

KUC Administration Committee Meeting

ZOOM Meeting

April 29, 2020

(NOTE: March meeting was cancelled due to the Covid-19 Virus)

Present – Jack Nancekivell, Donna Mowry, Gord Dunbar, Gregg McClelland, Andrew Brown (property committee), Julia Metzger, Ralph Knowles, John Phillips

Regrets – Liz Dillman, Gerry Stephens

Opening Prayer – Gord opened the meeting with a prayer.

Donna made mention to say THANK YOU to the following people:

Gregg for chairing the January Admin meeting and for filling out the reports.

Ralph and Jack for all the work they have done since January including restructuring the kitchen for the new stoves.

Ralph & Mary-Ann and Gregg & Dotty for driving around and investigating stoves and coming up with a solution. Hopefully we can get the new stoves when the restrictions are lifted.

Jack for looking after the Trustees when most were out of the country.

Judy for setting up this ZOOM meeting for us today.

Minutes of the January 28, 2020 meeting

Amendments to circulated minutes:

Property Report: “Dotti” changed to “Dotty”

Trustee Report: “Gregg is working on insurance questionnaire for the region” changed to: “Gregg is working on insurance questionnaire for the church region”.

MOTION to accept the Jan 20, 2020 minutes as circulated with above noted amendments.

Moved by: Jack

Seconded by: Ralph

CARRIED

Property Report – Ralph presented the property report. See attached submission.

Correspondence – none at this time

Treasurer's Report – Liz submitted a report to Donna that was forwarded to all members. Bottom line \$27000, without hydro bill payment. April 25 balance should read: \$22,952.94 (after paying hydro bill). Donna to follow up with hydro company about entitlements. See attached submission.

Envelope Steward's Report – John reviewed his report. See attached submission.

Monthly Report – March was pretty good. Some larger donations have been received. April not completed at this time. Looks to be down some. PAR still at 83 members. Have had some issues with PAR but that has since been resolved.

Ways to contribute to the church are posted on the church website include e-transfers and PayPal. Other ways to contribute are through PAR, cheques can be mailed into the church, photo-cheques directly through BMO bank and My Tribute Funds – monies received through donations made at funeral homes, to name a few.

Another way to donate is through Canada Helps. Tax receipts are mailed directly to the individual donor. Gord suggested that the link to Canada Helps gets added to our church website, as the more avenues that we can provide for people to give, the more likely people will be motivated to give because it makes it easier. We will look further into the process of setting this up.

Trustees Report –

Info from the Chair of the Trustee Committee – Jack

Any statements issued on the investment funds are done at the Market Value at the time of issue. Don't be alarmed when the numbers go up and down. We have recently taken \$16,330 and put it into the General Account leaving just over \$90K in the Investment Account; however, due to the fluctuations caused by Covid-19 we are down to \$82,736 as of April 28, 2020 and of this amount there is \$10K worth of investments which is held "In Trust"; meaning that only the proceeds from the investment is available to be spent, not the principle amount of \$10K. There is \$22 - \$30K worth of Manse money remaining that would be available to spend. We will have to look seriously at balancing the budget.

Conversation with Rod Coates with regard to the Trustees Report that it would be appropriate for Jack, as Chair of the Trustees, attend Council meetings after each meeting of the Trustees to ensure Council is brought current of all issues that affect the Trustees.

Insurance Information – Gregg

Provided stats that Rod needed for his report and to Jack for his report for the annual meeting. Gregg has form to be checked, David Hamilton does this on a daily basis to keep our insurance liability intact.

Old Business – nothing at this time

Gregg wanted to make known how much work Dotty has put into the research and finding of stoves for the kitchen. Thanks to Dotty for all her work.

New Business – Celebration of Life, May 31 – Postponed at this time.

Live Streaming of Church Services and Fireside Chats – 53 households – 47 after sermon was done. Lots of positive feedback has been received and some constructive feedback regarding the Fireside Chats.

Fireside Chats has been changed from 1 to 2 per week.

Melinda has offered to take care of the external pastoral care needs with members in organizing the phone chain.

Internet is now our "Front Door" to worship – live stream and fireside chats. We have connected with some people who have never come to church before.

Gord closed us out with prayer!

Adjournment – meeting adjourned by Gregg

Next Meeting – Tuesday, May 26, 2020 at 10:00 am (Probably a ZOOM Meeting)

Administration Committee - Secretary

Administration Committee - Chair

Kincardine United Church
Property Meeting April, 29 2020

The Property Meeting was conducted via ZOOM and formed part of the Administration Committee with the following in attendance:

Gord Dunbar, Jack Nancekivell, Andrew Brown, Donna Mowry, John Philips, Ralph Knowles, Julia Metzger, Gregg McClelland

The following items were reported for the months of March and April only.

