +1 Minister's Retreat+IPMRC meeting= 12 days total @ \$254/day NOTE: Includes Sabbatical Relief for Joseph (17 Sundays @
9206	Staff Relief	5,318.00	10,580.00	13,325.00	9,839.00	\$254+\$1000 for pastoral support)
9208	Travel	500.00	-	350.00	-	PMRC Regional meeting in Nanaimo, Cost for transportation and meals for Minister & lay person
9209	Wedding & Funeral Honorarium	-	5,320.00	-	1,000.00	Assumption is 0 weddings and 0 funerals
TOTAL WAGES & BENEFITS		178,753.38	152,070.35	152,539.00	154,778.00	
9302	Payroll Service Fees (ADP)	360.00	356.47	353.00	351.00	
9303	Worksafe BC Premium	350.00	252.61	212.00	177.00	
TOTAL PERSONNEL EXPENSES		179,463.38	152,679.43	153,104.00	155,306.00	NOTE: M&P Committee Expenses have been moved below
Church Operating Costs						
9400	Church Operating Expenses					
9500	Administrative Expenses					
9501	Bank Charges & PAR Fees	500.00	474.85	500.00	494.00	
9502	Insurance	9,089.00	8,538.16	8,486.00	8,683.00	
9503	Office Supplies & Misc	7,000.00	9,966.72	11,433.00	9,607.00	
9504	Other Costs	-	-	1,000.00	3,880.00	
9505	Telephone & Internet	2,400.00	2,335.21	1,711.00	1,713.00	
9506	Subscription	-	9.60			Formerly the Broadview Subscriptions, see below
9507	Technology [Formerly Website & IT]	3,500.00	350.92	754.00	724.00	Based on getting a new streaming computer for \$3,000.00
9508	Property Tax	-	935.81	-	-	Deer Lake Daycare, Inc. pays any expense
9509	Repairs & Maintenance	20,600.00	16,132.60	24,248.00	16,378.00	Includes maintenance supplies, services, cleaning contractor, update security system, and MISC repairs
9510	Utilities	9,500.00	9,113.24	9,600.00	9,467.00	BCHydro, FortisBC, City of BBY Water&Waste
9511	Waste Disposal	700.00	630.66	850.00	966.00	
TOTAL CHURCH OPERATING EXPENSES		53,289.00	48,487.77	58,582.00	51,912.00	NOTE: Technology has been moved to operating expenses from Program Expenses below.
Program Costs						
9600	Program Expenses					
9601	Benevolent	100.00	-	200.00	-	For Minister, gift cards to people in need
9601a	Communications	600.00		500.00	-	
9602	Library [Formerly: Books & Supplies]	100.00	-	100.00	-	
9603	Christian Education	1,000.00	3,466.69	1,350.00	499.00	
9604	Committee Expenses					
9604	Council	200.00	152.00			NOTE: New account line
9604	Ministry & Personnel	150.00	132.83	150.00	-	
9604	Nominations & Governance	50.00				NOTE: New account line
9604	Trustees	50.00				NOTE: New account line
9605	New Ministry Initiatives	500.00				NOTE: New account line
9605y	Outreach	5,583.62	-	50.00	10.00	NOTE: This amount reflects 40% of previous year's surplus to be given away
9605z	Pastoral Care	550.00	543.97	550.00	540.00	
9606	Social Events	300.00	439.61	200.00	-	
9606z	Strategic Goal	1,000.00				NOTE: New account line
9607	Worship	3,000.00	3,216.82	3,100.00	2,791.00	

9608	Ministry Flow Through						
9608a	Books	-				800.00	NOTE: New account line NOTE: For book studies. No plans for expense - members reimburse church for any expenses incurred
9608b	Broadview Magazine	-	75.00	325.00			NOTE: For Broadview magazine. No plans for expense - members reimburse church for any expenses incurred
9608c	Calendar	-	30.34				NOTE: For United Church calendar. No plans for expense - members reimburse church for any expenses incurred
9608d	Orange T-Shirt	-					NOTE: For orange t-shirts for reconciliation Sunday. No plans for expense - members reimburse church for any expenses incurred
TOTAL PROGRAM EXPENSES		13,183.62	8,057.26	6,525.00	4,640.00		NOTE: Technology moved above and M&P added here, which leads to different totals from previous years.
Denomination Assessment							
9700	Denominational Assessment	11,133.00	11,300.00	11,300.00	9,629.00		
TOTAL DENOMINATIONAL ALLOCATION EXPENSES		11,133.00	11,300.00	11,300.00	9,629.00		
TOTAL EXPENSES		257,069.00	220,524.46	229,511.00	221,487.00		NOTE: 2023 Actual Expense was misprinted on previous budget. Total Expense of \$224,100-2,613 (B&C Fund)=\$221,487 Totals here exclude Building & Contingency Funds
NET SURPLUS (DEFICIT) FROM OPERATIONS		- 42,269.00	13,834.05	-\$ 32,921.00	-\$ 11,338.00		

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We are honoured to live, work and pray on this land together.

