

ANNUAL REPORT

2022

DUNCAN UNITED CHURCH



246 Ingram Street
DUNCAN, B.C. V9L 1P4



DUNCAN UNITED CHURCH2022 ANNUAL REPORT

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*Thank you to all
who submitted
reports for this
2022 Annual
Report.*



...to seek justice and love kindness and walk humbly with our God. Micah 6:8

In thankful memory...2022

Roy Laird

Charmaine Rolston

Edith Williams

Muriel Maandag

Elizabeth Cunningham

Gloria Bird

Germain Wilson

Donald Watler

Theresa Montague

Shirley Symes

Clarke Popham

Ruth Buckham

Carol Teichrob

Gillian Nicholson



God of mystery and compassion, we remember with thanksgiving those who have touched us and enriched our lives, those whom we love but see no longer. May they feel the deep peace of your presence and may your light and warmth continue to shine on them as their journey continues. In Jesus' name, we pray. Amen.

A Year in Review – Rev. Greg Darjes, Minister 2022



Dear Duncan United Church Friends,

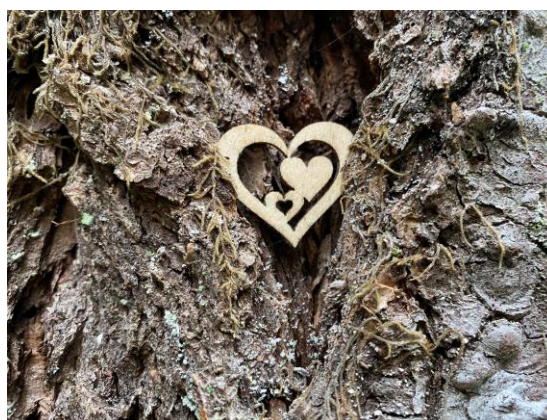
There have been significant changes in our church life since this time last year. The most impactful change was the move of Keith Simmonds in October to begin a new ministry in Kelowna BC. After nine years in ministry here, Keith had a strong presence in the wider community as well as in the church congregation itself. It takes time to adjust and we are still in that process.

For my part, I began as part of the ministry team in January of 2022 with my primary focus on Pastoral Care. It was a ¼ time position as I was still in ¾ time ministry with St. Andrew's in Nanaimo. As of July 1st I was completed with St. Andrews and the intention was to move to half time at DUC with a broader focus that included pastoral care and other ministerial duties in support of and complementary with Keith. Then in August it was confirmed that Keith was taking the position in Kelowna to start in October. At that point it was negotiated for me to become full time temporary Coordinating Minister until such time as a new minister for the position that Keith vacated could be found.

These processes mandated by the National Church take time to complete. The first part of the process is to do a faith community profile. This basically means that the local church needs to take a look at itself and basically determine who we are as a congregation and where do we see ourselves going over the next three to five years. That is when we start to realize how much things have changed over the last decade and where that leaves us. That responsibility falls largely to the Church Board and to whatever committees they can create to take on the task of Community Profile and eventually ministry search. This is in process at the time of this writing.

So I have been richly blessed by having the opportunity to work with Keith, Linda, Connie, Sarah and Peter on staff and also the many gifted folks of board, committees and congregation as a whole. Thank you all for the way in which you are yourselves and how in being that you create the possibility for true connection. How long I will be in this ministry role is uncertain and that's okay. When the right person is found it will be just the right time for me too. In the meantime, I will enjoy being here with you.

Blessings Greg



Unified Board Report 2022

Hello Members and Adherents of Duncan United Church

February 2023

In every way 2022 has been another busy and challenging year! Before all else, I wish to thank the Board and staff members for their willing support and hard work throughout this year. Over the past 2 years this Board has become a very thoughtful cohesive unit, enthusiastically serving in other capacities as well as attending more board meetings than they ever thought possible. Several Board members have now completed their 2 + year commitment, leaving ample opportunity for others to step into vacant positions, answering the call to serve.

What has happened over the past year? Many things:

Just when we thought Covid was slowing down and life could return to 'normal', we were faced with another viral variance followed by different, but serious, organisms causing us all to take time out for rest at home. In the end, I believe we have come to terms with an acceptable method of germ management – stay at home if you are not feeling well, and wear a mask when you return to the public until all your symptoms are gone. Always be aware that these organisms are highly contagious and are spread easily by contact (touching) or air-borne (sneezing, coughing).

It seems foolish that I would address Covid first, but in many ways it has influenced all of the activity in our church. It has dictated the manner in which we reinitiated services and continue to present. Our morning worship service is growing, averaging 80 to 90 folks weekly, many of which are new faces. Welcome! Some folk are still not comfortable with returning, even with wearing a mask, so are zooming in. Our A/V equipment makes it possible for them and other shut-ins to be part of the weekly service. Thank you to Jeff, Jim, Mary, and Cathy who are willing to operate this equipment as needed.

The roof has been replaced and solar panels installed. We will very shortly be experiencing a drop in our hydro bill.

As you are all aware, Keith resigned as our minister in July, leaving for a position in Kelowna. We have been scrambling to carry on with the initiatives he left with us upon his departure. We had become very accustomed to having Keith do the lion's share of the tasks when we were not gathering as a congregation. Some of the usual committees ceased to function. With your help we can revive some of these committees which are very necessary for the wellbeing of our congregation.

The Indigenous Reconciliation project is progressing, the mural to be completed by July'23. Please see Murray Gordon's report for details. Towards the end (hopefully) our children as well as adults, will be helping with painting.

The Governance committee have (almost) completed their 2-yr long, very intense and arduous task of upgrading our Governance Manuals. Please refer to their report. For those who might be questioning the importance of this exercise, the 'governance' is the structure of authority

and process of decision-making used by a congregation. It gives direction for the every day functioning of our church. It is also necessary to have this in place as we proceed with procuring a minister.

We face the always present task of remaining financially afloat. Our treasurer Bonnie, with bookkeeper Carie's assistance, have given us a detailed synopsis of how we might accomplish this. In the near future we will be learning from the newly formed Financial and Stewardship Committee how we might all participate.

The next large item on the church agenda is choosing a minister. By the time you are reading this report, that should already be in progress. Unfortunately, Greg thinks he might like to retire in the not too distant future.

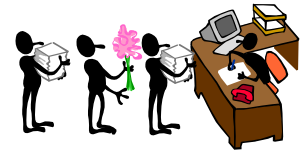
For a broader view of the programs etc of our church please read all reports. As a newcomer, if there are groups that you would like to join, please step forward and ask. You will be warmly welcomed and it is always a great way to meet people. A sincere thank you to all who volunteer for kitchen duties, to the church programs, to washing floors. Every help given is appreciated.

This March marks the end of my incumbency as Chair of the Board. I will be remaining on for the next 6 months in a continuity capacity to the Board. Initially, having accepted the position with the full realization that no one else was willing to, I felt very intimidated and inadequate. However, it has turned out to be one of the most rewarding 'jobs' in my life. It has allowed me to become acquainted with so many more of you than I would have otherwise. My own Spiritual life has been enhanced thru words of encouragement from so many, counseling from Greg, and hours (literally) of thoughtful prayer in the wee hours of the morning. So, thank you all.

Finally, in Daisy's timely words to me:

"Without us, God cannot.....
Without God, we cannot.....
BUT, WITH GOD, all things are possible!"

With Christ's love and blessings to you all,
Irene



Administration 2022

2022 was a year that brought things back to our new normal here at Duncan United. With the church being used by us and many other rental groups, it took some adjusting to remember how things are done but it seems that everything has worked out. Changes are always good they say. The church feels busier now than it has in many years.

We welcomed Rev. Greg Darjes back as our Pastoral Care Minister in January and then we said goodbye to our minister Keith Simmonds in September as he moved to Kelowna to minister with Okanagan Central United Church. Thankfully Greg was already here and could step in as Interim minister fulltime and keep our church running smoothly.

The office has once again become a very busy place with lots of events happening and planning to be done. The bulletins, Dove and now the power points for Sunday's service keep me very busy while trying to improve how things are done here in the office. We try and accommodate those who are unable to attend in person and those who are here on Sunday mornings.

