

STRATHROY UNITED CHURCH



As disciples of Jesus, we live out our love of God
within a welcoming community of faith,
strengthening one another and our world through
worship, education, compassionate service,
and proclaiming the Good News.

ANNUAL REPORT 2023

In Memoriam

Andre Aerts

Louise Gare

Madeline Goodwin

Marion Isabel Marshall

Jean McLeod

Matthew May

**STRATHROY UNITED CHURCH
2023 ANNUAL REPORT
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ANNUAL CONGREGATIONAL MEETING AGENDA

SUNDAY, MARCH 3, 2024

1. Constitution of the Annual Congregational Meeting and Opening Prayer
2. Motion to Allow Adherents to Vote Marjorie Harris
Motion by _____ / _____ that adherents be allowed to vote on a) financial and administrative matters, b) mission and ministry matters, and c) pastoral relationship matters.
3. Approval of the Agenda Marjorie Harris
Motion by _____ / _____ that the agenda be approved as printed [or as amended].
4. Approval of Minutes of 2023 Congregational Meetings Marjorie Harris
Motion by _____ / _____ that the Minutes of the March 5, 2023, Annual Congregational Meeting be approved as printed [or as amended].
Motion by _____ / _____ that the Minutes of the September 24, 2023, special Congregational Meeting be approved as printed [or as amended].
Motion by _____ / _____ that the Minutes of the July 30, 2023, special Congregational Meeting be approved as printed [or as amended].
5. Approval of the 2023 Annual Reports of Council, Teams, and Groups, excluding Finance and Nominating Teams. Marjorie Harris
Motion by _____ / _____ to receive the 2023 reports.
Motion by _____ / _____ to approve the 2023 reports, excluding Finance and Nominating Teams.
6. Review and Approval of the 2023 Financial Report Tim McMillan
Motion by _____ / _____ to approve the 2023 Financial Report found on page 21.
7. Report of the Financial Review Team Kevin O'Brien
Motion by _____ / _____ to accept and approve the 2023 Financial Review Report.
8. Transfer of Unrestricted Bequest Funds Tim McMillan
Motion by _____ / _____ to accept the Council's recommendation to transfer \$61,786 from the Unrestricted Bequest Fund to the General Fund to eliminate the Deficit as presented on December 31, 2023.
9. Adjourn for meeting of the Kerwood-Bethesda Congregation
Reconvene the meeting of the Strathroy United Congregation
10. In Memoriam Rev. Brad Morrison

11. Presentation and Approval of the 2024 Budget Proposal

Patti Krista

Motion by _____ / _____ to approve the 2024 Budget found on page 37.

12. 2024 Mission & Service Objective

Marjorie Harris

Motion by _____ / _____ that we accept and approve Council's recommendation to set the 2024 Mission & Service objective at \$_____.

13. Nomination Report

Marjorie Harris

Motion by _____ / _____ to accept the Nominations Report as printed on page 7.

Motion by _____ / _____ that nominations close.

Motion by _____ / _____ to approve the slate of candidates as printed (or as amended).

Motion by _____ / _____ that the Congregation empowers the Council to appoint members to vacancies as required.

a) Appointment of the Financial Reviewers for 2024

Marjorie Harris

Motion by _____ / _____ that _____ be appointed as the 2024 Financial Reviewer.

OR

Motion by _____ / _____ that the Congregation empowers the Council to appoint members to vacancies as required.

b) Election of Trustees

Marjorie Harris

Motion by _____ / _____ that the following be named Trustees of the amalgamated congregation of Strathroy United Church (along with Rev. Brad Morrison *ex officio*): Floyd Denning, Doug Goodhand, Nancy Larocque, and Don Walker.

14. New Business (includes 2024 special project)

15. Appreciations

Diane Goodhand

16. Close and Prayer

Rev. Brad Morrison

2023 MINISTRY TEAM

Minister:	Rev. Dr. Brad Morrison
Director of Music:	Andrew Cloutier
Child and Youth Leader:	Kaeleigh Berdan
Office Administrator:	Karen Pritchard
Custodian:	Joe Rychel

NOMINATION REPORT PROPOSED 2024 TEAM AND COUNCIL MEMBERSHIP

All terms are effective from the 2024 Annual Congregational Meeting to the Annual Congregational Meeting of the year in which their term is completed.

Please note that Rev. Brad Morrison is ex officio to Council and all Teams except Ministry & Personnel and Nominations.

2024 Nominations

Boards of Trustees

Brad Morrison (acting Chair)
Doug Goodhand
Don Walker
Nancy Larocque
Floyd Denning

Community Life Team

Nancy Larocque (co-chair)
Linda Powers (co-chair)
Ida Traxler

Finance Team

Patti Krista (acting Chair)
Tim McMillan (ex officio)
Karen Pritchard (ex officio)
James Blackmore
Dianne Dixon
Heather Cormack

Member at Large: Denise Johnson

Church Council

Marjorie Harris (Chair)
Barb MacKinnon (Past Chair)
Colleen Fletcher (Vice Chair)
Tim McMillan (Treasurer)
Karen Pritchard (Secretary)

Congregational Life Team

David Bolton (Chair)
Marlene Dorrestyn
Sandra Linton
Tina Zimmerman
Andy Cloutier

Ministry and Personnel

Dianne Goodhand (acting Chair)
Jim Gladwell

Investment Team

Patti Krista (acting Chair)
Don Walker
Doug Goodhand
Floyd Denning

Antler River Watershed Regional Rep: _____

MINISTER'S MESSAGE

When you read this year's annual report, ask yourself some important questions: What does Strathroy United Church value? What's our organizational culture, and does it help us do ministry?

I graduated seminary back in 1991, almost 33 years ago. Along the way I've learned that organizational culture makes or breaks a congregation. You can have the most talented staff and lay leaders, but a congregation can fail without a healthy organizational culture. Healthy church culture allows people's energy to go towards what's important and healthy: the core ministries that keeps us on mission for God.

A strong and healthy congregation does five things well. We gather weekly to worship God. We tell other people how God has changed our lives. We support one another in the congregation with care. We share our resources with people outside the congregation to create justice. We are curious to know more about God.

I also learned over these three decades that ministers can influence church culture by promoting healthy attitudes and behaviours. I must encourage the healthy stuff. I must discourage the unhealthy stuff.

When I read this year's annual report, I see evidence of the healthy stuff. I see courage to take risks in the community (rather than fear that we'll fail). I see nimble Council and Teams trusted to make ministry decisions (rather than decisions reacting to or bogged down by complaining). I see a congregation growing in confidence and morale, caring about our reputation in the community and the impression we make with newcomers.

An annual report is also where I am accountable. In the last few years, I've focused on developing key governance and administrative capacities:

- Revising the Constitution to emphasize and prioritize the five core ministries, including explicitly naming proclamation/evangelism and assigning this core ministry a budget line.
- Shifting Council and Congregational meetings to trusting (rather than second-guessing) decisions of front-line teams and lay leaders, making for under-60-minute meetings that are enjoyable.
- Using Microsoft Teams for coordinating and communicating about our ministries, eliminating the delays caused by some unnecessary in-person meetings, and reducing the evil scourge of countless reply-all emails.

These changes aim at supporting succession planning with lay leadership, helping potential new leaders trust that their efforts to provide leadership will be supported rather than encumbered by our organizational culture and resources.

An annual report is also where I can express my gratitude for this congregation, our lay leaders, and our staff. Karen Pritchard, Andy Cloutier, Joe Rychel, Tim McMillan, and Kaeleigh Berdan give their best to Strathroy United Church, and I am blessed to be part of this team. I am blessed to live in this community and work in this congregation with our members and adherents. I am proud to say that I am Strathroy United Church's minister, and I look forward to 2024 with our Kerwood-Bethesda amalgamated congregation.

Rev. Brad Morrison

CHAIR OF CHURCH COUNCIL MESSAGE

During 2023 Church Council met approximately every three months commencing near the first of the year with a budget meeting. Meetings were held in person, with the exception of the April and June meetings, that were conducted via zoom.

During the summer months from July through the long weekend in September our Services were held in the Golden Jubilee room which is air conditioned. The GJR was also used during these same months, weekly, by the YMCA that supervised programs for approximately 35-40 children under their care. Caretaking set up the room early on Mondays and then dismantled it on Friday evening preparatory for Sunday Services. We were very grateful, post COVID, to again be able to have all our services in the Sanctuary with the exception of the summer months.

During our Services it is good to see the smiling faces of the children each Sunday morning and their interaction with Reverend Brad. Following the children's time in the Sanctuary they return to the Primary room for their worship time. A special thank you to the volunteer teams that have volunteered to help with this ministry.

Communion during Sunday Services in the Sanctuary was held with pre-packaged bread and wine elements provided for distribution prior to the service. Offerings remained centralized the same as we have been doing in the past.

During July and August, a request was received to look into an amalgamation with Kerwood United Church. In September a great working team, consisting of members from Kerwood and Strathroy, was formed. The formal process commenced. Several meetings were held resulting in amalgamation steps being formed and, with Antler River Water Shed approval, results were positive.