1. The kitchen stove was removed by Bill MacTavish, John Klein-Haar, Bernd Portz, Jack and Ralph. Don Manary removed the existing cable and breakers and replaced them with new material. New drywall was installed and painted. Two new stoves have been sourced by Dotty, purchased and paid for by UCW and will be delivered when the church has reopened. The old stove was sold to the Boy Scouts from Wiaraton.
2. Two new First Aid Kits were purchased by Gord. One is installed outside the Choir Room on the brick wall. The other one will be mounted below the AED in Fellowship Hall. Gord will be making new signs indicating where they are located and will be mounted by Property.
3. It has been requested that a better access be constructed to allow entry and provide a safer condition for the Organ Blower just off the Quilters Room. This will be addressed when church opens.
4. Bill MacTavish has volunteered to cut grass at the church again this year.
5. The gardens along the south wall of church have been redesigned and work will begin on it when contractor becomes available.
6. To comply with church insurance requirements when the building is not in use, a check list showing areas to be monitored was made and David Hamilton will perform this task every 3 days or daily as he is in the church daily. Andrew Brown will continue the monthly Emergency Lights and Fire Extinguisher checks throughout the church. All unnecessary heating and equipment were turned off.
7. Donna Mowry will contact Westario Power to investigate a possible rebate on our electrical charges for 2020 as the last bill was just less than \$5000.
8. All planned work at the church from previous meetings is on hold till restrictions are lifted for access.

Submitted by: Ralph Knowles

TREASURER'S NOTES FOR ADMINISTRATION MEETING APRIL 25, 2020

I have been sitting in on ADP and UCC webinars in regards the subsidies and Church finances.

1. 10% TEMPORARY WAGE SUBSIDY:

This subsidy has been passed into law.

This subsidy is 10% of our monthly gross wages and is available immediately. The amount is deducted from the income tax portion of the monthly CRA remittance. We would be eligible for a maximum subsidy of \$5,500 over the period of March 18 to June 20.

ADP will provide a form each month which I will submit with the actual amount of the subsidy.

ADP will pay the full amount of each month's deductions owing and will then deposit the 10% wage subsidy into the Church's account

ADP will be holding a webinar specifically for UCC communities of faith to review how they will be assisting with this.

Available subsidy for March 18 to 31 is \$459.25

Available subsidies for April and May will be approx. \$1000

Available subsidy for June 1 to June 20 will be approx. \$367

2. 75% EMERGENCY WAGE SUBSIDY

This subsidy has now been passed into law

At this time there is no information on to actually apply and how it will work as far as reimbursement of wages. It sounds like we would receive either a cheque or direct deposit of whatever subsidy we might be eligible for.

Criteria for being eligible for this subsidy are:

- need to have a business number with CRA – we do

- need to be able to prove a loss in revenue of 15% for March 15 to April 11 and 30% for April 12 – May 10 and May 11 to June 12

In the previous year (eg March 2019 compared to March 2020)

This has to be applied for each month for the time period mid-March to mid-June

If we are eligible to apply we would be required to deduct the 10% wage subsidy outlined above from our claim for the 75% subsidy.

March 15 to April 11 2019 Revenue = \$17,575

March 15 to April 11, 2020 Revenue = \$13,900

- This is a decrease of 21% making us eligible for the 75% wage rebate

Applications for this subsidy open on April 27.

3. ASSISTANCE FROM THE UNITED CHURCH OF CANADA

UCC is prepared to do whatever it takes to keep communities of faith operating.

a) Insurance rates are expected to rise next year – both business and personal.

b) Sustaining Donations

- suggest members mail in post-dated cheques, go on PAR, e-transfers or Canada Helps on each community of faith's website

- arrange for post-dated cheques to be dropped off somewhere as well

- is someone still wants to use "envelopes" they can mail them or arrange for a drop off point

Could we get a locked box put up outside office doors?

c) National Assessment

- can be deferred if cash flow is a problem
- monthly assessment is \$676.27
- would still have to be paid in full before year end

DO NOT RECOMMEND DOING THIS – COUNCIL AGREED ON APRIL 7 NOT TO DO THIS

d) Emergency Cash/Loans

- there will be help from UCC for emergency cash loans
- need region's support to apply
- they are proposing expedited emergency operating loans

e) Line of Credit from Bank

- banks may be lenient at this time to grant a line of credit
- UCC is prepared to be the guarantor for any line of credit
- if paperwork sent to Erik Mathiesen he will sign and send back on same day

e) Mission and Service

- a reminder that all M&S projects supported by the UCC have received either their 2020 funding or a commitment for it
- if M&S funds do not match 2020 commitments UCC will have to borrow money to pay for projects

Note that the UCC will be borrowing against its assets to fund these endeavours.