DRAFT Minutes
Deer Lake United Church
Annual Congregational Meeting (ACM)
Sunday, February 18, 2024 – 12:30 pm

Opening Prayer: Rev. Dr. Joseph Kyser

Welcome: Ellen James

Attendance: GI Forwood, Ga Forwood, G. Waters, J Annesley, D Richardson, K Richardson, P Cole, I Bailey, B Dyer, P Athey, K Dawe, R Struve, C Stegen, F Robertson, P Slater, G Naruse, T Seeram, L McQueen, J McQueen, T Laphorne, K Small, M Pinto, C McKenzie, P Anderson, L Walsh, L Paddon, A Hull, E Cottam, G Hamer, S Hamer, B VanLuven, L Juba, D Juba, K Chapman, B Chapman, J Johnson, M Tullett, S Ross, B Armstrong, D Wrigley, J Ahmelich, S McLean, E James, L. Wilson (visiting), D Strutt

Regrets: B Paddon, R Milne, C Milne, P Woodruff, T Woodruff, A Brown, E Brown, M Kyer, W Kyer, A Lans, G Lans,

Enabling Motions

Motion:

That Ellen James Chair the 2024 Annual Congregational Meeting (ACM)

That Don Strutt record the minutes of the 2024 ACM

That non members be granted corresponding and voting privileges

That the agenda for this meeting be accepted as presented

Moved: B Chapman

Second: D Juba

Passed

Amendment to Draft Minutes of the 2023 ACM.

Change:

- Regarding a 2022 review of the church's financial statements in the years 2019, 2020 and 2021. The treasures 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

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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.

to read:

- Question regarding the necessity of having an accountant perform the 2022 review of the church's financial statements in the years 2019, 2020 and 2021. 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.

Motion:

to accept the amended draft minutes of the 2023 ACM.

Moved: Ga Forwood

Second: K Richardson

Passed

Finance Report: S Hamer (interim treasurer)

Amendment to the 2023 financial report:

Notes 5 and 7

Change: "percentage gain/loss on investments "to "percentage change on investments"

Add: "in 2023 the 4% withdrawal was 14,482.00. the 2023 gain in the investments was 38,722. These two transactions represent the change in the account of 24,240.00"

Motion: That the 2023 financial report including the 2023 financial statements as printed in the 2023 annual report and amended as noted above be received.

Moved: L Paddon

Second: K Chapman

CARRIED

Motion: That the 2024 budget as printed in the 2023 annual report be approved

Moved: P Anderson

Second: P Slater

CARRIED

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Resignations, Nominations and Appointments: (Trish Seeram)

Motion: to accept the 2024 Council and Committee List as presented

Moved: P Anderson

Second: E. Cottam

CARRIED

Rewording of the Governance Structure Summary in the Deer Lake United Church Policy Manual - page 5, paragraph 2.

Motion: Governance structure Summary – Deer Lake United Church Policy Manual

To change:

“Nominations and Governance is responsible for identifying spiritually mature individuals to serve on the Council and the three permanent committees.”

To

Nominations and Governance is responsible for identifying spiritually mature individuals to serve on the Council, the Trustees, and the Ministry and Personnel Committee. The Council is responsible for identifying spiritually mature individuals to serve on the Nominations and Governance Committee.”

Moved: L Paddon

Second: R Struve

Passed

Presentation of the 2024 Strategic Goal: Council Rep - E James

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. This goal is based on congregational input, resource study, discussion, visioning, observing and prayer.

2024 Strategic Goal:

Deer Lake United Church will be more spiritually open to:

- Deepening our relationship with God
- Embracing the diversity of people and ideas
- Searching out new ways of being (self, church, community, world)

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Congregational Activity This is a Spiritual Goal, not an administrative Goal.

It was stressed that this is everyone's Goal. The intention being we will all strive to live it out, as a church and as individuals.

Additional Business

Decrease the ambient sound level in the Fellowship Hall: D Strutt, B Chapman

Motion: to complete sound remediation in the Fellowship Hall. To be funded through prior years surplus funds. Amount not to exceed: \$15,000.00.

Moved: D Strutt

Second: R Struve

CARRIED

Replace worn flooring in the Downstairs Hall: E James

Motion: to complete the installation of new flooring in the downstairs hall. To be funded through prior years surplus funds. Amount not to exceed: \$20,000.00.