Once again, in December, an enthusiastic evening of karaoke style with 'beer and carols' was held at the Rusty Wrench. Another enjoyable prelude to Christmas.

During December members requested their favourite Christmas carols and these were sung prior to a Service during Advent. In addition, a well attended candle light Christmas Eve Service was held. There was no service held on December the 25th however a pot-luck breakfast, social time and service was held on December 31st.

I would like to thank all Council members and other volunteers for all of their efforts during the year in supporting Strathroy United Church.

Blessings for a New Year
Marjorie Harris

ANNUAL CONGREGATIONAL MEETING MINUTES

SUNDAY, MARCH 5, 2023

1. Constitution of the Annual Congregational Meeting and Opening Prayer Rev. Brad Morrison
2. Motion to Allow Adherents to Vote
Motion by Sandra Linton / Tina Zimmerman allowing adherents to vote on financial and administrative matters, mission and ministry matters, and pastoral relationship matters. **CARRIED**
3. Approval of the Agenda
-Removed the appointment of Chairperson and Secretary as per the revised Constitution last year.
-Combined 3 adherent votes to one.
-Changed the Financial review to come from Tim instead of Kevin O'Brien.
-Added Bequest Fund Special Project to New Business.
Motion Barb MacKinnon / Nancy Larocque to approve the agenda as amended. **CARRIED**
4. Approval of Minutes of 2022 Congregational Meetings
Motion by Dianne Dixon / Sandra Linton that the Minutes of the March 7, 2022 Annual Congregational Meeting be accepted as printed or as amended. **CARRIED**
5. In Memoriam Rev. Brad Morrison
6. Approval of the 2022 Annual Reports of Council, Teams, and Groups, excluding Finance and Nominating Teams.
Motion by Barb MacKinnon / Diane Goodhand to receive the 2022 reports. **CARRIED**
Motion by Barb MacKinnon / Denise Johnson to approve the 2022 reports, excluding Finance and Nominating Teams. **CARRIED**
7. Review and Approval of the 2022 Financial Report Tim McMillan
 - Budget was accurate. Deficit of \$123,613 in General Fund.
 - Libro chequing is down to \$35,000 from \$176,000 in 2021 because of a large bequest that was received that year. \$115,000 was invested in capital funds.
 - \$609,000 in the Frontier Investment. Markets were not good last year but could have been worse.
 - General Fund Revenue didn't meet budget by \$21,000. We budgeted for a grant we applied for to have a summer employee but it was not received and we did not have an employee.
 - Envelope Donations were up. We donated \$15,000 to UCC Mission Fund.
 - \$1756 interest was put towards deficit.
 - Solar panel income has now surpassed the investment of \$7000/year. All income will now go to the General Fund.QUESTION: How long is left in the contract?
ANSWER: 20 years total so 9 years left.

- Past bequests have allowed us to stay afloat.
- Thanks to Finance Team and Kevin O'Brien for doing the Financial Review

Motion by Dianne Dixon / Brenda Bourdeau to approve the 2022 Financial Report found on pages 23 to 38. **CARRIED**

8. Report of the Financial Review Team Tim McMillan

Motion by Ken Joliffe / Sandra Linton to accept and approve the 2022 Financial Review Report. **CARRIED**

9. Presentation and Approval of the 2023 Budget Proposal Tim McMillan

- Revenue number has increased in hopes to reverse the decline in offerings.
- Two Roast Beef Dinners are budgeted.
- YMCA Summer Camp is bringing in new revenue.
- Solar panels have increased since we've paid off investment.
- Expenditures are up. Property Team needs a fire panel repair.
- Insurance is the same but UCC is switching to their own so that may decrease
- Community Life increased meal ministry \$2000
- Pulpit supply is up, predicting we will need 9 services and 12 guest musicians.
- Salaries is up. We will be switching Andy from contract to payroll.
- A \$133,787 loss is predicted.

Motion by Barb MacKinnon / Diane Goodhand to approve the 2023 Budget found on pages 38 to 41. **CARRIED**

10. 2023 Mission & Service Objective

Motion by Nancy Larocque / Tina Zimmerman that we accept and approve Council's recommendation to set the 2023 Mission & Service objective at \$15,000. **CARRIED**

11. Nomination Report

- Adding Linda Powers to Community Life Team

Motion by Colleen Fletcher / Sandra Linton to accept the Nominations Report as printed on page 7. **CARRIED**

Motion by Colleen Fletcher / Sandra Linton that nominations close. **CARRIED**

Motion by Colleen Fletcher / Sandra Linton to approve the slate of candidates as printed (or as amended). **CARRIED**

Motion by Dianne Dixon / Brenda Bourdeau that the Congregation empowers the Council with Finance Team appoint 2023 reviewer. **CARRIED**

a) Appointment of the Financial Reviewers for 2023

Motion by Dianne Dixon / Sandra Linton that Kevin O'Brien be appointed as the 2023 Financial Reviewer. **CARRIED**

12. New Business

- Bequest Funds – Last year flooring came out of restricted funds. We are currently at \$1,968,172. Requesting that \$111,857 be transferred to General Fun to eliminate 2022 deficit.

Motion by Dianne Dixon / Brenda Bourdeau to move funds to eliminate deficit.

CARRIED

- This year there is a special project from Property Team. The current parts for the elevator are not made anymore so we need to retrofit it to make it up to date. A new safety code also requires a phone be put in so there will be added electrician fees. Requesting that \$35,000 be transferred to General Fund to pay for elevator. Half is to be paid now so we can move forward with the project and parts can be ordered. We will be working with Savaria Sales, Installation and Service Inc.

Motion by John Larocque / Shirley Aerts to accept Property Teams request for funds.

CARRIED

13. Appreciations

Diane Goodhand

- On behalf of the Ministry and Personnel Team I would like to take this opportunity to bring courtesies to the staff.
During this past year we welcomed the removal of many restrictions due to the pandemic and were able to resume regular worship and activities.

Leading our Ministry team is Rev Brad Morrison who provides excellent leadership skills in both his ministry and with the staff. During regular worship services Brad shares relevant and meaningful messages as well as leading a regular bible study group. Throughout the year Brad continued his ministries through Children's worship which has seen an increase in numbers, his pastoral care while visiting those in hospital and at home and outreach ministry to support the community with different events that were organized. Brad's continued focus of increasing membership saw more people in the pews while still offering online streaming for those who could not attend in person and also welcomed several new members through transfer. In addition to an already busy schedule Brad supported a practicum minister throughout the year and acted as chairperson for those teams without someone in that role. We thank Brad for his ongoing positive but realistic outlook and appreciate all he does for our congregation.

Karen Pritchard joined our church as our new Office Administrator managing the day-to-day operation and assisting Rev. Brad as needed while ensuring all administrative duties are performed as required. Karen is also responsible for overseeing the scheduling for rentals and events within the church which she has done so in an organized and efficient manner. It was evident early on that Karen is a great addition to our ministry team and we look forward to working together with her. Would also like to thank Patti Baratta for the last few years of service with the church and wish her all the best in the coming years.

Our Music Director, Andy Cloutier provides ministry through music during each of our Sunday services. Andy has many musical talents himself as has been demonstrated regularly and is always enjoyed by the congregation, he also invited guest musicians to participate in the services on occasion which continue to be a welcome addition to the music ministry. It is great to see that our choir has returned to regular choir practice and we appreciate their contribution to the regular services.

Joe Rychel our custodian for the church building continues to use his many skills time and time again with the work he does to maintain and improve our church building. Over the last year Joe worked together with the Property team on several projects and we have witnessed the hard work that has gone into improving such areas as the new sanctuary flooring. While majority of Covid protocols were lifted Joe continues to ensure all necessary health and safety protocols are followed and we all benefit from the meticulous work that Joe does on a daily basis.

Treasurer Tim McMillan is responsible for the financial aspects of our church and records all financial transactions. Tim's detailed reports on a monthly basis allow for easy understanding and Tim is always willing to provide additional information when required. Tim works closely with the Finance Team and, as always, is diligent in ensuring all necessary documentation and reporting is done in a timely manner and is able to provide a concise report when required to the Council.

We are fortunate to have Kayleigh Berdan as our Child and Youth Leader who works with the youth of our congregation and the community. Throughout the year the youth were able to return to many of the activities that they look forward to on a regular basis and to enjoy spending time together and meeting new friends. We appreciate Kaleigh's creativity and energy as she works with our youth.

Tabitha McLachlin Carey, our student minister completed her practicum with us while working on her Masters of Divinity at Atlantic School of Theology. Tabitha regularly took part in the Sunday services with the Children's Time or sermons which were enjoyed by the congregation, and we continue to wish Tabitha the best of luck as she completes her studies.

As always would I like to thank each and every one of our staff. We appreciate everyone's dedication and hard work as we returned to more normalcy and being able to carry out the work of our church.

- David Morton thanked Council, Team Members, and all volunteers for all of their effort.
- Brad Morrison thanked Marjorie Harris for her service as Chair of Council.