I am thankful to Colleen Fuller, Carie Saville and Wendy Caywood who covered for me while I was away on my many little holidays this year. I am also thankful to the Monday counters who make my life much easier – Audrey, Bev, Karen, Norma, Pat and Wendy. Audrey and Karen retired at year end but I am so thankful to them for the years they have given up their Monday mornings to help out.

Working in the church office is such a blessing, challenging, especially now as I am aging and finding it harder to remember to do everything but you folks all make it the best place to be so thank you for all of your continued support.

Submitted by Linda Evans, Office Administrator

STATISTICAL INFORMATION 2022

Number of Households under Pastoral Care (Member & Adherent)	224
Number of PAR Givers	69
Number of Envelope Givers	45
Number of Monthly E-transfer Givers	7
Number of Monthly Canada Help Givers	2
Number of Child Baptisms Under 12 Years of Age	0
Members Received by Certificate of Transfer	5
Members Received by Youth and Adult Confirmation	0
Members Received by Profession of Faith	2
Number of Marriages	0
Number of Funerals and Memorial Services	16



Ministry and Personnel Committee 2022

The responsibilities of the M & P Committee have been clarified, and in some cases revised; after consultation with the Governance committee and can be found in the new Governance Document. Many thanks for the persistence and dedication of those committee members for taking this onerous project on.

The Ministry and Personnel committee supports and supervises staff; oversees working conditions, responsibilities, and staff compensation and appreciation; revises position descriptions; and conducts annual staff performance reviews. A member of M&P regularly attends Unified Board meetings with a prepared report and recommendations the committee as they arise.

M and P Committee membership for 2022-2023 are Susan Younie: Chairperson, Colleen Fuller: past chairperson, David Annis: Secretary, Lucy Hylkema, and Virginia MacCarthy rounding out the team. Karen McLeod has retired to take care of her husband's recovery. It is a team of diligent, caring individuals who bring a variety of necessary skills to the table.

We also are grateful for the presence of Keith Simmonds, Greg Darjes and Irene Simpkins for their participation and valuable updates at the beginning of each meeting. M and P have scheduled monthly meetings as well as extra times needed for evaluations and hiring processes.

2022-2023 Highlights: Staffing Changes: Duncan United Church said a heartfelt thank you to Keith Simmonds after 9 years of service. M and P is grateful for the wisdom and guidance he has given us over the years.

Greg Darjes was hired as a quarter time Pastoral Minister only to have him evolve into the temporary fulltime minister. Greg took over Ministerial duties full time for the months of October-December and then reevaluate whether full time is necessary for January through March or go to 3/4 time. M and P have learned to navigate the HUB, the format set up by the Pacific Mountain Region required to hire a minister.

Jeff: M and P modified this job description with the intent to expand the role to include online streaming and training of others. Jeff continues to dazzle us with his energy as our audiovisual coordinator and champion for many worthwhile causes.

Sarah took some restorative care time over the summer from both her jobs and came back refreshed and eager to teach our Children and Youth. Thank you for all you do.

Peter: Continues to keep our church clean and organized but DUC still needs a relief person for holidays and days off.

Rachel: Left for the big city late January so M and P are looking to combine the weekend caretaker and casual relief for the full time caretaker.

Carrie Saville and her husband moved to Sidney in early 2023. We will miss her wisdom and guidance with facts and figures.

Linda: We are so grateful for her amazing organization of the office, advocacy for the street members through her outreach program, and compassion of our congregational members. She is truly the cornerstone of Duncan United Church.

M and P 101 Online Course: All committee members have completed the entire course offered by the Pacific Region. The M and P committee are proud to support the dedicated staff and our Unified Board members and welcome feedback from our congregation.

Respectfully submitted Colleen Fuller

Duncan United Church Governance Committee (2021-2023)



In 1993, a Unified Board structure was adopted to provide governance at Duncan United Church. Since that time, the church has changed significantly, from the national level, with a complete restructure and new governance manual in 2019, right down to local congregations, who are working hard to find ways to cope with many challenges.

In 2021, a group of past and current Board members came together to update the 1996 document which outlined our governance structure and policies. During the past two years we have worked to:

- document policies developed and passed by the Board during the last 20+ years.
- provide a comprehensive document which will guide the congregation into the future.
- provide a public document with our mission, vision, history, and other general information which can be distributed to new members and other interested parties.
- ensure that our new document reflects the new (2019) UCC congregational, regional, and national structure.

We have drawn on many resources, including our original governing document, minutes of DUC Board meetings and the knowledge of current and former committee members and staff. Our main reference has been The Manual, which documents the Basis of Union and the bylaws of the United Church of Canada, and ultimately governs all our policies. In addition, we have provided references to an extensive collection of UCC Handbooks and Guidelines which is available online and which provides a wealth of information for those engaged in the work of the church.

So far:

- The Board has updated our Vision and Mission Statement.
- Billie Vanderlinde, Colleen Fuller, and the Ministry & Personnel Committee have developed a comprehensive Human Resources Handbook.
- Leighton Mellestrand has worked with the Finance and Building people to restructure and develop the new 'Finance and Stewardship' and 'Building and Property' committees. Treasurer Bonnie Loudon and Bookkeeper Carie Saville have helped to create the Financial Policies and Procedures handbook, documenting the policies and duties pertaining to the financial well-being of our church.
- Linda Evans has worked with us to create an Administration Policies and Procedures handbook, which is nearing completion.
- Sarah Prestwich has begun development of a policy manual for the Children, Youth and Families ministry and we will continue to work with her to complete this.
- All functioning committees have submitted a brief description of their purpose.
- A list of duties and responsibilities has been developed for the Board executive positions and the Bookkeeper.
- The Governance Manual has been completed and will serve as a resource for the congregation, Board, and staff.
- Applicable committees and the Board have reviewed, made recommendations, and approved the handbooks and the governance manual.

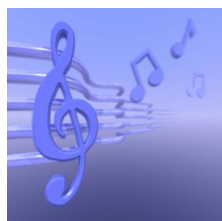
The Governance Manual will be available online and Linda can provide you with a hard copy if you wish. We encourage you to read through it to help you understand a bit more about the United Church of Canada, and particularly Duncan United Church.

With the completion of these resources, the Governance Committee will be disbanded. We would like to thank all those who have been so helpful in providing valuable input and so patient with our many questions as we worked on this project.

Submitted by Marta Swain for the Governance Committee

Leighton Mellemstrand, Billie Vanderlinde, Virginia MacCarthy, Fran Kirby, Irene Simkins, Marta Swain

Duncan United Church Choir 2022



The 2022 year for the Music Ministry at Duncan United has been similar to so many other organizations--a year of change, flexibility and rebuilding. Our choir has fluctuated between women only, and a mixed group. Attendance has ranged from 10 to 20, initially masked and distanced, but later evolving into partially masked , and back in the choir loft.

Throughout it all, we have provided musical leadership and inspiration, and were able to provide our usual highlight of an evening of Christmas music in December.

We were saddened to lose our choir member Gillian Nicholson, in December, she is greatly missed.

We are grateful for the musical contributions of many others outside the choir-Ruth and Garth Williams, Mike Simkins and Joanna Hibberd have shared their gifts and enhanced our worship.

As always, we welcome new members, and appreciate the dedication of the current ones.

Connie Masson, Music Director



Children, Youth and Family Ministries 2022

Overview:

2022 was a great year for the Children, Youth, and Families Ministry! It has been amazing to be back in person for all of our programs and welcoming new people every time we gather! I am incredibly grateful for all the staff and volunteers that helped keep this ministry going during my time away during the summer of 2022, I couldn't have done it without them.

Many thanks to the support of the congregation of Duncan United Church which continues to hold this ministry as very important and integral in our church community, the Children, Youth, and Families are so very grateful to you all.