4. WESTARIO HYDRO INVOICE

I received the Westario Power bill which is included in the financial statement to April 25 in the amount is \$4,761.97. It covered the usage period of February 1 to February 28, 2020. We are no longer receiving any provincial rebate. In addition our per kWh rate jumped in January to \$0.01455438 from \$0.00070008 in 2019.

I have attached a spreadsheet showing the amounts of the Westario Invoices from January 2019 to April 2020. You will see that the 2019 rebate was 8% but the 2020 rebates jumped to almost 30% for the January, February and March invoices.

I think there was plan earlier in the year we could have applied for. I am wondering if it might be worthwhile for property to talk to Westario and see if there is some relief that the Church may be entitled to.

KINCARDINE UNITED CHURCH
INCOME STATEMENT TO APRIL 25, 2020
WITH COMPARATIVES TO APRIL 25, 2019

<u>REVENUE FOR 2019</u>	2020 ACTUAL	2019 ACTUAL
General Fund	\$55,776	\$59,662
Envelope Project		
Celebration of Life Service		
Memorials	\$670	\$1,365
Donations for Building Use	\$586	\$1,404
Investment Interest	\$1,625	\$2,111
3rd Party Insurance	\$223	
Boston Pizza		\$200
Donations for National Assessment		\$50
Wedding Revenues		
HST Refund		
Bequests from Estates		
Misc		
	\$58,880	\$64,792

INVESTMENTS CASHED	\$16,330
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<u>OTHER REVENUES DISTRIBUTED IN 2020</u>	
Refugee Family	\$3,450
Kincardine Food Bank	\$240
	\$3,690

<u>FUNDS ALLOCATED TO SPECIAL PROJECTS</u>	
Nursery Windows	\$1,169
Memorial Wall	\$1,000
	\$2,169

<u>HOPE /BLOOMING FAITH MENU</u>	BUDGET	BALANCE DEC 31, 2019	DONATIONS/ PAID OUT 2020	2020 BALANCE
Side Ramp Entrance - Auto Open	\$15,000	\$17,108	\$50	\$17,158
Office Entrance Door - Auto Open	\$5,000	\$0		
Replacement of Front Doors	\$5,000	\$0		
Electronic Sign	\$15,000	\$5,550		\$5,550
Kitchen Stoves	\$5,000	\$2,520	-\$2,511	\$0
Nursery Windows		\$750		\$750
Toy or Book - Refugee Family		\$75		\$75
TOTAL	\$45,000	\$26,003	-\$2,461	\$23,617

	<u>2020 BUDGET</u>	<u>2020 ACTUAL</u>	<u>2019 ACTUAL</u>
<u>STAFF COMPENSATION & BENEFITS</u>	\$158,422	\$50,517	\$70,998

<u>PROGRAMME COMMITTEE</u>	<u>2020 BUDGET</u>	<u>2020 ACTUAL</u>	<u>2019 ACTUAL</u>
Worship Supplies	\$500	\$614	\$475
Donations to Worship			
Music Supplies	\$300		
Guest Musician Expenses	\$1,500		
Nursery Supplies	\$100		
Piano/Organ Maintenance	\$1,500	\$370	
Donations for Piano Tuning			
Band Supplies	\$100		
Pulpit Supply	\$2,000	\$676	
Organist Supply	\$750	\$450	\$450
Church School supplies	\$500	\$200	\$275
Library	\$100		
Awards, Recognition & Carnations	\$200		
Music License/Video License	\$300	\$51	
New Microphone/Equipment	\$450	\$171	\$481
DVDs and Batteries	\$100		\$44
Monitor Upgrades			\$2,588
Software for Projection	\$500	\$485	
	\$8,900	\$3,017	\$4,313

<u>MEMBERSHIP AND MISSION</u>	<u>2020 BUDGET</u>	<u>2020 ACTUAL</u>	<u>2019 ACTUAL</u>
Social Supplies/Fellowship Enhancements	\$800	\$229	\$164
Broadview Subscriptions			\$100
payments for Broadview Subscriptions			
Name Tags	\$200	-\$15	
Pancake Supper Expenses	\$350	\$212	\$278
Pancake Supper Revenue		-\$544	-\$638
Ministerial Benevolent	\$750		\$375
Chaplaincy Fund	\$750		
Friends of Broadview	\$100	\$100	\$100
Assistance Fund	\$3,000		\$2,900
Mission Sundays	\$350		
Community Service	\$500		\$500
M&M Misc	\$100		\$50
Poinsettas	\$200		\$80
Donations for Poinsettas			
Confirmation			
Affirming Workshop	\$1,000		
Outreach	\$2,500		\$250
	\$10,600	-\$18	\$4,159