14. Close Meeting

15. Closing Prayer

Rev. Brad Morrison

TEAM REPORT Board of Trustees

MEMBERS	Rev. Brad Morrison (ex officio), Doug Goodhand, Don Walker, Nancy Larocque
CELEBRATIONS AND ACCOMPLISHMENTS <p>The Trustees reviewed the new insurance plan proposed by the United Church and decided to participate in this program. The exact reduction in annual premiums through this United Church plan are uncertain at this time (we've only participated for part of the year), but we've budgeted for a reduction based on an estimated reduction from \$13,455 to \$10,414.</p> <p>The Trustees reviewed and supported the various Bequest Form Requests generated by other teams this past year.</p> <p>The Trustees oversee the Investment Team, which oversees the congregation's investment portfolio according to the investment policy. The Investment Team includes representation from Trustees and Finance. Investment reports are included with other financial reports in this annual report.</p> <p style="text-align: right;">Respectfully submitted by Brad Morrison</p>	

TEAM REPORT

Community Life Team

MEMBERS	Rev. Brad Morrison (ex officio), Nancy LaRocque, Linda Powers, Ida Traxler, Denise Johnson (ad-hoc)
CELEBRATIONS AND ACCOMPLISHMENTS	
<p>Denise Johnson continues to manage Meal Ministry with a group of volunteers cooking meals for 37 Frank St twice a month. In 2023, Linda Powers and Nancy Larocque stepped into co-chair positions and Ida Traxler also joined the team.</p> <p>The Community Life team's mission is to be the leaders who create care, outreach and proclamation ministry opportunities for the congregation to do God's work.</p> <p>Congregational Care Ministries – Friendship Club, Parlour Group, Men's Breakfast, Care packages for college/university students, coffee time following church services, Sundae Sundays, Soup and Rolls (proceeds to M+S)</p> <p>Outreach Ministries – Meal Ministry, M+S fund (achieving our commitment), school supplies collected, as well as continued support for Bubz and our advent project collecting Christmas hamper items for the food bank and WRRRC.</p> <p>Proclamation: Ran a booth in the downtown market on a Saturday in August, with face-painting for kids. Fundraising events – bake sale, roast beef dinner, Trivia Night, Beer and Carols at the Rusty Wrench</p> <p>Highlights: Advent family party (with great attendance) CNOY walk raising \$6000 and earning 1st place on the scoreboard. Men's Breakfast, revived by Rolf Mantei, being well received with enthusiastic support.</p> <p>We would like to thank everyone who has offered their support in any way to help us achieve their goals and we also feel fortunate that many new members who have joined in the last several years have taken on volunteer work or a team role.</p> <p>New members for the team would always be welcomed.</p> <p style="text-align: right;">Respectfully submitted by Linda Powers and Nancy Larocque</p>	

TEAM REPORT

Meal Ministry Team

MEMBERS	Brenda Bourdeau, Cathy Adkin, Denise Johnson, Jan O'Brien, Dianne Dixon, Marjorie Harris, Ida Traxler, Nancy Larocque, Linda Powers, Kelly Pardy, Ruth Ellerker, Joan Carter, Diane Goodhand, Gail Morton, Marlene Dorrestyn, Debbie Ellwood-Latif
<p>CELEBRATIONS AND ACCOMPLISHMENTS</p> <p>Meal Ministry Team has successfully increased our deliveries to 37 Frank St Youth Centre to twice per month, with delicious meals being delivered on the 1st and 4th Tuesdays of each month.</p> <p>Reports back from the 37 Frank Youth Centre let us know that the youth appreciate and look forward to the meals prepared by 'the church ladies'!</p> <p>Thank you to all the members of this team who contribute time and effort to plan, purchase groceries, prepare and deliver meals to 37 Frank Youth Centre – your time and effort help to inspire the youth of Strathroy and area.</p> <p style="text-align: right;">Respectfully Submitted by Denise Johnson</p>	

TEAM REPORT

Lay Visitation

MEMBERS	Marie Campbell, Shirely Aerts, Mille Goddard, Ida Traxler, June Jacobi
<p>CELEBRATIONS AND ACCOMPLISHMENTS</p> <p>Our team keeps in touch with the members from our congregation who are unable to attend worship or other congregational activities. Some members are still in their own homes while others are in "care" in nursing homes or long-term retirement facilities. Our team travels to Strathmere Lodge, Seasons and Sprucedale in Strathroy. We also go to Middlesex Terrace and Revera in Chatham and the Oneida Long Term Care Facility in Southwold.</p> <p>Each of our members at Strathmere Lodge and Sprucedale as well as two others receive bulletins delivered weekly.</p> <p>This year we were honoured to attend two members' birthday celebration. Orma Blackwell at Strathmere and Madeline Goodwin in Middlesex Terrace.</p> <p>Strathmere Lodge personnel are pleased that our team, as well as the Parlour Group, have arranged a communion service and a time of fellowship with our members in that location, which was discontinued during Covid but started again last month.</p>	
<p>CHALLENGES</p> <p>We regret to report that Shirley Aerts is unable to carry on with her responsibilities as a lay visitor. She has been a very committed and valuable member of our team. She will be sorely missed. We would welcome anyone who would like to join our team.</p> <p style="text-align: right;">Respectfully submitted by Marie Campbell</p>	

TEAM REPORT

Congregational Life Team

MEMBERS	Rev. Brad Morrison (ex officio), Andy Cloutier (ex officio), Kaeleigh Berdan (ex officio), Marlene Dorrestyn, Sandra Linton, David Morton, Tina Zimmermann.
<p>Congregational Life Team oversees our Worship Ministries and Teaching Ministries. These ministries include Sunday worship, a/v and livestreaming, Senior Choir and other music ministries, Children's Worship, Bible study, community youth group, weddings, funerals, Communion preparation, and monthly worship services at local retirement and nursing homes. Our team's administrative work includes overseeing the Historic Roll and membership.</p> <p>CELEBRATIONS AND ACCOMPLISHMENTS</p> <ul style="list-style-type: none"> • ongoing strengthening of our Children's Worship ministry on Sunday mornings • digitizing our library's large collection of children's worship resources to make available to leaders online • changing from the Revised Common Lectionary to the Narrative Lectionary for selecting Sunday worship scriptures • regular classical guitar performances by Andy for Sunday worship • comments on our worship music by Andy during the Welcome & Telling Our Story • continuous improvement of graphic overlays during livestreaming by David H • standardizing the digital data of the Historic Roll by Karen • developing a team of lay leaders (Tina, Marjorie, Gerry) for pulpit supply when Brad is absent • a successful choral concert by Valleyview Male Chorus organized by John Caverhill (and hopefully an annual event!) <p>CHALLENGES AND OPPORTUNITIES</p> <ul style="list-style-type: none"> • we've been without a chairperson for 2023, with Brad covering basic administrative roles as we await the Spirit to stir someone's heart to offer their gifts as chair • the choir hopes and prays weekly for men to join their music ministry • developing funeral and wedding policies in response to changing trends post-pandemic • finding leadership for Summer Campfire & BBQ, where children and youth can learn and practice camp skits and songs • adding to our team of Children's Worship leaders to ensure continuous Sunday morning children's programming during (at least) the school year • adding members to our Communion Prep team so we can transition back to traditional communion practices <p>Thank you to everyone who contributes to Sunday worship and Children's Worship: CW leaders, ushers, elevator operators, counters, lay readers, pulpit supply, choir members, and soloists. Thank you also to Marjorie for liturgical appointments, Tina and team for Advent/Christmas decorations, Tina and David H for behind-the-scenes trouble shooting of audio, video, and livestreaming problems as they arise, and Joe for making the place look great every Sunday morning.</p> <p style="text-align: right;">Respectfully submitted by Brad Morrison</p>	

INFORMATION REPORT **COMMUNITY LIFE TEAM & CONGREGATIONAL LIFE TEAM**

MEMBERSHIP DATE FOR 2023:	
Baptisms	0
Deaths (Members)	7
Funerals	5
Marriages	2
Profession of Faith	0
Transfers In	6
Transfers Out	0
HISTORIC ROLL	
Resident Members	493 <i>(includes 133 on Heritage Roll and 130 Adherents)</i>
Non-Resident Members	252
Total Members	745
<p>We celebrated the marriage of:</p> <p style="padding-left: 40px;">Paula Medeiros & Marlene Nunes and Alex Paulger & Hudson DeGroot</p> <p>We helped to celebrate the lives of:</p> <p style="padding-left: 40px;">Marion Isabel Marshall, Louise Gare, Jean McLeod, Madeline Moss, Matthew May, Madeline Goodwin, Andre Aerts</p>	