Blessings in Christ,

Sarah Prestwich Children, Youth, and Families Ministry Coordinator

Areas of Ministry:

- Sunday Journey
 - Our Sunday Journey class happens each Sunday morning during the worship service for Children ages 1-12 lead by Sarah Prestwich and assisted by Taryn Brebant. We are growing in numbers with our younger families, and we have more and more attending each week which is very exciting. On average, each Sunday we have between 6-8 children in our Sunday Journey class. Each session consists of some free play, a biblical Storytime, and a snack time. This class follows the curriculum called "Frolic" which is published by Sparkhouse. Due to the pandemic and varying numbers of children attending week to week, we are still using the 'all ages' class structure which seems to be still working for the children in our church community.
- Youth Group
 - Our Youth Group had a great year in 2022 where all youth ages 9-18 are welcome to attend our weekly gatherings. The Youth Group is led by Sarah Prestwich and assisted by Casey Jones. On average we have 8-10 youth attend our weekly gatherings. We have continued to have a focus on Climate Justice that we are exploring with the group and continuing into 2023 with this theme. Some examples of activities that the Youth group have done together include bowling, rock climbing, photo scavenger hunts, hikes, board game nights, Wii games nights, Christmas craft making, paint nites, baking and cooking, and much more. Our group is very active and loves to participate in outings and involved activities.
- Messy Church

During the past year, we have been able to be back in person for our Messy Church gatherings that are for people of all ages to engage with biblical stories through games, crafts, singing, fellowship, and a good old church potluck. We hold these gatherings around 4-5 times a year with focuses on Advent/Christmas and Lent/Easter. On average we have around 20-25 people attending each of these gatherings. During the beginning of 2022 when we were still online, we focused on delivering Messy Church 'at-home' bags so that families could still participate in this ministry even from a distance.

Social Justice and Outreach Team (SJOT) 2022

Micah 6:8 "What does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God."



We continued to reach out: We were able to help many folks once again this year thanks to your generosity and a small grant we received. Small gift cards are given out to those who have run short and require some groceries. We have increased the cards from \$10.00 to \$25.00 now for those with children. We also give out socks throughout the year and warm clothing plus outdoor sleeping gear when it is donated.

Community Dinners – Our monthly Community dinners are feeding between 50 and 60 people on the 3rd Sunday of the month. We are thankful to Balme Ayers Farm for their donation of beef that keep our costs down. Thankfully we had funds left over from fundraising in previous years to cover the costs of this years meals. We also receive a yearly donation from the Free Masons which covers the cost of one meal. Many folks faithfully show up each month to help prepare and serve the meals. These dinners are so important and couldn't happen without the volunteers that come and donate their time and talents.

Meals on the Ground is a community based program that serves meals here Monday Wednesday and Friday every week at 5p m. They serve approximately 30 – 50 people a hot meal provided by different community people and groups in the valley. We provide one meal a month for this program which has been prepared by Reta and Otto Lachman. Reta's Shepherd's pie is a huge hit! This program has been funded by grants and donations and has not required and church funding this past year or two.

Third Place Café is back up and running on Friday mornings offering hot beverages, goodies and great conversation to any who stop by between 10 and 11 am. We are thankful to Joan McKenzie who stepped in to organize this and find more help. We are thankful to Joan M, Donna, Duncan, Joan B, and Valerie who have signed up to host one Friday a month. We still need one more team to do the 2nd Friday of the month. Thank you to all our bakers who provide the goodies for this outreach café.

Our Homeless Prevention Fund This year with donations from those in our congregation We helped 22 families stay housed and warm plus bought pillows for the cabins on Trunk Rd. We try and help the folks that cannot receive assistance through the three other agencies that also help folks who are facing eviction or hydro disconnect.

Skills and Service Auction – was held online once again and raised over \$2400.00 for our Mission and Service Fund. Once again Jigsaw puzzles seemed to be the hot item along of course with baking.

Yoga classes continue to run twice weekly with many folks attending from our church and the wider community. We are thankful to Jo Deslippe for continuing to run this program.

Christmas Hampers, went really well this year with all of your generous donations. You helped 10 families and many individuals with gifts for all and food cards. People are always very grateful to receive help over the holiday time. Thank you Christmas Angels and Elves!

We cooked 20 turkeys for the **Basket Society's Christmas dinner** which was held at the Christian Reform Church feeding over 300 people at three different seatings. Thank you to Ken Swain and his carving team and all the cooks who made this possible.

We are thankful to Catherine Marquis who continued to do **Income Tax** for low income people. Catherine moved to Alberta mid year but was able to help many folks through tax time.

Fran Kirby will be taking over Catherine's position in 2023!

Thank you to our **Social Justice Team** and all the people who volunteer for the outreach programs. Thank you to Jeff Leggatt who offers his own outreach ministry to those living out in the cold, surprising them with hot meals and goodies! Special thanks to Karolyn Sherman and Colleen Fuller who offer their continued support and **thank you, our generous congregation** for all your gifts and talents that you share through your care for others in our community and the wider world. We would not be able to do all that we do to help those that require support without you!

Submitted with deepest gratitude by Linda Evans, Outreach Coordinator

Mission And Service Committee 2022

Chairman: Leighton Mellemstrand

Treasurer: Linda Evans



The Art Mann Legacy Skills and Service auction was once again held online. We created a printed out pamphlet of the items with bids being emailed or phoned in daily. It was lots of fun and we raised over \$2400.00 to go towards our Mission and Service pledge for this year.

Submitted by L. Evans



LIBRARY 2022

As Covid restrictions lessen and activities resume a somewhat normal routine, the church library is again open on Thursday mornings from 9:00 -11:30 am, as well as before and after the Sunday Service. The book cart is frequently set up in Heritage Hall during coffee hour on Sundays, featuring topics of current interest, or reflecting the day's 'commentary' (previously called 'The Sermon').

Betty Thompson, formerly of Saskatchewan, and of Salt Spring Island, has been helping me update the inventory. Some books disappeared during Covid times, but new ones mysteriously appeared. Thank you to the anonymous donors.

We are trying to keep our selections current by expanding the Indigenous section and the LGBTQ2+. A reminder that we have copies of the United Church magazine *Broadview*.

The 2022 Book Sale, now separated from the Harvest Fair, was held in Heritage Hall on Nov 4th, along with Liz's Greeting cards, Audrey's Crafts, Collectibles, and Baking. The proceeds for the day were \$2552.55. Much more than we had ever raised previously. Thank you to everyone who sorted books over two days and those who helped at the sale.

Pat Lamont
Library volunteer

Thrift Store Report 2022



2022 saw an improvement regarding the effects of covid, enabling the store to reopen. Gradually as people have become less fearful, the Store has seen a return of regular customers, along with many new ones.

Members have once again volunteered their time and efforts in making it possible to prepare and maintain a welcoming location for those who visit, browse and shop, to come to with a gradual positive return in sales and revenue. The weekly return to days spent sorting contributions and cleaning, ironing, mending, repairing and pricing items, plus preparing and setting up the store for Friday openings with additional days such as during Saturday Booksales, parking lot Trunk sales, baking and collectibles sales has taken place. The Store is also happy to be able to supply items through the Office for those who are in need.

Thanks to all who have made contributions of items suitable for resale such as clothing, kitchen and small household items, books, linens, jewelry etc. on which we rely and greatly appreciate. Special THANKS to Linda Evans for all her willing assistance, AND to Don Beamish and Keith fuller for so cheerfully helping with the “heavy lifting”!

Financial Report:

Submitted to Church General Funds	\$6843.25
Expenses	<u>177.00</u>
Total Sales	\$7020.25

Historical Interesting Information: 1993- 2023

Opening in 1993 the store is in its 30th year and has amassed sales of over \$300,000.00 for the church through the efforts of dedicated volunteers and the assistance of helpful church members with contributions and support!

THANK YOU ALL

Submitted by L. Plug

Circle of Friends 2022



As we resumed activities following Covid, we were grateful that Lorelei Rondeau offered to take on the leadership of the group, with Marta Swain assisting. A bit tentatively at first, the Circle of Friends began to meet again, at first by Zoom, later with outdoor gatherings and in-person meetings at the church.

We welcomed several new members to the group this year and to help us get to know one another, Lorelei suggested topics which brought about some interesting discussions - favorite movies, defining moments in our life, and how motherhood and mother figures have influenced our lives.