Moved: P Athey

Second: P Anderson

CARRIED

Remit #1

The General Council of the United Church of Canada has approved an amendment to the Basis of Union in *The Manual* of The United Church of Canada to establish an autonomous National Indigenous Organization. It also authorized a Category 3 Remit to test the will of the church with respect to this change.

Discussion and questions

Remit (poll)

Remit #1: To establish an Autonomous National Indigenous Organization within The United Church of Canada

YES – slight majority

More opportunity for discussion would be welcome.

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Motion:

Motion: To elect Sharon Hamer as secretary of all forthcoming congregational meetings.

Moved: G Hamer

Second: A Hull

Passed

Plant giveaway! Recognition and great thanks was extended to the Council, Joseph, and the Congregation for a wonderful year.

Motion: To adjourn the 2024 Annual Congregational Meeting

Moved: F Robertson

Second: D Juba

Passed

Closing Prayer: Rev. Dr. J Kyser

Adjourned: 1:40 pm

Ellen James, Council Chair

Don Strutt, Secretary

We wish to acknowledge that this meeting takes place on the ancestral, traditional and unceded territories of the Coast Salish people, in particular the Musqueam, the Squamish, and the Tsleil-Waututh First Nations.

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Proposed Council Members for 2024

- Ellen James, Chair (Year 3)
- Garry Forwood, Assistant Chair (Year 3)
- Sharon Hamer, Secretary (Year 3)
- Don Strutt, Member-at-Large (Year3)
- Linda Paddon, Treasurer (year1)
- Trish Seeram, Nominations and Governance Representative (Year 3)
- Becky Armstrong, Ministry & Personnel Representative (Year 3)
- Jim McQueen, Member-at-Large (Year 2)
- Rev. Dr. Joseph Kyser, Minister/Trustee Representative (Forever)

Proposed Ministry & Personnel Committee Members for 2023

- Linda Walsh, Chair (Year 3)
- Becky Armstrong, Council Representative (Year 3)
- Elizabeth Cottam (Year 3)
- Geoff Waters (Year 1)
- Lindy McQueen (Year1)

Proposed Nominations & Governance Committee Members for 2023

- Trish Seeram, Chair & Council Representative (Year 3)
- Claire Stegen (Year 3)
- Bruce Van Luven (Year 2)

Proposed Trustees Members for 2023

- Rev. Dr. Joseph Kyser, Chair (Forever)
- Linda Paddon, Deputy Chair (Year 3)
- Shelley Ross (Year 3)
- Paul Anderson (Year 3)

Proposed Regional Representative for 2023

- Ruth Struve (Year 3)

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**Deer Lake United Church
Congregational Meeting, August 25, 2024
DRAFT Minutes**

We are a Christian community that explores and expresses our spirituality through congregational life, spiritual growth, and faithful action.

Opening prayer: Rev. Dr. J Kyser

Welcome: G Forward

Time: 12:00 pm

Attendance: (31 in attendance) P Cole, B Dyer, J White, J Johnson, I Bailey, T Brinkar, D Strutt, P Anderson, L Walsh, K Small, G Hamer, E Colledge, K Richardson, D Richardson, G Waters, F Robertson, R Armstrong, M Tullet, B Burke, C McKenzie, M Pinto, G Lans, A Lans, K Chapman, B Chapman, L Paddon, B Paddon, Gl. Forwood, Ga Forwood, S Hamer, Rev Dr J Kyser.

Enabling Motion:

1. That G Forwood Chair this Congregational Meeting
2. That S Hamer record the minutes of this Congregational Meeting
3. That non-members be granted corresponding and voting privileges
4. That the agenda for this meeting be accepted as presented

Moved: P Anderson

Seconded: G Hamer

Carried

Amend a Motion:

The original motion (Annual Congregational Meeting Feb. 18, 2024) reads: to complete the installation of new flooring in the downstairs hall. To be funded through prior year's surplus funds. Amount not to exceed \$20,000.

Proposal to Amend the Motion for the purpose of broadening the scope of work to be completed within the budgeted funds.

Amending Motion: to complete improvements in the downstairs hall. To be funded through prior year' surplus funds. Not to exceed \$20,000.

We wish to acknowledge that this meeting takes place on the ancestral, traditional and unceded territories of the Coast Salish people, in particular the Musqueam, the Squamish, and the Tseil-Waututh First Nations.

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Moved: P Anderson **Seconded:** D Strutt

Closing Prayer: Rev. Dr, J Kyser

Adjournment:

DRAFT

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 Council 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 Council 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 Council as an opportunity to offer an important gift to our church

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