TEAM REPORT

Ministry & Personnel

MEMBERS	Diane Goodhand and Jim Gladwell
<p>CELEBRATIONS AND ACCOMPLISHMENTS</p> <p>Strathroy United Church is fortunate to have Rev Brad Morrison leading our ministry team. Brad demonstrates strong leadership and teaching skills as he works with the individual members of the team. Brad's Sunday worship services have seen the return of children's time offering creative ways of engaging those in attendance after which regular service includes detailed explanation of scripture leading into thoughtful and engaging messages which demonstrates his passion to connect with the congregation whether in person or via livestream also providing worship to those in long term care and through weddings and funerals. Rounding out Brad's other areas of ministry is leading Bible Study Group, providing pastoral care to those at home or in hospital, welcoming of new members, supporting fundraisers and being visible in the community. Additionally, Brad has worked with those teams that were without a chairperson offering his assistance and expertise. Brad has also been instrumental in preparing SUC for the amalgamation with Kerwood Bethesda United Church as we look forward to welcoming those members who will transfer to our congregation. Thank you to Brad for all he does.</p> <p>As Office Administrator, Karen Pritchard manages the daily operation of the church office while playing a key role in the organization and communication around rentals, events, and activities within the church. Karen is the first point of contact for those who visit the church and is always welcoming to both our congregants and visitors. Karen has worked hard over the last year to learn the job while working closely with Rev Brad to assist him when/where needed and has become very efficient in both areas.</p> <p>Our music program is under the leadership of Andy Cloutier, Music Director. Andy works with Rev Brad to plan for worship music each Sunday in addition to working with and conducting the choir and offering his own talents by playing organ, piano and guitar to enrich the Worship Ministry. Andy invites guest musicians whom he accompanies for special music throughout the year which is always enjoyed by the congregation.</p> <p>Tim McMillan, Treasurer oversees the bookkeeping for the church while working closely with our Finance Team. Tim maintains the financial records keeping clear, accurate and detailed records ensuring timely payments/remittances as required. Clear analysis of financial statements are prepared and Tim always provides detailed explanations when/if needed. Tim's knowledge and commitment to this work is very much appreciated.</p> <p>Joe Rychel, Custodian, does an excellent job at maintaining our church building to ensure it remains in good repair, is sanitary and safe. Joe's desire to ensure building/grounds are kept attractive and without hazard to those visiting has uncovered several areas that needed attention and has worked hard along with property committee to repair or worked with those that have been hired to fix the issues identified. As always Joe's attention to detail does not go unnoticed and is much appreciated.</p> <p>The youth of our church and the community are fortunate to have Kaleigh Berdan as our Child and Youth Leader. Kaleigh is an advocate for youth and has developed a program that ensures they are in a safe environment learning that there is no judgment and that everyone is accepted. Creative and fun activities are planned for</p>	

either in the church building or offsite for some outdoor events, additionally they are involved in some volunteering fundraisers that benefit so many. The youth enjoy spending time together and being able to socialize with each other under Kaleigh's leadership.

We truly appreciate each and every one of our staff members and the work they do for Strathroy United Church.

Respectfully submitted by Diane Goodhand

TEAM REPORT

Property Team

MEMBERS	Joe Rychel, Irene & Gary Krupa, Peter Stenzel, Mike Johnson, Elgin Austen, Rev. Brad Morrison (ex officio)
CELEBRATIONS AND ACCOMPLISHMENTS	
<p>In preparation for concrete caps on the external west side church pillars to be replaced, the west side gardens required removal of all shrubs and about 6" of soil. All property team members assisted, and this was accomplished with no cost to the church.</p> <p>Each of the large, tiered brick pillars around the perimeter of the church have a cap at three transition points. Several of the concrete caps on the west side and on the south side have cracks in the concrete. Left unattended these would eventually gather water and frost and in cracking further could damage and weaken the brick roof support pillars. To avoid this the Property Team received \$15,000 from the Bequest Fund. Contracts were made with a Stratford concrete company, brick layers from Watford and a diesel lift company in Sarnia. The replacement time was less than anticipated and \$7500 remained when completed as far as the brick layers could go without a larger lift! An 80' genie stick boom lift will be ordered early to mid-2024 to allow the brick layers to complete the replacements on the south side.</p> <p>At the same time painting of the Church eaves in 2024, including the front is quoted. The \$7500 remaining funds is anticipated to be sufficient to complete both jobs when properly coordinated. Conversations have been held re: coordination of brick layers and painters using the same lift have been held and cooperation has results.</p> <p>Ian Carter has donated \$1000 to replace the 32' extension ladder which is used to reach the roof when repairs are conducted on the solar panels.</p>	
CHALLENGES	
<p>A small capital budget of \$1500 is requested for 2024 to replant the west side garden. Tina Zimmerman is working on the planting plan and will be arranging for the shrubs. The property committee is committed to doing the planting.</p> <p style="text-align: right;">Respectfully Submitted by Elgin Austen</p>	

TEAM REPORT

Finance Team

MEMBERS	Patti Krista (Chair), Karen Pritchard (Secretary), Tim McMillan (Treasurer), Dianne Dixon, James Blackmore																				
<p>CELEBRATIONS AND ACCOMPLISHMENTS</p> <p>The Finance Team oversees all financial matters of the church encompassing processes such as monthly bill payments, monthly budget reporting, administration of bequests and donations, and the long-term financial planning of the financial assets of the church. We monitor income and expenses and report these figures to the Church Council on a monthly basis. It is also the responsibility of the Finance Team to keep the congregation informed of financial matters on a regular basis.</p> <p>The Chair of Finance also sits on the Investment Committee, meeting with members of the Trustees as well as our account representatives from BMO Nesbitt Burns and Frontier Capital.</p> <p>The Finance Team would like to thank each and every member of the Strathroy United Church congregation for your support with your time, talent, commitment, and offerings during these uncertain times. This past year envelope donations increased significantly from 2022 by \$11,639. We pray that 2024 continues to bring a positive increase to our donations. Envelope donations since 2014 are as follows:</p> <table border="0"> <tr><td>2014 Envelope Donations -</td><td>119,938</td></tr> <tr><td>2015 Envelope Donations -</td><td>114,605</td></tr> <tr><td>2016 Envelope Donations -</td><td>105,673</td></tr> <tr><td>2017 Envelope Donations -</td><td>114,409</td></tr> <tr><td>2018 Envelope Donations -</td><td>97,768</td></tr> <tr><td>2019 Envelope Donations -</td><td>94,090</td></tr> <tr><td>2020 Envelope Donations -</td><td>103,143</td></tr> <tr><td>2021 Envelope Donations -</td><td>83,046</td></tr> <tr><td>2022 Envelope Donations -</td><td>83,711</td></tr> <tr><td>2023 Envelope Donations -</td><td>95,350</td></tr> </table> <p>There was also a favourable increase in rental revenue of \$5,922. Although the positive increase in revenue was offset by a \$10,336 increase in expenses, the Church experienced a deficit of \$105,246. The 2023 shortfall after transferring the Unrestricted Bequest Fund Interest and Realized Gain from the sale of some of our Frontier Capital fund was \$61,786. This was a significant improvement from our 2022 deficit of \$111,857.</p> <p>On behalf of Strathroy United Church, I would like to express our appreciation to our Treasurer Tim McMillan. Thanks also to Karen Pritchard, Dianne Dixon, James Blackmore for their dedication to the financial matters of our church.</p> <p style="text-align: right;">Respectfully Submitted by Patti Krista</p>		2014 Envelope Donations -	119,938	2015 Envelope Donations -	114,605	2016 Envelope Donations -	105,673	2017 Envelope Donations -	114,409	2018 Envelope Donations -	97,768	2019 Envelope Donations -	94,090	2020 Envelope Donations -	103,143	2021 Envelope Donations -	83,046	2022 Envelope Donations -	83,711	2023 Envelope Donations -	95,350
2014 Envelope Donations -	119,938																				
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2020 Envelope Donations -	103,143																				
2021 Envelope Donations -	83,046																				
2022 Envelope Donations -	83,711																				
2023 Envelope Donations -	95,350																				

Strathroy United Church**December 31 2023**

	DEC 31 2023	DEC.31 2022
Cash		
Petty Cash	\$ 600	\$ 466
Saving Bank Account	8	8
Chequing Account - Libro (Note 1)	59,393	34,924
Libro Shares	<u>1,930</u>	<u>1,854</u>
	<u>61,930</u>	<u>37,252</u>
Investments (Note 9)		
Investments - BMO - Housing Fund	100,000	100,000
Investments - BMO - Bequest Fund	860,904	958,707
Investments - BMO - Organ Fund	31,109	31,109
Investments - BMO - Rev Barrett Memorial S.S. Fund	2,981	2,981
Investments - RBC Shares (Note 7)	12,779	12,779
Investments - RBC Shares - Unrealized Gain (Loss) (Note 7)	3,301	2,497
Investments - Other Equity Funds (Note 7)	24,860	24,860
Investments - Other Equity Funds - Unrealized Gain (Loss) (7)	1,105	(657)
Investments - Frontier Capital (Note 8)	609,451	609,451
Investments - Frontier Capital-Unrealized Gain (Loss) (Note 8)	<u>215,358</u>	<u>216,523</u>
Total Long-Term Investments	<u>1,861,849</u>	<u>1,958,252</u>
Receivables		
Accrued Interest Receivable	11,969	12,525
HST Receivable	1,337	631
Other Receivable and Prepaid Expenses	<u>(380)</u>	<u>994</u>
	<u>12,926</u>	<u>14,150</u>
Capital Assets		
Solar Panels (Note 4)	<u>-</u>	<u>-</u>
TOTAL ASSETS	\$ <u>1,936,704</u>	\$ <u>2,009,653</u>
Current Liabilities		
Accrued Liabilities and Accounts Payable	\$ 2,710	\$ 3,904
Compassionate Funds Held (Page 6)	9,651	8,716
Church Mission Funds Held (Note 5)	<u>621</u>	<u>1,380</u>
	<u>12,982</u>	<u>14,000</u>
Equity		
General Fund (Page 2)	(61,786)	-
Special Projects Fund (Page 5)	9,429	8,229
Housing Fund	100,000	100,000
Bequest Fund (Page 7)	1,844,969	1,856,314
Organ Maintenance Fund	31,109	31,109
Mission and Service Fund (Page 6)	<u>-</u>	<u>-</u>
	<u>1,923,721</u>	<u>1,995,653</u>
TOTAL LIABILITIES AND EQUITY	\$ <u>1,936,704</u>	\$ <u>2,009,653</u>