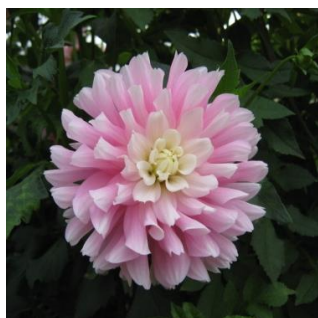
We are thankful to Darlene Stefanson for sharing the history of our Prayer Shawl ministry, and to Greg Darjes for his presentation about his role in our Pastoral Care ministry.

During the warmer months, we were able to meet outdoors. In July, we toured the Crofton Old School House Museum, then enjoyed the sunshine on their deck as one of our members shared the gift of treasured letters of love and guidance which she received from her grandfather. In August, the group met at the Crofton Beach Park and strolled the sea walk.

We paused our monthly meetings in the fall but met again at the York Street Diner for our annual Christmas luncheon. We agreed that, although we are still in a rebuilding phase, we value the friendships and bonds that we share.

We welcome new members. You'll find us serving coffee after the service on the fourth Sunday of each month and we'd love to chat. Or Linda can put you in touch and we'll get you onto the mailing list.

Submitted by Marta Swain



Seekers Branch of the UCW – 2022

President: Cathy Coulter, Dot Johnstone

Treasurer: Carol Jensen

Number of members: 14

Secretary: Audrey Towle

Number of meetings: 9

Average attendance: 10

Our 1st meeting for this year was in February, 1st Monday of the month, enjoying a New Year's story. Keeping in touch with many Seekers members that cannot always attend meetings is important to our President Karolyn Sherman.

It was in this month, also that we had election of officers. Our new presidents for 2022 will be Cathy Coulter and Dot Johnstone sharing responsibility. The phoning committee is one person -- Margot Poznecov, such great conversations are shared.

In March, Dot Johnstone welcomed all members and welcomed our guest, Greg Darjes, officially becoming part of the staff as Quarter Time Pastoral Care Minister, Jan. 3rd, 2022.. Marion Gordon introduced us to Minute for Mission, which is a program close to her heart.

Plans were made to serve lunch to the Crofton Retirees in May, a discussion took place about serving lunch to the Elderly Legion members, but we needed more information.

It was our turn to serve coffee in June and this month we had a Pot Luck Luncheon (so much good food) before the summer break.

Now it is September, new plans have been made for serving coffee each Sunday, our turn is on the 3rd Sunday of each month, we welcomed 2 new members, Yumi and Melanie. Also, we agreed to do a Book Study: Lesser Evils as our program for 2022-2023.

Sunday, October 2nd, Farewell Congregational Luncheon honouring our minister, Rev. Keith Simmonds and wife, Laurel. Sandwiches and cake were ordered. Table centerpieces were colourful napkins and flower arrangements prepared by Dot, Margot and Daisy.

In October, we looked ahead to the month of December, planning to enjoy a Pot Luck Luncheon with all of the Ladies Units -- preparing for 35 to 40 people. Daisy prepared name tags of the different units -- Circle of Friends, Companions, Harmony and Seekers. Our invited guests were Connie, Linda, Sarah and Sandra Darjes. Daisy prepared lovely table centerpieces. We enjoyed singing Christmas Carols and the devotion was entitled -- Tell Me a Story, Celebrate Christmas with Joy

Looking back over the year, members presented well prepared and sincerely thought about devotions, birthday greetings given to each member as the months flew by and we are continuing our Book Study.

We received a card in December from Ruth Buckham's family. Ruth was a long time member of Seekers, passed away on November 15th, 2022.

Respectfully submitted, Audrey Towle.



HARMONY BRANCH OF THE UCW 2022

President: Sylvia Smith

Treasurer: Joy Bennett

Vice President: Joan Muller

Secretary: Joan Muller

No. of Meetings – 6

Members – 11

Average Attendance – 9

We bravely began regular in-person meetings in March. We signed up for Sunday Coffee time, for April, which had been our usual month in the past.

Like everyone else, we took advantage of Rev. Greg's new Pastoral Care appointment, and, he was our guest speaker, and, he spoke about – wait for it – Pastoral Care.

April's program was a detailed talk on downsizing by guest, Karen Robinson. New knowledge – Do it now, do not procrastinate, and, sadly, our children do not want our stuff.

May was birthday celebration month. Our hostesses read our birthdate horoscopes from an interesting book. Sometimes, they were on and sometimes they were off. After much laughter and joking, we got to eat delicious birthday cupcakes.

June was a picnic lunch in Bright Angel Park, with the addition of Nut loaf and Ice cream cups to our bag lunches. The program was an inspiring tale of the timely recovery of an over-pruned rose bush. The group patiently watched Joan's practice # 2, of her "Fake Polish Folk Song" skit, which was destined for her July family reunion in Manitoba.

September – Sunday Coffee Time schedule changed to groups doing one Sunday per month. We have the 2nd Sunday. Our program was titled "Order in the Court". And, we talked about how old we were when Queen Elizabeth came to the throne (She had just passed on Sept, 8th). Some of us were older than others. A Coronation booklet was shared around the circle.

November – we planned who would bring what kind of sandwiches to the joint December UCW luncheon. Devotional – a reading based on Psalm 46. "Be Still and Know That I Am God"

December – We enjoyed the fun, fellowship and food of the joint luncheon. Wow! 364 gifts in "The Twelve Days of Christmas." It's a fun calculation when you have the time to do it, and, it looks really interesting on paper.

We meet on the 2nd Monday of the month, in the Fellowship (Friendship) Room. at noon. We bring a bag lunch, and, our monthly co-hostesses provide coffee, tea and goodies, as well as a devotional and program.

New members are always welcome.

Submitted by Secretary, Joan Muller.

HARMONY BRANCH - Financial Report for 2022 - Submitted by Joy Bennett**CREDITS**

Balance on hand	\$ 49.00
Collecting	\$ 110.00
Total Income	<u>\$ 159.00</u>

DEBITS

Donation to church for coffee	\$ 25.00
Purchase 10 \$10.00 Gift certificates For Angel Tree	<u>\$ 100.00</u>
Total Expenses	\$ 125.00
Balance on Hand	\$ 61.00

**Visioning Memorial Fund Report for 2022**

Donations in memory of the following were received totaling \$810.00

- Grenville Brooks
- Edie Williams

The fund covered expenses that would otherwise have come out of our operating budget for a total of \$12,765.78

- Sound System Upgrade
- Audio Visual Pilot project
- Grade 12 Bursaries to five students
- Ingram Art Project
- Music Study – Connie Masson

Leaving a Balance of \$13575.78

Thank you to all who donate to this fund for projects of the future.

Report of the Trustees of Duncan United Church **2022**

The Trustees of Duncan United Church have been called upon less in 2022 than in recent past years to fulfill their mandated duties and responsibilities.



The Trustees have communicated a few times through online meetings, email and direct telephone discussions to deal with a couple of matters within their mandate.

The requirements for the Trustees to communicate and/or meet have arisen:

- a) To deal with the Trustees' approval of loans and security arrangements with our lender, Island Savings.
- b) To make recommendations to the Unified Board regarding increased insurance coverage and proposed capital expenditures and improvements such as the solar panel system
- c) To Consider the applicability and available exemptions to any filings under the British Columbia Land Owner Transparency Act for the real property holdings of Duncan United Church held by the Trustees.

In the forthcoming months, the Trustees will likely be called upon to follow up on their earlier comprehensive review of the existing insurance coverage for Duncan United Church. This process must continue as a result of a new national insurance coverage program being instituted by the United Church of Canada in 2023 and to ensure that our insurance coverage is both adequate and focused on the needs of our Church and our Church activities.

Thanks to those who have served as Trustees this year: Susan Younie (Co-Chair), Keith Simmonds, (Co-Chair), Carol Gillatt, Leighton Mellemstrand, Ken Swain, Richard Friedrich and Parker MacCarthy. We wish to again thank Richard Friedrich for his excellent legal counsel to both Duncan United Church as a whole and to the Trustees in particular.