ADMINISTRATION	2020 BUDGET	2020 ACTUAL	2019 ACTUAL
Offering Envelopes	\$100	\$113	-\$100
ADP Payroll Charges	\$375	\$155	\$1,332
PAR Costs	\$450	\$166	\$169
Bank Charges	\$450	\$94	\$95
Loan Interest			\$357
On-Line Service Charges		\$53	
Municipal Water Charges	\$1,000	\$423	\$363
Insurance Church	\$7,000	\$3,008	\$5,880
Hydro	\$22,000	\$11,881	\$10,145
Elevator Maintenance	\$1,200		
National Assessment	\$8,500	\$2,029	\$1,491
Postage, Paper & Copier	\$5,500	\$1,077	\$1,757
Office Computer & Backup System	\$1,000		
Advertising	\$100		\$30
Miscellaneous	\$200		\$193
Training/Coinferences	\$600		
Telephone and Internet	\$2,100	\$541	\$799
	\$55,575	\$21,111	\$24,401
HST PAID OUT IN 2020		\$2,810	\$3,005
	\$233,497	\$77,437	\$106,876

KINCARDINE UNITED FINANCIAL POSITION AS AT APRIL 25, 2020

REVENUE TO MARCH 31, 2020	\$58,880	\$64,792
INVESTMENTS CASHED	\$16,330	
EXPENSES TO MARCH 31, 2020	-\$77,437	-\$106,876
DEFICIT	-\$2,227	-\$42,084

M&S CONTRIBUTIONS	2020 TARGET	ACTUAL
CONGREGATION	\$30,000	\$9,162
<i>(DOES NOT INCLUDE UCW CONTRIBUTIONS TO M&S)</i>		

GENERAL FUND BANK ACCOUNT RECONCILIATION

BANK STATEMENT AS AT APRIL 25, 2020	\$28,209.10
LESS OUTSTANDING CHEQUES	-\$494.19
LESS M&S FUNDS	-\$2,043.00
LESS OTHER FUNDS TO BE DISTRIBUTED	-\$3,090.00
LESS FUNDS ALLOCATED FOR HOPE/BLOOMING FAITH PROJECTS	-\$23,542.00
LESS FUNDS ALLOCATED TO SPECIAL PROJECTS	-\$2,169.00
AVAILABLE FUNDS FOR GENERAL FUND USE AS APRIL 25, 2020	-\$3,129.09

RECONCILED BANK BALANCE - APRIL 25, 2020 **\$ 27,714.91**

KUC Admin Meeting

Envelope Steward March/April Report

- General Fund Report (emailed & on the screen)
 - March was really good due to a few larger donations (snow birds & one-timers)
 - April is not complete yet by a few days! But looks to be DOWN! Sure glad for regular PAR!
 - PAR has stayed the same at 83, no changes/tweaks so far due to COVID-19
 - Not reported previously, had a small issue at year end due to a PAR cancellation request for January and the December withdrawal “bounced”
 - A small issue arose when Gord asked Sarah to update Power Church to update husband’s address (nursing home), but wife was still at the house, thus tax receipt went to nursing home and not to her. We have discussed, system worked as notes were left in the system and we could correct the issue.
- Donation Updates due to COVID-19
 - Updated our BMO account to accept E-Transfers without a password to go directly into our bank account. NO service charges!
 - Updated our KUC web site (Terry B.) to give directions on how to E-Transfer.
 - Web site had and still has PayPal account and Credit Card donations. Both have a service charge and do not go into bank account unless I do some work on their web site.
 - PAR has a service charge as well, but it is much lower than PayPal!
 - Also, set-up our BMO account to accept photo cheque deposits. Thus no need to go into the bank and money gets into account same day. No service charges!
 - Small donations coming in from My Tribute Fund (funeral homes) and Benevity Fund (Hydro One).
 - There is a possible new one to consider from Canada Helps
 - All of above still needs to be balanced between BMO account and Power Church Donations by me weekly or so to keep Liz up-to-date
 - April Summary: ETF=7, Photo=7, PayPal=2
 - NEW Item: Benevity, They have an offer to match funds.
 - Thus, if we advertised to get donations routed through them they will match (double the amount). Not sure if or who would lead this campaign.
 - There would be a small service charge for their services
- Tax Receipts are all Done with no real issues, just a couple of them were returned
 - Issue of the Power Church auto email has now been resolved & tested
 - A couple of you were involved in the test, so we can now email mid-year donation statements for those that we have emails AND have given permission to use email for this purpose.
- KUC Annual Report historically had 1 small chart from Envelope Steward
 - This year Liz and I decided to drop it, as same info was in report from Liz
- Stats for Rod are a real “pain”!
 - Got to be an easier way...I have made notes for next year to hopefully make my life a little better.
- Power Church Yearly Renewal has been paid by Liz
- We have a central church software that we are not using to its design.
 - M. Brown was asking Mary P. about getting some communion helpers.
 - I sent her a Power Church report with this data as it was part of the Stewardship drive last year
 - We have everyone in the Admin Committee linked as well, need to keep updated!
 - Are we sending out emails to everyone?