Strathroy United Church
Statement of Receipts and Expenses - General Fund
December 31 2023

	TO DEC 31 2023 <u>Actual</u>	TO DEC 31 2022 <u>Actual</u>	TO DEC 31 2023 - 2022 <u>Difference</u>	All of 2022 <u>Actual</u>	2023 <u>Budget</u>	2023- Budget <u>Difference</u>
Revenue						
Envelope Donations	\$ 95,350	\$ 83,711	\$ 11,639	83,711	\$ 86,000	\$ 9,350
Sunday School	25	62	(38)	62	62	(38)
Fundraising	5,520	4,814	706	4,814	4,814	706
Funeral Luncheons	629	151	478	151	-	629
Roast Beef Dinner	3,651	4,250	(599)	4,250	6,450	(2,799)
Rentals	18,418	12,496	5,922	12,496	16,996	1,422
General Investment Income	1,591	64	1,527	64	500	1,091
Housing Fund Investment Income	4,092	138	3,955	138	500	3,592
Organ Maintenance Fund Investment Income	1,273	43	1,230	43	500	773
Solar Panel Revenue (Note 4)	<u>7,055</u>	<u>3,172</u>	<u>3,883</u>	<u>3,172</u>	<u>7,405</u>	<u>(350)</u>
	\$ <u>137,603</u>	\$ <u>108,901</u>	\$ <u>28,702</u>	<u>108,901</u>	\$ <u>123,227</u>	\$ <u>14,376</u>
Expenditures						
Property Team	\$ 31,627	\$ 33,991	\$ (2,365)	33,991	\$ 38,350	\$ (6,723)
Trustees	13,160	11,008	2,151	11,008	11,008	2,152
Region 7 Assessment	8,295	9,089	(794)	9,089	8,295	-
Administrative Services	2,178	2,367	(189)	2,367	2,950	(772)
Community Life Team	3,154	2,875	279	2,875	6,020	(2,866)
Congregational Life Team	3,994	3,656	338	3,656	6,000	(2,006)

Ministry and Personnel Team	<u>180,442</u>	<u>169,527</u>	<u>10,915</u>	<u>169,527</u>	<u>184,391</u>	<u>(3,949)</u>
	<u>242,850</u>	<u>232,514</u>	<u>10,336</u>	<u>232,514</u>	<u>257,014</u>	<u>(14,164)</u>
Excess of (expenditures over receipts)	\$ <u>(105,246)</u>	\$ <u>(123,613)</u>	\$ <u>18,367</u>	<u>(123,613)</u>	\$ <u>(133,787)</u>	\$ <u>28,541</u>
Transfer of Bequest Funds to Operations (Note 2)	-			-		
Transfer of Unrestricted Bequest Fund Interest & Realized Investment Gain to Operations (Note 3)	43,460	11,756		11,756		
Total Excess of (Expenditures over Receipts)	(61,786)	(111,857)		(111,857)		
Surplus (Deficit), Beginning of Year	-	-		-		
Transfer from Unrestricted Bequest Fund	-	111,857		111,857		
Surplus (Deficit), End of Year	\$ <u>(61,786)</u>	\$ <u>-</u>		<u>-</u>		
Surplus (Deficit) represented by:						
Libro Operating Account	\$ (64,268)	\$ (2,478)		(2,478)		
Libro Savings Account	8	8		8		
Libro Shares	1,930	1,854		1,854		
Petty Cash	600	466		466		
Current Assets Less Current Liabilities	(56)	150		150		
	\$ <u>(61,786)</u>	\$ <u>-</u>		<u>-</u>		

Strathroy United Church
Statement of Team Expenses - General Fund
December 31 2023

	TO DEC 31 2023 <u>Actual</u>	TO DEC 31 2022 <u>Actual</u>	TO DEC 31 2023 - 2022 <u>Difference</u>	2023 <u>Budget</u>	2023- Budget <u>Difference</u>
Property					
Utilities	\$ 19,897	\$ 17,056	\$ 2,842	\$ 17,000	\$ 2,897
Repairs and Maintenance	9,837	13,030	(3,193)	19,000	(9,163)
Photocopier	877	956	(80)	1,000	(123)
Phone System Lease	-	309	(309)	350	(350)
Internet Access	1,016	691	324	1,000	16
Capital Expenditures	-	1,949	(1,949)	-	-
	<u>31,627</u>	<u>33,991</u>	<u>(2,365)</u>	<u>38,350</u>	<u>(6,723)</u>
Trustees					
Insurance	\$ 13,160	\$ 11,008	\$ 2,151	\$ 11,008	\$ 2,152
Trustees - Other Expenses	-	-	-	-	-
	<u>13,160</u>	<u>11,008</u>	<u>- 2,151</u>	<u>11,008</u>	<u>- 2,152</u>
Region 7 Assessment	\$ 8,295	\$ 9,089	\$ (794)	\$ 8,295	\$ -
Administrative Services					
Stationery and Office	\$ 700	\$ 985	\$ (285)	\$ 1,000	\$ (300)
Telephone	1,052	903	149	1,000	52
Photocopier Colour & B/W Copies	206	198	8	200	6
Computer Training & Maintenance	-	78	(78)	500	(500)
Minor Capital	-	-	-	-	-

Bank Interest & Service Charges	<u>220</u>	<u>203</u>	<u>17</u>	<u>250</u>	<u>(30)</u>
	<u>2,178</u>	<u>2,367</u>	<u>(189)</u>	<u>2,950</u>	<u>(772)</u>

Community Life

Summer Camp Fire	\$ -	\$ 95	\$ (95)	\$ 500	\$ (500)
Evangelism and Promotion	99	-	99	200	(101)
Celebrations	463	556	(92)	500	(37)
Meal Ministry (Note 5)	2,109	1,069	1,040	2,000	109
Meal Ministry Donations	(2,109)	(1,069)	(1,040)	(1,380)	(729)
Kitchen Expenses	155	59	96	200	(45)
Social Events	84	58	26	500	(416)
Groups	100	-	100	500	(400)
Other Fundraising Expenses	825	462	363	500	325
Roast Beef Dinner Expenses	<u>1,428</u>	<u>1,645</u>	<u>(217)</u>	<u>2,500</u>	<u>(1,072)</u>
	<u>3,154</u>	<u>2,875</u>	<u>279</u>	<u>6,020</u>	<u>(2,866)</u>

Strathroy United Church
Special Projects Fund

	<u>DEC 31</u> <u>2023</u>	<u>DEC 31</u> <u>2022</u>
Receipts		
Envelope Donations	\$ 1,200	\$ 1,437
Other Receipts	<u>-</u>	<u>-</u>
	<u>1,200</u>	<u>1,437</u>
Expenditures		
	<u>-</u>	<u>-</u>
Excess of receipts over expenditures (expenditures over receipts)	\$ 1,200	\$ 1,437
Surplus, Beginning of Year	<u>8,229</u>	<u>6,792</u>
Surplus, End of Period	\$ <u>9,429</u>	\$ <u>8,229</u>
Surplus Represented By:		
Libro Operating Account	\$ <u>9,429</u>	\$ <u>8,229</u>

Strathroy United Church

Mission and Service Fund

	DEC 31 2023	DEC 31 2022
Receipts		
Envelope Donations	\$ 11,919	\$ 11,909
M&S Soup & Roll Lunch Fundraising	580	-
Bequest Fund Interest	2,501	3,091
M&S Extra	-	200
	\$ 15,000	15,200
Expenditures		
Remitted to UC Canada - Regular	15,000	15,000
Remitted to UC Canada - Ukraine Emergency	-	200
M&S Lunch Expenses	-	-
	\$ 15,000	15,200
Excess of receipts over expenditures	\$ -	\$ -
<u>Compassionate Fund</u>		
	DEC 31 2023	DEC 31 2022
Receipts		
Envelope Donations	1,035	1,090
Gifts in Kind Donations	-	-
	<u>1,035</u>	<u>1,090</u>
Expenditures		
Compassionate Purchases	100	2,500
Gifts in Kind	-	-
	<u>100</u>	<u>2,500</u>
Excess of receipts over expenditures (expenditures over receipts)	\$ 935	\$ (1,410)
Balance on Hand, Beginning of Year	<u>8,716</u>	<u>10,126</u>
Balance on Hand, End of Period	\$ <u>9,651</u>	\$ <u>8,716</u>

This balance is included in General Fund Equity through the liabilities.