Susan Younie stepped down as Co-Chair of the Trustees in the summer in order to fulfill her mandate as Chair of the Ministry and Personnel Committee. Keith Simmonds also left the Trustees this fall in conjunction with his move to his new church responsibilities in Kelowna. We are all very grateful for their past participation and their significant contributions to the work of the Trustees. In accordance with the United Church Manual, Rev. Greg Darjes assumes Keith's role with the Trustees.

Respectfully submitted on behalf of the Duncan United Church Trustees,
Parker MacCarthy

Finance and Building Committee 2022



Chair and Secretary – Joan Muller

Treasurer – Bonnie Loudon

Bookkeeper and Unified Board Rep. – Carie Saville

2022- Coming out of COVID, slowly, carefully,
Disoriented by 2 years of caution, of distance,
Hoping for a return to normal, but a new normal, unknown, uncharted,
Needing to be created, amidst COVID mutations, and, further vaccinations,
Supply chain disruptions and business decimations.
Seeming to go in circles that were disconnected before we could touch base,
On the chase, but few solutions to be found, on that strange merry go round of 2022.

There were some highlights.

We have a new roof and solar panels. High Definition Roofing and Viridian Solar had their acts together and did the job in excellent time.

The Reconciliation Art Project progressed through its early stages with successful grant applications, and, submissions from artists.

Audio/Visual project was completed, and training was offered.

Palestinian Farmer Project received grants, which have or will be transferred to Keith's new church in Kelowna, but we expect to be included, when the project comes to fruition with the farmer's visit.

There were lots of plumbing repairs. And, the knocked over parking lot sign was replaced by Mark's Instant Signs. Mark was not so instant, but, maybe that was COVID related too.

Government COVID Relief programs were phased out, and we were on our own again.

Thank you to all for your continued financial support for Duncan United Church, which has enabled us to support our building, staff and programs. And, thank you for all the volunteer hours that have enabled the programs.

We did the internet Skills and Service Auction again in March. The Thrift Store opened in April. A plant sale project was held, with the plants arriving from Victoria in May. The church Fun Fair at Providence farm was held in June. There were Trunk Sales in our parking lot in July and August. The Harvest Fair happened in September and the Book Sale in November.

We ended the year with a deficit of \$22,508.04. This is high, but was much higher and has reached this total due to a flurry of wonderful donations in December. Thanks, again for your support of our mission, in thought, prayer and deed.

May we be blessed with calm and balanced energy in 2023, and, may the world be blessed with Peace and Harmony through us . Amen

Submitted by Joan Muller

Duncan United Church

Balance Sheet Comparison

As of December 31, 2022

	TOTAL		
	AS OF DEC. 31, 2022	AS OF DEC. 31, 2021 (PP)	CHANGE
Assets			
Current Assets			
Cash and Cash Equivalent			
GICs			
GIC #11	10,000.00	10,000.00	0.00
GIC #32 2	20,000.00	20,000.00	0.00
GIC #32 32	20,000.00	20,000.00	0.00
GIC #8 8	10,000.00	10,000.00	0.00
GIC A #37	10,000.00		10,000.00
GIC B #38	10,000.00		10,000.00
GIC C #39	10,000.00		10,000.00
GIC D #40	10,000.00		10,000.00
GIC E #41	10,000.00		10,000.00
Total GICs	110,000.00	60,000.00	50,000.00
Member shares	5.84	5.72	0.12
Operating Acct.- (ISCU)	36,126.58	158,731.69	-122,605.11
Petty Cash	600.00	600.00	0.00
Savings	35,257.49		35,257.49
Savings Plan 24	0.00	0.00	0.00
Undeposited Funds	0.00	0.00	0.00
Total Cash and Cash Equivalent	\$181,989.91	\$219,337.41	\$ -37,347.50
Accounts Receivable (A/R)			
Accounts Receivable	0.00	848.20	-848.20
Total Accounts Receivable (A/R)	\$0.00	\$848.20	\$ -848.20
Accounts Receivable OLD	0.00	0.00	0.00
GST Rebate	-1,785.99	1,679.68	-3,465.67
Planned Giving asset	11,597.00	11,178.80	418.20
Prepaid expenses	325.91	0.00	325.91
Total Current Assets	\$192,126.83	\$233,044.09	\$ -40,917.26
Non-current Assets			
Property, plant and equipment			
DUC land,bdgs.equip.furn.			
Buildings	856,507.51	800,000.00	56,507.51
Equipment & furnishings	100,752.42	100,752.42	0.00
Land - DUC	229,700.00	229,700.00	0.00
Parking lot	90,000.00	90,000.00	0.00
Solar Panels	39,863.87		39,863.87
Total DUC land,bdgs.equip.furn.	1,316,823.80	1,220,452.42	96,371.38
Total Property, plant and equipment	\$1,316,823.80	\$1,220,452.42	\$96,371.38
Total Non Current Assets	\$1,316,823.80	\$1,220,452.42	\$96,371.38
Total Assets	\$1,508,950.63	\$1,453,496.51	\$55,454.12

Duncan United Church

Balance Sheet Comparison

As of December 31, 2022

	TOTAL		
	AS OF DEC. 31, 2022	AS OF DEC. 31, 2021 (PP)	CHANGE
Liabilities and Equity			
Liabilities			
Current Liabilities			
Accounts Payable (A/P)			
Accounts Payable	4,337.14	5,703.01	-1,365.87
Total Accounts Payable (A/P)	\$4,337.14	\$5,703.01	\$ -1,365.87
Accrued Liability UCC Found	30,833.11	26,876.34	3,956.77
GST Payable	-3,571.00	0.00	-3,571.00
RESTRICTED FUNDS			
ARC Refugee 2021	24,070.08	28,744.86	-4,674.78
Art Mann Fund	0.00	0.00	0.00
C & Y Climate Change Grant	4,093.07	5,000.00	-906.93
Capital Fund	36,787.69	38,171.64	-1,383.95
Faithful Footprints Grant	0.00	507.97	-507.97
New Horizon's Grant Audio/Vis	0.00	0.00	0.00
Rick Hansen Foundation	0.00	0.00	0.00
Total Capital Fund	36,787.69	38,679.61	-1,891.92
Carter Family Organ Refurb Fund	0.00	-137.86	137.86
Circle of Friends Fund	42.64	79.58	-36.94
Cluster	241.00	241.00	0.00
Community Dinner Fund	3,658.90	4,633.43	-974.53
DUC - Ingram Mural Art Project	10,000.00		10,000.00
Homeless Prevention Fund	-62.55	2,724.40	-2,786.95
Kitchen Reno Fund	1,102.00	206.50	895.50
Meals on the Ground	1,155.33	976.55	178.78
Memorial & Visioning Fund	13,575.78	34,223.54	-20,647.76
Pal/Can Youth	0.00		0.00
Palestinian Farmer	7,593.31	4,169.00	3,424.31
Piano Reburishment Fund	328.53	654.13	-325.60
ProVision Funds - Youth Worker	0.00	473.32	-473.32
Raising the Roof - Peaked	0.00	23,073.67	-23,073.67
Solar Panels	0.00	6,750.00	-6,750.00
Total Raising the Roof - Peaked	0.00	29,823.67	-29,823.67
Reconciliation Project - PMR	27,500.00	0.00	27,500.00
Sabbatical Contingency Fund	0.00	0.00	0.00
UCW Seekers	1,543.09	969.23	573.86
Ukraine Relief	0.00		0.00
Total RESTRICTED FUNDS	131,628.87	151,460.96	-19,832.09
Worksafe BC Payable	0.00	225.65	-225.65
Total Current Liabilities	\$163,228.12	\$184,265.96	\$ -21,037.84

