

KINCARDINE UNITED CHURCH 2025 BUDGET CONGREGATIONAL MEETING
SUNDAY, DECEMBER 8th, 2024

The congregation of Kincardine United Church was called to meet in the sanctuary on Sunday, December 8th, 2024 following the morning worship service, to approve the 2025 budget. Approximately thirty people were gathered in-person and eight households participated on-line.

1. Opening Prayer

Judy Zarubick led the congregation in prayer.

2. Call to Order and Constitution of the Meeting

Judy Zarubick called the meeting to order at 12:25 p.m., in the name of Jesus Christ, the only head of the church for any business that is to become before this budget meeting.

3. Behavioural Covenant

All present read the Covenant as presented on the screen.

4. Enabling Motions

Judy Zarubick presented the enabling motions.

Moved by: Donna Mowry

Seconded by: Liz Dillman

- a) That all adherents be made Corresponding Members with privileges to vote.
- b) That Judy Zarubick chair the 2025 budget meeting.
- c) That Angela Hazlewood act as recording secretary for the 2025 budget meeting.
- d) That the meeting Agenda include for your information the 2024 Financial Report to the end of October and the recommendation for Council of the 2025 Proposed Budget including the Mission and Service Goal for 2025.

CARRIED

Judy Zarubick declared the above motions approved.

5. 2024 Financial Report and Budget for 2025

Judy Zarubick stated that the projected income for 2025 will be approximately \$192000.00. Judy Zarubick proceeded by inviting each committee representative up to the microphone at the lectern to share information about their respective budget. Judy Zarubick also asked that folks wanting to ask questions to go up to the microphone at the front of the sanctuary in order to ask questions so that those on-line could hear the questions asked.

Ministry and Personnel (M & P) – Mary Phillips presented the proposed budget for M & P. Mary Phillips stated that there are requirements set out by the United Church of Canada as to what ministers need to be paid. For the organist, the Royal Canadian College of Organists (RCCO) outline what wages are required to be paid, as well. For the custodian and office coordinator, M & P have always felt it was important to provide a living wage for these two positions. \$81900.00 is their recommended budget for 2025 for M & P. Mary Phillips asked if there were any questions and none were asked.

Programme –Next, Jackie Clements came up to the lectern to present the Programme committee’s budget. Jackie Clements explained that Programme is primarily responsible for pulpit supply. Jackie Clements added that Organist Supply may be needed, however, if it is not needed the budget will decrease. At this time, the proposed budget for Programme is as follows: \$16850.00. Jackie Clements commented that the budget would have been higher, but reminded the congregation about Bervie United Church’s contribution. Jackie Clements asked if there were any questions and none were asked.

Membership and Mission (M & M) –Thirdly, Katrena Johnston presented the budget for M & M. The proposed budget is \$9505.00 for 2025. Katrena Johnston acknowledged all the hard work of this committee. Lastly, Katrena Johnston asked for questions and none were asked.

Administration –The last presentation for budgets came from Donna Mowry for Administration. Donna Mowry expressed the fact that this budget is really the “meat and potatoes” and this budget covers items such as heat, lights, water, and insurance which are rates set by outside agencies. As a result, there is little control over this budget. However, Donna Mowry went on to acknowledge the work of Jack Nancekivell who worked hard to find insurance that would have the best coverage, but would be the lowest price. Jack Nancekivell discovered that the United Church of Canada offers insurance at reasonable rates. The insurance will go from \$13800.00 down to \$10600.00 which is a substantial savings. Donna Mowry went on to say that this budget also covers office supplies/council supplies, licenses, and the internet, as well as the maintenance of the church. Donna Mowry stated that several items had to be fixed. Donna Mowry praised and thanked Ralph Knowles, Bill MacTavish, and Jack Nancekivell for all the work they have done for the church. Because of all of this hard work from these people, the cost was very much reduced. The total proposed budget for Administration is: \$56425.00, but does not include the reduction from the insurance rates.

Judy Zarubick stated that the total proposed budget for 2025 is \$164680.00 which does not include the reductions as stated by Programme and Administration. Judy Zarubick continued by asking if there were any questions and/or comments. John Phillips asked if there was any intention of paying back the \$30000.00 that was taken out of the investments. Judy Zarubick stated that it was her understanding that if there was additional funds that they would be moved back to investments that it would be considered, however,

it is not something that needed to be done. Liz Dillman offered that it has not been past practice to pay back the investments.

Dotty McClelland asked how much is left in the investments at this time. Judy Zarubick stated that she did not have an exact amount, but would find out the correct amount. Liz Dillman offered that there is approximately \$70000.00 in the investments at this time. Judy Zarubick added that if we can pay back the investments, the Trustees and Council would certainly consider this as an option. Judy Zarubick will confirm the amount left in investments at this time. Dotty McClelland praised the committees for being stringent with the funds and using them wisely. Dotty McClelland also stated that she is happy that there seems to be a good amount left in the investment funds. Mary Phillips suggested creating a fundraising committee to look at replacing the funds taken out of the investments. Judy Zarubick stated that there have been fundraising efforts in the past such as the soup and bun lunch, the frozen soup sale, and the preserves sale, for example, which have not specifically been for the investment funds. Liz Dillman added that with the pulpit supply, the full budget for a minister's wage has not been paid out. Judy Zarubick stated that Kincardine United Church would be very willing to have volunteers to form a fundraising committee. John Phillips shared that they are always looking for donations. John Phillips also said that when investments are taken out to be put in the general funds, that there is a fee to the United Church of Canada so it is important to examine the ways that funds are found. Fundraising is one way to raise funds which reduces the amount paid to the United Church of Canada.

After the fulsome discussion a motion was created to approve the adoption of the 2025 budget.

Moved by: Krista Ritchie

Seconded by: Pam Plagos

That Kincardine United Church approve the adoption of the 2025 budget as recommended by Council.

CARRIED

Judy Zarubick declared the above motion approved.

6. 2025 Mission and Service (M & S) Goal

Krista Ritchie shared that the goal would be \$30000.00 for 2025 which is down \$2000.00 from past years considering the state of Kincardine United Church finances. Krista Ritchie stated that Kincardine United Church's congregation is very generous and this goal could be surpassed. Because this is a goal, it was decided that a motion was not needed to approve as has been done in the past.

7. 2025 Annual Meeting Date

The 2025 Annual Congregational meeting will be held on February 23rd, 2025 (with a snow date of March 2nd, 2025).

8. Adjournment and Prayers

Judy Zarubick thanked everyone for their participation. The meeting ended at 12:54 p.m. with no other business to discuss.

Next Meeting: February 23rd, 2025 (March 2nd, 2025 -snow date)

Signature of Chair

Signature of Secretary

DRAFT