Strathroy United Church
Bequest Fund
December 31 2023

	For the Year								For the Year
	2023								2022
	Restricted						Unrestricted	Total	Total
	Visitation	Property Improvement	Special Project	Local Community	Sunday School	Choir			
Opening Balance	39,062	14,173	171,355	411,513	3,949	29,297	1,186,964	1,856,314	1,999,360
Additions during the year									
Other additions							-	-	229
Interest earned (BMO GIC's)	530	192	2,273	5,635	54	397	16,101	25,181	22,632
Unrealized Gain/Loss (Other Equity Funds)	35	-	148	381	4	26	1,052	1,645	(1,777)
Unrealized Gain/Loss (Principal Pr Notes)	74	-	318	816	8	56	2,255	3,527	(4,702)
Selling of Units (Frontier Investments)	983	-	4,215	10,807	99	737	29,861	46,702	-
Unrealized Gain/Loss (Frontier Investmts)	(23)	-	(98)	(252)	(2)	(17)	(696)	(1,088)	(13,402)
Total Additions	1,599	192	6,856	17,387	162	1,199	48,573	75,967	2,979
Deductions during the year									
Moved to General Fund for Deficit								-	111,857
Transfer of Unrestricted Bequests (20% of Receipts) (Note 2)								-	-
Interest/Realized Gain transferred to General Operations (Note 3)							43,460	43,460	11,756
Interest/Realized Gain transferred to M&S Fund (Note 3)							2,501	2,501	3,091
Audio/Video Equipment				-				-	646
Elevator Renovations		14,365		22,251				36,616	18,675

Concrete Pillar Caps Renovations			2,827					2,827	-
Youth Ministry				1,561				1,561	-
Local Transportation	346							346	-
Total Deductions	346	14,365	2,827	23,813	-	-	45,961	87,312	146,025
Closing Balance	40,314	-	175,384	405,087	4,111	30,497	1,189,575	1,844,969	1,856,314

Surplus Represented By:									
Investments								1,470,355	1,568,158
Sunday School Investments								2,981	2,981
Libro Operating Account								371,633	285,175
								1,844,969	1,856,314

Strathroy United Church

Notes to the Financial Statements

	2023 Actual	2022 Actual
1 Cash in Bank - Libro Chequing Account		
Operating Funds (Overdraft) for General Fund	\$ (64,268)	\$ (2,478)
Funds Held for Bequest Fund	371,633	285,175
Special Projects Fund	9,429	8,229
Investments - RBC Shares	(12,779)	(12,779)
Investments - RBC Shares - Unrealized Gain	(3,301)	(2,497)
Investments - Other Equity Funds	(24,860)	(24,860)
Investments - Other Equity Funds - Unrealized Gain	(1,105)	657
Investments - Frontier - Unrealized Gain	(215,358)	(216,523)
	\$ 59,393	\$ 34,924
2 Transfer of Bequests from Bequest Fund to General Fund		
In accordance with the Bequest Fund Policy, up to 20% of the unrestricted bequest received during the year can be transferred to the General Fund.		
Amount transferred to General Fund for Church Operations:	\$ -	\$ -
3 Transfer of Bequest Fund Interest		
Each year in November council determines the use of the interest from the unrestricted bequests. In the last 2 years this has been as follow:		
Total Interest from Unrestricted Bequest Fund investments	\$ 16,101	\$ 14,847
Gain from Selling of Fiera Shares (Unrestricted Bequest Fund Portion)	29,861	-
Transferred to Mission and Service Fund	(2,501)	(3,091)
Transferred to General Fund	(43,460)	(11,756)
	-	-
4 Solar Panels		
In 2011 the church started and completed the installation of solar panels on the church roof.		
The electricity generated by these panels is being sold to the local power authority. The cost of the supply and the installation was financed through the use of bequest funds. Proceeds from the sale of the electricity was used to reimburse the Bequest Fund. In August of 2022 the total proceeds to date surpassed the cost of the solar panel installation and any proceeds from that point on is being recorded as General Fund operating revenue.		
Between 2012 and 2022, the following total amount was transferred from the General Fund to the Bequest Fund to reimburse the Bequest Fund for the initial cost of the solar panels:		\$ 79,417.52
The following is the General Fund Revenue realized from the solar panels.		
General Fund Revenue in 2022 (From mid-Aug, 2022 to Dec.31, 2022):		\$ 3,172.07
General Fund Revenue in 2023:		\$ 7,054.57
Total General Fund Revenue:		\$ 10,226.64
5 Church Mission Fund Applied to Meal Ministry Expenses		
At the start of 2023 there was \$1,379.99 in the Church Mission Fund. In 2023 the amount of donations to the Church Mission Fund totalled \$660.00. Per council's approval, \$1,418.69 of these funds were used to cover the Meal Ministry expenses that exceeded the Meal Ministry donations. The remaining amount in the Church Mission Fund at the end of 2023 is \$621.30.		

6 Christmas Eve Loose Offering

The 2023 Christmas Eve Loose Offering totalled \$1,000.00. Per council's approval, this amount was donated to the Women's Rural Resource Centre.

7 RBC Shares and Other Equity Funds

In December 2015 the church received a donation of RBC Shares with a market value of \$10,191.95 on the date of the donation and in Dec 2020 a donation of Equity Funds was received with a market value of \$24,860.31 at the date of donation. As a result of daily fluctuations in the market value of these share and funds, unrealized gains and losses need to be recognized in the financial statements. These gains/losses are recorded as increases/decreases in the Equity section of the balance sheet.

8 Frontier Capital

a) The growth component of the investment portfolio is intended to capture higher returns than the guaranteed income component and therefore has a long term time horizon and it includes some equity investments. The market value of the growth component will not exceed 50% of the market value of the total investment portfolio, with no more than 25% of the market value invested in Principal Protected Notes (PPN). These investments are held by Frontier Capital Funds in a balanced mutual fund and by BMO Nesbitt Burns in shares and mutual funds.

b) Unrealized gains and losses for the Frontier Capital investments, the RBC shares and the BMO Nesbitt Burns equity investments are recorded as increases or decreases in the appropriate Equity section of the balance sheet.

c) In 2023 there were \$50,000 of Frontier Capital units sold resulting in a realized gain.

Strathroy United Church
Schedule of Investments with BMO Nesbitt Burns
December 31 2023

Description	Interest Frequency	Due Date	Rate	Market Value
Cash and Short Term				
Cash				1,748
BMO High Interest Savings Account (103)	Annual			92,930
BMO High Interest Savings Account (101)	Annual			9,268
Bank of Montreal Mortgage Corp GIC	Annual	July 9, 2024	2.250%	105,000
Bank of Montreal Trust Company GIC	Annual	July 9, 2024	2.250%	105,000
Bank of Montreal GIC	Annual	November 12, 2024	5.200%	45,000
Market Value of Cash and Short-Term Securities				358,945

Fixed Income Securities

** BMO Global Smart (Initial Value 20,000)		November 27, 2025		19,224
** BMO Global Smart (Initial Value 40,000)		February 3, 2026		37,703
Peoples Trust GIC	Annual	March 3, 2025	2.000%	45,000
Laurentian Bank GIC	Annual	April 1, 2025	2.050%	55,000
Peoples Trust GIC	Annual	April 1, 2025	2.410%	50,000
President's Choice Bank GIC	Annual	April 1, 2025	2.250%	100,000
BMO Trust Company GIC	Annual	July 21, 2025	5.420%	25,000
Equitable Bank GIC	Annual	March 2, 2026	1.560%	80,000
Equitable Trust GIC	Annual	July 9, 2026	1.700%	50,000
Bank of Montreal Mortgage Corp GIC	Annual	Oct 13, 2026	5.410%	59,000
Equitable Trust GIC	Annual	January 7, 2027	2.450%	40,122
Homeequity Bank GIC	Annual	August 10, 2028	5.070%	75,000
Market Value of Fixed Income Securities				636,049

Equities

Fidelity Global Balanced (24,860)	Current Value	25,965
RBC Shares	Current Value	16,080

Market Value of Equities

42,045

Total Market Value of Investments Held with BMO Nesbitt Burns

1,037,039

BMO Investments Represented By:

Housing Fund	100,000
Bequest Fund	860,904
Rev. Barrett Memorial Sunday School Fund	2,981
Organ Maintenance Fund	31,109
RBC Shares	16,080
Other Equity Funds	<hr/> 25,965 <hr/>
	<hr/> 1,037,039 <hr/>

****** This is a Principal Protected Note. If this security is held to the Maturity date, the minimum amount to be realized at the Maturity date will be its initial value.