Duncan United Church

Balance Sheet Comparison

As of December 31, 2022

	TOTAL		
	AS OF DEC. 31, 2022	AS OF DEC. 31, 2021 (PP)	CHANGE
Non-current Liabilities			
Loans			
Loan Federal Government CEBA	40,000.00	40,000.00	0.00
Loan United Church of Canada	10,000.00	10,000.00	0.00
UCC Capital Loan	94,485.00		94,485.00
Total Loans	144,485.00	50,000.00	94,485.00
Total Non-current Liabilities	\$144,485.00	\$50,000.00	\$94,485.00
Total Liabilities	\$307,713.12	\$234,265.96	\$73,447.16
Equity			
Opening Bal Equity	0.00	0.00	0.00
Retained Earnings	1,223,745.55	1,218,200.07	5,545.48
Profit for the year	-22,508.04	1,030.48	-23,538.52
Total Equity	\$1,201,237.51	\$1,219,230.55	\$ -17,993.04
Total Liabilities and Equity	\$1,508,950.63	\$1,453,496.51	\$55,454.12

Duncan United Church

Profit and Loss

January - December 2022

	TOTAL		
	JAN - DEC. 2022	JAN - DEC. 2021 (PP)	CHANGE
INCOME			
AOTS & UCW CONTRIBUTIONS	405.00	278.08	126.92
FACILITIES USE & RENT	19,074.00	11,106.00	7,968.00
FUNDRAISING ACTIVITES			
Concerts & Plays	500.00		500.00
Harvest Fair (Net)	8,561.40	10,578.31	-2,016.91
M & S Fundraising	4,234.00		4,234.00
New Fundraising Events	7,832.10		7,832.10
Flower Baskets	1,249.29		1,249.29
Total New Fundraising Events	9,081.39		9,081.39
Skills & Service Auction (Net)	0.00	3,411.00	-3,411.00
Thrift Store (Net)	6,992.70	984.65	6,008.05
Total FUNDRAISING ACTIVITES	29,369.49	14,973.96	14,395.53
FUNERAL/WEDDING RECEIPTS	1,375.00	2,200.00	-825.00
GEN CONTRIBUTIONS (Canada Help)	1,685.37	2,538.35	-852.98
GEN. CONTRIBUTIONS (Receipted)	228,876.70	188,926.49	39,950.21
INTEREST EARNED	382.61	287.80	94.81
LOOSE OFFERINGS (no tx receipt)	4,340.45	1,870.40	2,470.05
UNDESIGNATED INCOME	0.00	0.00	0.00
Total Income	\$285,508.62	\$222,181.08	\$63,327.54
GROSS PROFIT	\$285,508.62	\$222,181.08	\$63,327.54
EXPENSES			
MINISTRY & PERSONNEL			
Continuing Ed - Clergy	1,551.36	1,444.35	107.01
Continuing Education - Lay	500.00		500.00
Funeral & Wedding Honorarium	775.00	300.00	475.00
Honorarium paid	1,175.00	1,425.00	-250.00
Payroll Expenses	244,582.69	207,466.05	37,116.64
Travel	360.67		360.67
Total MINISTRY & PERSONNEL	248,944.72	210,635.40	38,309.32
Ministry of Finance (BC) Expense	0.00	0.00	0.00
OPERATING EXPENSES			
Advertising	591.74	991.92	-400.18
Audio & Visual	657.50	13,271.31	-12,613.81
Bank charges - Gen & ADP & PAR	1,688.57	1,397.80	290.77
COVID-19	1,803.25	6,014.77	-4,211.52
Insurance	26,188.00	12,071.62	14,116.38
Kitchen Supplies	50.00		50.00
License, fees, dues	485.00	485.00	0.00

Duncan United Church

Profit and Loss

January - December 2022

	TOTAL		
	JAN - DEC. 2022	JAN - DEC. 2021 (PP)	CHANGE
National & Regional Assessment	9,180.00	12,327.00	-3,147.00
Office expenses & supplies	7,052.51	6,704.29	348.22
Organ/piano maintenance	599.11	585.20	13.91
Professional fees	7,061.48	6,695.35	366.13
Property (city services)	574.44	539.46	34.98
Repairs & maintenance	8,542.27	11,638.13	-3,095.86
R & M - Supplies	4,253.77		4,253.77
Total Repairs & maintenance	12,796.04	11,638.13	1,157.91
Roof/Solar Loan Repayment	4,515.00		4,515.00
Security services	4,515.08	4,539.76	-24.68
Telephone/internet services	1,696.35	1,702.48	-6.13
Unified Board expenses	1,235.57	74.27	1,161.30
Utilities Garbage-water-hydro			
Garbage	4,481.24	3,285.07	1,196.17
Gas	2,198.15	1,840.98	357.17
Hydro	9,311.78	6,598.58	2,713.20
Water	453.51	291.08	162.43
Total Utilities Garbage-water-hydro	16,444.68	12,015.71	4,428.97
Total OPERATING EXPENSES	97,134.32	91,054.07	6,080.25
PROGRAMS/MINISTRIES			
Celebrate	289.56	1,301.79	-1,012.23
Children & Youth Programs	372.30	-2,265.15	2,637.45
C & Y Admn	352.19	142.34	209.85
C & Y Donations	-1,711.60		-1,711.60
C & Y Worship	410.32	617.71	-207.39
Camp Pringle	-1,305.00	-740.00	-565.00
DUC Day Camp	0.00	550.00	-550.00
Heart to Heart		64.32	-64.32
Messy Church	562.30	140.01	422.29
Sunday Journey	931.06	680.68	250.38
Youth Group	33.75	1,377.91	-1,344.16
Total Children & Youth Programs	-354.68	567.82	-922.50
Coffee, Welcome - Fair Trade	-264.38	179.20	-443.58
Cowichan Valley Basket Society	-200.00	2,025.00	-2,225.00
Faith Formation & Spiritual Dev	54.78	321.59	-266.81
Family Fun Fair	-333.32		-333.32
Mission & Service - pledge	6,034.00	23,750.00	-17,716.00
Music ~ Choir	200.12	281.79	-81.67
Pastoral Care Ministry	224.22	19.98	204.24

Duncan United Church

Profit and Loss

January - December 2022

	TOTAL		
	JAN - DEC. 2022	JAN - DEC. 2021 (PP)	CHANGE
Social Justice & Outreach	-4.00		-4.00
Benevolent Ministry	75.00	660.00	-585.00
Benevolent - Second Harvest	3,277.38		3,277.38
Total Benevolent Ministry	3,352.38	660.00	2,692.38
Christmas Hampers	-40.57	115.44	-156.01
Meals on the Ground		-256.55	256.55
Palestinian Items	-1,070.68	-214.86	-855.82
Palestinian Oil & Products	166.00	824.84	-658.84
Yoga Class	1,258.00	0.00	1,258.00
Total Social Justice & Outreach	3,661.13	1,128.87	2,532.26
Total PROGRAMS/MINISTRIES	9,311.43	29,576.04	-20,264.61
PUBLICATIONS			
Gathering	20.53	79.79	-59.26
Photo Directory, net	-24.00		-24.00
UC Calendars	3.02	59.31	-56.29
UC Observer/Broadview	-49.97	150.00	-199.97
Upper Room Booklets	96.67	-233.00	329.67
Total PUBLICATIONS	46.25	56.10	-9.85
Suspense	-1,500.00		-1,500.00
Uncategorized Expenses	0.00	0.00	0.00
Total Expenses	\$353,936.72	\$331,321.61	\$22,615.11
OTHER INCOME			
Grants			
Benevolent - Second Harvest	3,250.00		3,250.00
Federal Wage Subsidies	4,306.41	32,218.16	-27,911.75
Government of Canada Grants		25,000.00	-25,000.00
Grants Forgiven from loans		10,000.00	-10,000.00
Total Grants	7,556.41	67,218.16	-59,661.75
Planned Giving			
Insurance policy premiums	418.20	418.20	0.00
UCC Foundation Donations	37,945.45	42,534.65	-4,589.20
Total Planned Giving	38,363.65	42,952.85	-4,589.20
Total Other Income	\$45,920.06	\$110,171.01	\$ -64,250.95
PROFIT	\$ -22,508.04	\$1,030.48	\$ -23,538.52

Duncan United Church

Budget vs. Actuals: FY_2022 - FY22 P&L

January - December 2022

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Income			
AOTS & UCW CONTRIBUTIONS	405.00	0.00	405.00
FACILITIES USE & RENT	19,074.00	24,000.00	-4,926.00
FUNDRAISING ACTIVITES			
Burns Celebration		0.00	0.00
Concerts & Plays	500.00	7,500.00	-7,000.00
Harvest Fair (Net)	8,561.40	11,000.00	-2,438.60
Hearth & Home Fundraising		0.00	0.00
M & S Fundraising	4,234.00	21,500.00	-17,266.00
New Fundraising Events	7,832.10	10,000.00	-2,167.90
Flower Baskets	1,249.29	0.00	1,249.29
Total New Fundraising Events	9,081.39	10,000.00	-918.61
Skills & Service Auction (Net)	0.00	3,500.00	-3,500.00
Thrift Store (Net)	6,992.70	6,500.00	492.70
Total FUNDRAISING ACTIVITES	29,369.49	60,000.00	-30,630.51
FUNERAL/WEDDING RECEIPTS	1,375.00	2,200.00	-825.00
GEN CONTRIBUTIONS (Canada Help)	1,685.37	3,000.00	-1,314.63
GEN. CONTRIBUTIONS (Receipted)	228,876.70	235,083.00	-6,206.30
INTEREST EARNED	382.61	500.00	-117.39
LOOSE OFFERINGS (no tx receipt)	4,340.45	4,000.00	340.45
UNDESIGNATED INCOME	0.00	0.00	0.00
Total Income	\$285,508.62	\$328,783.00	\$ -43,274.38
GROSS PROFIT	\$285,508.62	\$328,783.00	\$ -43,274.38
Expenses			
Bad debt		0.00	0.00
Insurance claim, net expense		0.00	0.00
MINISTRY & PERSONNEL			
Continuing Ed - Clergy	1,551.36	2,250.00	-698.64
Continuing Education - Lay	500.00	200.00	300.00
Funeral & Wedding Honorarium	775.00	200.00	575.00
Honorarium paid	1,175.00	0.00	1,175.00
Payroll Expenses	244,582.69	257,355.00	-12,772.31
Travel	360.67	200.00	160.67
Total MINISTRY & PERSONNEL	248,944.72	260,205.00	-11,260.28
Ministry of Finance (BC) Expense	0.00		0.00
OPERATING EXPENSES			
Advertising	591.74	650.00	-58.26
Audio & Visual	657.50	0.00	657.50
Bank charges - Gen & ADP & PAR	1,688.57	1,400.00	288.57
COVID-19	1,803.25	3,000.00	-1,196.75
Insurance	26,188.00	26,188.00	0.00
Kitchen Supplies	50.00	0.00	50.00
License, fees, dues	485.00	500.00	-15.00
National & Regional Assessment	9,180.00	9,180.00	0.00
Non-budget disbursements		0.00	0.00

Duncan United Church

Budget vs. Actuals: FY_2022 - FY22 P&L

January - December 2022

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Office expenses & supplies	7,052.51	6,000.00	1,052.51
Organ/piano maintenance	599.11	590.00	9.11
Professional fees	7,061.48	7,500.00	-438.52
Property (city services)	574.44	500.00	74.44
Repairs & maintenance	8,542.27	8,000.00	542.27
R & M - Supplies	4,253.77	0.00	4,253.77
Total Repairs & maintenance	12,796.04	8,000.00	4,796.04
Roof/Solar Loan Repayment	4,515.00	5,150.00	-635.00
Security services	4,515.08	4,100.00	415.08
Telephone/internet services	1,696.35	1,850.00	-153.65
Unified Board expenses	1,235.57	0.00	1,235.57
Utilities Garbage-water-hydro		0.00	0.00
Garbage	4,481.24	3,000.00	1,481.24
Gas	2,198.15	2,000.00	198.15
Hydro	9,311.78	6,500.00	2,811.78
Water	453.51	475.00	-21.49
Total Utilities Garbage-water-hydro	16,444.68	11,975.00	4,469.68
Total OPERATING EXPENSES	97,134.32	86,583.00	10,551.32
PROGRAMS/MINISTRIES			
Celebrate	289.56	1,300.00	-1,010.44
Children & Youth Programs	372.30	2,600.00	-2,227.70
C & Y Admn	352.19	0.00	352.19
C & Y Donations	-1,711.60	-3,000.00	1,288.40
C & Y Worship	410.32	0.00	410.32
Camp Pringle	-1,305.00	0.00	-1,305.00
Weekend Camp		0.00	0.00
Total Camp Pringle	-1,305.00	0.00	-1,305.00
DUC Day Camp	0.00	0.00	0.00
Heart to Heart		0.00	0.00
Messy Church	562.30	0.00	562.30
Sunday Journey	931.06	0.00	931.06
Youth Group	33.75	0.00	33.75
Total Children & Youth Programs	-354.68	-400.00	45.32
Coffee, Welcome - Fair Trade	-264.38	0.00	-264.38
Cowichan Valley Basket Society	-200.00	0.00	-200.00
Faith Formation & Spiritual Dev	54.78	300.00	-245.22
Family Fun Fair	-333.32	0.00	-333.32
Library		0.00	0.00
Mission & Service - pledge	6,034.00	24,000.00	-17,966.00
Music ~ Choir	200.12	500.00	-299.88
Pastoral Care Ministry	224.22	500.00	-275.78
Seniors' Ministry (Fitness)		80.00	-80.00
Social Justice & Outreach	-4.00	200.00	-204.00
Benevolent Ministry	75.00	3,600.00	-3,525.00
Benevolent - Second Harvest	3,277.38		3,277.38

Duncan United Church

Budget vs. Actuals: FY_2022 - FY22 P&L

January - December 2022

	TOTAL		
	ACTUAL	BUDGET	OVER BUDGET
Total Benevolent Ministry	3,352.38	3,600.00	-247.62
Christmas Hampers	-40.57	0.00	-40.57
Palestinian Items	-1,070.68	0.00	-1,070.68
Palestinian Oil & Products	166.00	0.00	166.00
Yoga Class	1,258.00	0.00	1,258.00
Total Social Justice & Outreach	3,661.13	3,800.00	-138.87
Stewardship		0.00	0.00
Total PROGRAMS/MINISTRIES	9,311.43	30,080.00	-20,768.57
PUBLICATIONS			
Gathering	20.53	0.00	20.53
Hymn Books/Bibles/ net		0.00	0.00
Mandate		0.00	0.00
Misc. publications		0.00	0.00
Photo Directory, net	-24.00	0.00	-24.00
UC Calendars	3.02	50.00	-46.98
UC Observer/Broadview	-49.97	0.00	-49.97
Upper Room Booklets	96.67	0.00	96.67
Total PUBLICATIONS	46.25	50.00	-3.75
Suspense	-1,500.00	0.00	-1,500.00
UCW - Seekers to Restricted (deleted)	0.00		0.00
Uncategorized Expenses	0.00		0.00
Total Expenses	\$353,936.72	\$376,918.00	\$ -22,981.28
NET OPERATING INCOME	\$ -68,428.10	\$ -48,135.00	\$ -20,293.10
Other Income			
Grants			
Benevolent - Second Harvest	3,250.00	3,600.00	-350.00
Federal Wage Subsidies	4,306.41	2,000.00	2,306.41
Government of Canada Grants		0.00	0.00
Grants Forgiven from loans		0.00	0.00
Total Grants	7,556.41	5,600.00	1,956.41
Planned Giving			
Insurance policy premiums	418.20	0.00	418.20
UCC Foundation Donations	37,945.45	42,535.00	-4,589.55
Total Planned Giving	38,363.65	42,535.00	-4,171.35
Total Other Income	\$45,920.06	\$48,135.00	\$ -2,214.94
NET OTHER INCOME	\$45,920.06	\$48,135.00	\$ -2,214.94
NET INCOME	\$ -22,508.04	\$0.00	\$ -22,508.04