**Book Value of
Solar Panels**

Beginning

Balance -

Jan.1/13: \$ 72,078.81

												Difference
<u>Monthly Revenue</u>												2023 -
<u>from Entegrus</u>	2023	2022	2021	2020	2019	2018	2017	2016	2,015	2014	2013	2022
January	\$193.72	\$189.61	\$131.70	\$210.61	\$144.89	\$134.94	\$80.23	\$197.47	\$231.65	\$127.11	\$194.06	\$4.11
February	\$151.55	\$176.52	\$157.86	\$117.97	\$179.43	\$139.99	\$193.42	\$246.53	\$200.48	\$144.05	\$180.33	-\$24.97
March	\$291.76	\$344.83	\$122.69	\$315.21	\$226.50	\$247.50	\$375.23	\$289.01	\$59.94	\$108.07	\$262.71	-\$53.07
April	\$560.68	\$585.58	\$837.63	\$589.54	\$634.41	\$666.26	\$644.95	\$568.76	\$652.41	\$624.58	\$565.24	-\$24.90
May	\$741.88	\$752.20	\$811.04	\$881.32	\$740.88	\$757.36	\$828.82	\$802.19	\$868.27	\$891.13	\$783.32	-\$10.32
June	\$1,068.37	\$980.96	\$946.63	\$996.15	\$836.56	\$1,012.87	\$951.67	\$1,075.00	\$1,022.16	\$1,026.19	\$1,125.48	\$87.41
July	\$960.30	\$1,038.51	\$982.06	\$1,146.38	\$984.08	\$1,009.68	\$1,014.33	\$1,122.12	\$1,024.29	\$1,107.82	\$1,048.44	-\$78.21
August	\$898.85	\$985.23	\$912.46	\$1,045.89	\$1,049.53	\$1,074.64	\$994.83	\$1,085.34	\$1,152.16	\$1,080.88	\$994.09	-\$86.38
September	\$803.34	\$826.42	\$848.79	\$878.85	\$954.42	\$858.89	\$883.63	\$917.94	\$944.69	\$1,003.15	\$1,018.29	-\$23.08
October	\$632.62	\$634.97	\$662.98	\$722.34	\$658.20	\$638.41	\$793.87	\$728.43	\$769.07	\$749.19	\$757.16	-\$2.35
November	\$428.90	\$588.72	\$390.80	\$489.97	\$480.80	\$441.12	\$533.52	\$490.01	\$489.90	\$509.86	\$561.06	-\$159.82
December	\$322.60	\$301.38	\$321.45	\$377.15	\$228.02	\$109.11	\$305.00	\$408.47	\$436.45	\$231.76	\$263.78	\$21.22
	\$7,054.57	\$7,404.93	\$7,126.09	\$7,771.38	\$7,117.72	\$7,090.77	\$7,599.50	\$7,931.27	\$7,851.47	\$7,603.79	\$7,753.96	-\$350.36
Ending Balance												
(Minus is	-											
Revenue):	\$10,226.64	-\$3,172.07	\$4,232.86	\$11,358.95	\$19,130.33	\$26,248.05	\$33,338.82	\$40,938.32	\$48,869.59	\$56,721.06	\$64,324.85	

												Difference
<u>Union/Enbridge</u>												2023 -
<u>Gas</u>	2023	2022	2021	2020	2,019	2018	2017	2016	2015	2014	2013	2022
January	\$2,986.14	\$1,861.42	\$1,487.03	\$1,274.62	\$1,256.30	\$1,999.67	\$1,480.66	\$805.31	\$1,420.12	\$1,133.74	\$1,010.03	\$1,124.72
February	\$2,486.85	\$1,861.42	\$1,454.47	\$1,209.93	\$1,600.27	\$1,383.55	\$1,354.22	\$821.38	\$1,806.45	\$1,200.18	\$1,120.05	\$625.43
March	\$2,405.59	\$1,453.46	\$1,538.32	\$1,282.66	\$1,588.12	\$1,151.68	\$1,053.01	\$878.65	\$2,067.47	\$1,056.24	\$1,133.30	\$952.13
April	\$1,533.51	\$1,318.82	\$917.04	\$926.67	\$848.63	\$1,219.46	\$1,124.90	\$559.53	\$960.89	\$2,201.41	\$774.12	\$214.69
May	\$939.78	\$713.70	\$965.06	\$496.02	\$634.58	\$648.03	\$481.38	\$393.68	\$379.08	\$38.38	\$367.30	\$226.08
June	\$211.36	\$175.85	\$231.88	\$270.79	\$260.98	\$196.91	\$274.34	\$157.63	\$106.80	\$175.99	\$177.21	\$35.51
July	\$73.44	-\$0.22	\$182.48	\$74.30	\$65.34	\$72.19	\$70.42	\$54.69	\$62.44	\$73.78	\$52.26	\$73.66
August	\$153.08	\$230.22	\$111.53	\$23.39	\$69.62	\$42.77	\$51.24	\$40.22	\$43.87	\$57.09	\$43.80	-\$77.14
September	\$153.08	-\$35.69	\$108.92	\$44.28	\$69.73	\$54.81	\$69.85	\$49.07	\$41.57	\$55.28	\$43.18	\$188.77
October	\$164.25	\$835.33	\$221.34	\$341.98	\$201.78	\$179.12	\$152.10	\$157.13	\$121.55	\$105.55	\$66.94	-\$671.08
November	\$1,395.52	\$1,109.70	\$798.75	\$577.77	\$656.38	\$646.31	\$561.42	\$377.57	\$406.79	\$568.32	\$592.60	\$285.82
December	\$1,575.24	\$2,200.62	\$1,289.33	\$1,084.41	\$1,194.09	\$970.45	\$946.23	\$705.30	\$587.47	\$2,084.96	\$832.35	-\$625.38

\$14,077.84	\$11,724.63	\$9,306.15	\$7,606.82	\$8,445.82	\$8,564.95	\$7,619.77	\$5,000.16	\$8,004.50	\$8,750.92	\$6,213.14	\$2,353.21
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Strathroy United Church
Account Analysis - As of December 31, 2023

<u>PUC</u>	2023	2022	2021	2020	2,019	2018	2017	2016	2016	2014	2013	Difference 2023 - 2022
January	\$625.99	\$561.85	\$429.59	\$475.14	\$455.50	\$425.93	\$566.32	\$419.02	\$450.24	\$431.95	\$356.50	\$64.14
February	\$570.13	\$572.76	\$382.91	\$488.19	\$479.85	\$431.29	\$524.53	\$513.65	\$499.73	\$500.92	\$409.22	-\$2.63
March	\$537.33	\$521.83	\$382.94	\$518.12	\$455.00	\$394.32	\$513.77	\$625.00	\$509.61	\$492.57	\$401.37	\$15.50
April	\$560.39	\$611.23	\$388.14	\$401.60	\$493.63	\$442.13	\$499.28	\$469.64	\$403.53	\$421.96	\$373.98	-\$50.84
May	\$474.32	\$529.80	\$343.98	\$271.17	\$415.68	\$375.95	\$433.10	\$454.63	\$385.30	\$355.75	\$331.83	-\$55.48
June	\$405.88	\$348.02	\$330.26	\$225.52	\$343.98	\$369.55	\$364.97	\$415.96	\$297.23	\$283.72	\$292.90	\$57.86
July	\$309.99	\$279.61	\$236.20	\$191.55	\$276.38	\$315.96	\$344.89	\$365.63	\$298.89	\$275.17	\$270.69	\$30.38
August	\$433.42	\$301.55	\$271.92	\$211.38	\$291.79	\$274.99	\$272.06	\$427.65	\$277.47	\$260.98	\$277.82	\$131.87
September	\$411.88	\$308.51	\$272.82	\$202.50	\$279.42	\$312.41	\$261.13	\$400.77	\$285.20	\$240.85	\$217.40	\$103.37
October	\$358.52	\$322.17	\$233.81	\$253.82	\$306.61	\$307.60	\$306.70	\$410.40	\$300.59	\$298.73	\$233.45	\$36.35
November	\$497.00	\$454.31	\$368.44	\$328.53	\$426.50	\$389.76	\$334.95	\$468.07	\$393.03	\$348.08	\$288.75	\$42.69
December	\$634.77	\$519.38	\$494.51	\$372.10	\$473.78	\$470.93	\$400.87	\$525.71	\$428.12	\$424.70	\$410.03	\$115.39
	\$5,819.62	\$5,331.02	\$4,135.52	\$3,939.62	\$4,698.12	\$4,510.82	\$4,822.57	\$5,496.13	\$4,528.94	\$4,335.38	\$3,863.94	\$488.60

<u>Telephone</u>	2023	2022	2021	2020	2,019	2018	2017	2016	2016	2014	2013	Difference 2023 - 2022
January	\$79.04	\$72.63	\$64.93	\$64.93	\$57.42	\$59.38	\$59.40	\$53.18	\$69.69	\$251.34	\$242.13	\$6.41
February	\$79.08	\$72.64	\$64.88	\$64.93	\$57.44	\$59.38	\$59.40	\$58.17	\$66.58	\$242.15	\$245.71	\$6.44
March	\$79.08	\$72.64	\$64.89	\$64.93	\$57.44	\$59.38	\$59.33	\$58.09	\$66.58	\$251.29	\$242.47	\$6.44
April	\$79.08	\$73.20	\$64.89	\$64.93	\$57.44	\$59.38	\$142.53	\$58.15	\$66.58	\$248.25	\$245.63	\$5.88
May	\$79.08	\$72.87	\$64.89	\$64.93	\$57.44	\$59.38	\$59.38	\$58.15	\$66.58	\$251.32	\$245.63	\$6.21
June	\$100.69	\$72.87	\$64.89	\$197.46	\$69.43	\$56.30	\$59.38	\$58.15	\$73.07	\$177.14	\$243.75	\$27.82
July	\$92.59	\$72.87	\$64.89	\$64.93	\$64.93	\$57.45	\$59.38	\$60.14	\$70.64	\$237.81	\$245.20	\$19.72
August	\$92.59	\$72.87	\$64.89	\$64.93	\$329.97	\$57.45	\$59.38	\$59.40	\$70.64	\$69.69	\$242.15	\$19.72
September	\$92.59	\$82.84	\$64.89	\$64.93	\$64.93	\$57.45	\$59.38	\$59.40	\$74.28	\$66.58	\$242.15	\$9.75
October	\$92.59	\$79.12	\$431.43	\$64.93	\$64.93	\$57.45	\$59.38	\$59.40	\$70.64	\$69.63	\$248.28	\$13.47
November	\$92.59	\$79.12	\$77.34	\$68.42	\$64.93	\$57.45	\$59.38	\$59.40	\$161.80	\$66.58	\$245.20	\$13.47
December	\$92.59	\$79.12	\$72.66	\$64.93	\$64.93	\$57.45	\$59.38	\$59.40	\$70.64	\$66.58	\$251.34	\$13.47
	\$1,051.59	\$902.79	\$1,165.47	\$915.18	\$1,011.23	\$697.90	\$795.70	\$701.03	\$927.72	\$1,998.36	\$2,939.64	\$148.80

**Other Receivable
and Prepaid
Expenses**

Coldest Night of the Year Donations	-\$130.00
Bub'z Donations	-\$100.00
Other Donations	-\$150.00
	<u><u>-\$380.00</u></u>

**Accrued Liabilities
and Accounts
Payable**

Enbridge Gas	\$1,712.55
Bell Canada	\$100.66
Entegrus	\$618.59
Collabria VISA	\$278.49
	<u><u>\$2,710.29</u></u>

**Other Fund
Raising - 2023**

Trivia Event	\$1,620.50
Expenses	-\$188.90
	<u><u>\$1,431.60</u></u>

**Roast Beef Dinner
(April, 2023)**

Ticket Sales	\$3,651.00
	-
Expenses	\$1,428.36
	<u><u>\$2,222.64</u></u>

**Other Fund
Raising - 2023**

Men's Breakfast	\$432.00
Expenses	-\$268.51
	<u><u>\$163.49</u></u>

**Other Fund
Raising - 2023**

Bake Sale	\$3,467.00
Expenses	-\$367.60
	<u><u>\$3,099.40</u></u>

Meat Pies - 2022

Meat Pie Sales	\$1,510.00
Expenses	-\$118.40
	<u><u>\$1,391.60</u></u>

Roast Beef Dinner (April, 2022)

Ticket Sales	\$4,250.00
	-
Expenses	\$1,639.37
	<u><u>\$2,610.63</u></u>

Other Fund Raising - 2022

Men's Breakfast	\$75.00
Expenses	-\$31.37
	<u><u>\$43.63</u></u>

Other Fund Raising - 2022

Bake Sale	\$3,228.85
Expenses	-\$289.00
	<u><u>\$2,939.85</u></u>

**GST/HST Refund Summary Received
in 2023**

For Period of Jul.1/22 to Dec.31/22:

Federal Amount Claimed:	\$331.51
Provincial Amount Claimed:	\$868.13
Less HST Collected (Solar)	<u>\$568.78</u>
Refund Received on Mar.22/23:	<u><u>\$630.86</u></u>

For Period of Jan.1/23 to Jun.30/23:

Federal Amount Claimed:	\$512.35
Provincial Amount Claimed:	\$1,344.69
Less HST Collected (Solar)	<u>\$391.03</u>
Refund Received on Sep.22/23:	<u><u>\$1,466.01</u></u>

2024 BUDGET

Strathroy United Church		
Statement of Receipts and Expenses - General Fund		
For the year ended December 31	2023	2024
	Budget	Budget
Receipts		
Envelope donations	\$ 86,000	\$ 115,350
Sunday School	62	25
Fundraising	4,814	5,520
Funeral luncheons	-	
Roast Beef Dinner	6,450	6,450
Rentals	16,996	18,418
General Investment Income	500	1,000
Housing Fund Investment Income	500	1,000
Organ Maintenance Fund Investment Income	500	1,000
Miscellaneous	-	
Solar Panel Revenue	7,405	7,055
	123,227	155,818
Expenditures		
Property Team	38,350	42,450
Trustees	11,008	10,414
Presbytery Assessment	8,295	12,168
Administrative Services	2,950	3,000
Community Life Team	6,020	6,929
Congregational Life Team	6,000	6,150
Ministry and Personnel Team	184,391	194,910
	257,014	276,021
Excess of (expenditures over receipts)	\$ (133,787)	\$ (120,203)

Strathroy United Church		
Statement of Team Expenses - General Fund		
For the year ended December 31	2023	2024
	Budget	Budget
Property		
Utilities	\$ 17,000	\$ 20,000
Repairs and maintenance	19,000	17,000
Photocopier	1,000	1,000
Wifi	-	-
Phone System Lease	350	350
Internet access	1,000	1,000
Capital expenditures	-	3,100
	\$ 38,350	\$ 42,450
Trustees		
Insurance	11,008	10,414
Trustees - Other Expenses		
	\$ 11,008	\$ 10,414
Regional Assessment	\$ 8,295	\$ 12,168
Administrative Services		
Stationery and Office	\$ 1,000	\$ 1,000
Telephone	1,000	1,050
Photocopier colour copies	200	200
Computer training and maintenance	500	500
Minor Capital		
Bank interest and service charges	250	250
	\$ 2,950	\$ 3,000
Community Life		
Summer Camp Fire	\$ 500	\$ 500
Evangelism and Promotion	200	400
Celebrations	500	400
Meal Ministry	2,000	2,500
Church Mission Fund Donations	(1,380)	(1,321)
Kitchen Expenses	200	200
Social Events	500	750
Groups	500	500
Other Fundraising Expenses	500	500
Roast Beef Dinner Expenses	2,500	2,500
	\$ 6,020	\$ 6,929

Strathroy United Church		
Statement of Team Expenses - General Fund		
For the year ended December 31	2023	2024
	Budget	Budget
Property		
Utilities	\$ 17,000	\$ 20,000
Repairs and maintenance	19,000	17,000
Photocopier	1,000	1,000
Wifi	-	-
Phone System Lease	350	350
Internet access	1,000	1,000
Capital expenditures	-	1,600
	\$ 38,350	\$ 40,950
Trustees		
Insurance	11,008	10,414
Trustees - Other Expenses		
	\$ 11,008	\$ 10,414
Regional Assessment	\$ 8,295	\$ 8,295
Administrative Services		
Stationery and Office	\$ 1,000	\$ 1,000
Telephone	1,000	1,050
Photocopier colour copies	200	200
Computer training and maintenance	500	500
Minor Capital		
Bank interest and service charges	250	250
	\$ 2,950	\$ 3,000
Community Life		
Summer Camp Fire (previously Vacation Bible School)	\$ 500	\$ 500
Promotion and advertising	200	400
Celebrations	500	400
Meal Ministry	2,000	2,500
Church Mission Fund Donations	(1,380)	
Soup Kitchen Expenses	-	
Kitchen Expenses	200	200
Social Events	500	750
Groups	500	500
Other Fundraising Expenses	500	500
Roast Beef Dinner Expenses	2,500	2,500
	\$ 6,020	\$ 8,250

Strathroy United Church		
Statement of Team Expenses - General Fund		
For the year ended December 31	2023	2024
	Budget	Budget
Congregational Life		
Senior choir	100	100
Other worship and music supplies	200	200
Copyright Licensing	900	900
Pulpit supply and guest speakers	2,100	2,250
Guest musicians	1,800	1,800
Christian Education Programs	500	500
Audio Visual Resources/Toner	400	400
	\$ 6,000	\$ 6,150
Ministry and Personnel		
Salary - Minister	\$ 76,027	\$ 82,436
Travel - Minister	700	700
Education - Minister	1,543	1,640
Telephone - Minister	600	600
Tech Allowance - Minister	500	500
Church Administrator	20,267	20,904
Organist and Choir Director	21,632	22,614
Remote Education	-	-
Custodial Services	23,335	24,066
Treasurer	3,237	3,336
Professional Development	400	400
Payroll benefits	35,000	36,764
Payroll processing charges	750	750
Miscellaneous	400	200
	\$ 184,391	\$ 194,910