**Duncan United Church
Proposed 2023 Budget**

	2022	2022	2023
	Actual	Budget	Proposed
Income			
AOTS & UCW CONTRIBUTIONS	405.00	0.00	
FACILITIES USE & RENT	19,074.00	24,000.00	27,000.00
FUNDRAISING ACTIVITES			
Burns Celebration		0.00	
Concerts/Plays/Lectures	500.00	7,500.00	3,700.00
Harvest Fair (Net)	8,561.40	11,000.00	12,000.00
Hearth & Home Fundraising		0.00	
M & S Fundraising	4,234.00	21,500.00	20,000.00
New Fundraising Events	7,832.10	10,000.00	15,000.00
Flower Baskets	1,249.29	0.00	1,250.00
Total New Fundraising Events	\$ 9,081.39	\$ 10,000.00	\$ 16,250.00
Skills & Service Auction (Net)	0.00	3,500.00	0.00
Thrift Store (Net)	6,992.70	6,500.00	10,000.00
Total FUNDRAISING ACTIVITES	\$ 29,369.49	\$ 60,000.00	\$ 61,950.00
FUNERAL/WEDDING RECEIPTS	1,375.00	2,200.00	1,500.00
GEN CONTRIBUTIONS (Canada Help)	1,685.37	3,000.00	1,700.00
GEN. CONTRIBUTIONS (Receipted)	228,876.70	235,083.00	235,055.00
INTEREST EARNED	382.61	500.00	750.00
LOOSE OFFERINGS (no tx receipt)	4,340.45	4,000.00	4,300.00
UNDESIGNATED INCOME	0.00	0.00	
Total Income	\$ 285,508.62	\$ 328,783.00	\$ 332,255.00
Gross Profit	\$ 285,508.62	\$ 328,783.00	\$ 332,255.00
Expenses			
MINISTRY & PERSONNEL			
Continuing Ed - Clergy	1,551.36	2,250.00	2,600.00
Continuing Education - Lay	500.00	200.00	500.00
Funeral & Wedding Honorarium	775.00	200.00	750.00
Honorarium paid	1,175.00	0.00	1,200.00
Payroll Expenses	244,582.69	257,355.00	234,960.00
Travel	360.67	200.00	350.00
Total MINISTRY & PERSONNEL	\$ 248,944.72	\$ 260,205.00	\$ 240,360.00
OPERATING EXPENSES			
Advertising	591.74	650.00	600.00
Audio & Visual	657.50	0.00	6,000.00
Bank charges - Gen & ADP & PAR	1,688.57	1,400.00	1,700.00
COVID-19	1,803.25	3,000.00	500.00
Insurance	26,188.00	26,188.00	20,301.00
Kitchen Supplies	50.00	0.00	50.00
License, fees, dues	485.00	500.00	500.00
National & Regional Assessment	9,180.00	9,180.00	7,074.00
Office expenses & supplies	7,052.51	6,000.00	6,500.00
Organ/piano maintenance	599.11	590.00	600.00

Professional fees	7,061.48	7,500.00	7,500.00
Property (city services)	574.44	500.00	600.00
Repairs & maintenance	8,542.27	8,000.00	8,500.00
R & M - Supplies	4,253.77	0.00	4,000.00
Total Repairs & maintenance	\$ 12,796.04	\$ 8,000.00	\$ 12,500.00
Roof/Solar Loan Repayment	4,515.00	5,150.00	7,740.00
Security services	4,515.08	4,100.00	4,500.00
Telephone/internet services	1,696.35	1,850.00	1,700.00
Unified Board expenses	1,235.57	0.00	1,250.00
Utilities Garbage-water-hydro		0.00	0.00
Garbage	4,481.24	3,000.00	4,500.00
Gas	2,198.15	2,000.00	2,300.00
Hydro	9,311.78	6,500.00	6,500.00
Water	453.51	475.00	450.00
Total Utilities Garbage-water-hydro	\$ 16,444.68	\$ 11,975.00	\$ 13,750.00
Total OPERATING EXPENSES	\$ 97,134.32	\$ 86,583.00	\$ 93,365.00
PROGRAMS/MINISTRIES			
Celebrate	289.56	1,300.00	300.00
Children & Youth Programs	372.30	2,600.00	3,000.00
C & Y Admn	352.19	0.00	0.00
C & Y Donations	-1,711.60	-3,000.00	-3,000.00
C & Y Worship	410.32	0.00	0.00
Camp Pringle	-1,305.00	0.00	0.00
Weekend Camp		0.00	0.00
Total Camp Pringle	-\$ 1,305.00	\$ 0.00	\$ 0.00
DUC Day Camp	0.00	0.00	0.00
Heart to Heart		0.00	0.00
Messy Church	562.30	0.00	0.00
Sunday Journey	931.06	0.00	0.00
Youth Group	33.75	0.00	0.00
Total Children & Youth Programs	-\$ 354.68	-\$ 400.00	\$ 0.00
Coffee, Welcome - Fair Trade	-264.38	0.00	0.00
Cowichan Valley Basket Society	-200.00	0.00	0.00
Faith Formation & Spiritual Dev	54.78	300.00	100.00
Family Fun Fair	-333.32	0.00	0.00
Library		0.00	0.00
Mission & Service - pledge	6,034.00	24,000.00	20,000.00
Music ~ Choir	200.12	500.00	500.00
Pastoral Care Ministry	224.22	500.00	500.00
Seniors' Ministry (Fitness)		80.00	80.00
Social Justice & Outreach	-4.00	200.00	200.00
Benevolent Ministry	75.00	3,600.00	2,800.00
Benevoent - Second Harvest	3,277.38		
Total Benevolent Ministry	\$ 3,352.38	\$ 3,600.00	\$ 2,800.00
Christmas Hampers	-40.57	0.00	0.00
Palestinian Items	-1,070.68	0.00	0.00
Palestinian Oil & Products	166.00	0.00	0.00
Social Justice & Outreach Donations			-1,000.00

Yoga Class	1,258.00	0.00	0.00
Total Social Justice & Outreach	\$ 3,661.13	\$ 3,800.00	\$ 2,000.00
Stewardship		0.00	0.00
Total PROGRAMS/MINISTRIES	\$ 9,311.43	\$ 30,080.00	\$ 23,480.00
PUBLICATIONS			
Gathering	20.53	0.00	0.00
Hymn Books/Bibles/ net		0.00	0.00
Mandate		0.00	0.00
Misc. publications		0.00	0.00
Photo Directory, net	-24.00	0.00	0.00
UC Calendars	3.02	50.00	50.00
UC Observer/Broadview	-49.97	0.00	0.00
Upper Room Booklets	96.67	0.00	0.00
Total PUBLICATIONS	\$ 46.25	\$ 50.00	\$ 50.00
Suspense	-1,500.00		
Total Expenses	\$ 353,936.72	\$ 376,918.00	\$ 357,255.00
Net Operating Income	-\$ 68,428.10	-\$ 48,135.00	-\$ 25,000.00
Other Income			
Grants			
Benevolent - Second Harvest	3,250.00	3,600.00	0.00
Federal Wage Subsidies	4,306.41	2,000.00	0.00
Government of Canada Grants		0.00	0.00
Grants Forgiven from loans		0.00	0.00
Total Grants	\$ 7,556.41	\$ 5,600.00	\$ 0.00
Planned Giving			
Insurance policy premiums	418.20	0.00	0.00
UCC Foundation Donations	37,945.45	42,535.00	39,000.00
Total Planned Giving	\$ 38,363.65	\$ 42,535.00	\$ 39,000.00
Total Other Income	\$ 45,920.06	\$ 48,135.00	\$ 39,000.00
Net Other Income	\$ 45,920.06	\$ 48,135.00	\$ 39,000.00
Other Expenses			
Loan Repayments			
Government of Canada CEBA Loan			
UCC COVID Loan			
Total Loan Repayments	\$ 0.00	\$ 0.00	\$ 0.00
New Minister Expenses			
New Minister Moving Expenses			12,000.00
New Minister Interview Expenses			2,000.00
Total New Minister Expenses	\$ 0.00	\$ 0.00	\$ 14,000.00
Total Other Expenses	\$ 0.00	\$ 0.00	\$ 14,000.00
Net Other Expenses	\$ 0.00	\$ 0.00	\$ 14,000.00
Net Income	-\$ 22,508.04	\$ 0.00	\$ 0.00