

Mount Royal
United Church

**ANNUAL
REPORT
2022**



Minister: Rev. Scott Stuart
Music Director: France Henriques
Office Administrator: Emily Smith
Custodian: Matthew Wilson

officeadmin@mountroyaluc.ca

506-855-5771

www.mountroyaluc.ca

Index.....	1
Agenda for Annual Meeting March 19 th , 2023.....	2
Minutes from Annual Meeting April 24, 2022.....	3-5

2022 Annual Reports

Minister’s Report	7-8
Statistics, Transfers	9
Deaths, Weddings, Baptisms, Confirmations.....	10

Council

Chair of Council.....	12-14
Trustees	15
Nominating Committee	16
Worship Committee	17-18
Ministry & Personnel Committee.....	19-20
Pastoral Care Committee Report.....	21
Property Maintenance.....	22-23
Communication	24-25
UCW.....	26-27
UCW Financial.....	28
Outreach/White Gift.....	29
Choir Report	30
Chief Usher.....	31
Chief Teller	32
Fundy St. Lawrence Dawning Waters Regional Council	33
Tai Chi.....	34
Sanctuary Committee	34
Ad Hoc Committee – Visioning Committee Report.....	35-38
Visioning Committee SWOTS.....	39-52

Christian Education

Sparks/Brownies/Guides	54-55
Cubs/Beavers/Scouts/Venturers	56

Finance

Finance & Fundraising 2022	58
Envelope Secretary.....	58
Balance Sheet – December 31, 2022	59
Statement of Revenue & Expense and accumulated Surplus.....	60
Schedule “A”	61
Statement of Special Funds.....	62
Statement of Budget Revenue and Expenses for 2023	63-64

Mount Royal United Church

Annual Congregational Meeting

March 19th, 2023

Annual Meeting/Worship Service

1. Call to Order/Nomination of Chairperson & Secretary
2. Motion – re: Bylaws - Section B.3.7.2, page 60, United Church Manual
Minutes of the Annual Congregational meeting held April 24th, 2022.
3. Correspondence
4. New Business
 - a. Presentation and adoption of Annual Reports
 - b. Report of Church Council Nominating Committee
 - c. Visioning Committee report
 - d. Presentation and adoption of Financial Reports
5. Further Business
6. Adjournment

Minutes
Mount Royal United Church
Annual Congregational Meeting
April 24, 2022, 11:00am

The Annual Congregational Meeting for Mount Royal United Church for the year 2021 was held in the form of an abbreviated worship service and meeting on April 24, 2022. There were 31 persons in attendance. The meeting was called to order at 11:05am.

Call to Order of Annual Meeting

Rev. Scott Stuart called the meeting to order.

Nomination of Chairperson and Secretary for Meeting

Joe Robinson nominated Susan Fowler as Chair for the Annual Meeting, seconded by Terry Foreman.

Motion Carried

Joe Robinson nominated Tracy Parrott as Secretary for the Annual Meeting. The nomination was seconded by Terry Foreman.

Motion Carried

Motion to extend vote to adherents (Section B.3.7.2, page 60, 2022 United Church Manual)

Ensor Nicholson moved that, as stated in B.3.7.2, on page 60 of the UCC Manual, the "*Adherents may vote at meetings of the congregation if the full members decide to allow adherents to vote.*" The motion was seconded by Ron Roper.

Motion Carried

Adoption of Minutes from the February 2, 2020 Annual Congregational Meeting,

Marlene MacLeod moved that the minutes from the February 2, 2020 Annual Congregational Meeting be adopted as circulated. Kim Gallant seconded the motion.

Motion Carried

Business arising from the Minutes – None

Correspondence – None

Dedication of Committee Reports

All authors of Annual Reports were asked to stand and repeat the following:
We dedicate our reports to the Glory of God.

Code of Conduct

Susan Fowler summarized the Code of Conduct for staff and volunteers of the church. The intent, when it was created in 2011, was to read and reconfirm our commitment to it each year. All staff and volunteers dealing with vulnerable populations (children, youth, and the elderly) will be required to get a police check done every 3 years. It is the commitment of the church to provide a safe environment for all persons.

All those in agreement with the Code of Conduct were asked to say I do.

Discussion of Reports

It was noted by Tracy Parrott that on page 7 of the Annual Report in the list of deaths in the Mount Royal community in 2021 that two persons were inadvertently omitted from this list. Marie Bishop-LeBlanc and Carolyn Dalzell both passed away in November of 2021.

New Business - None

Presentation and adoption of Annual Reports

A motion to adopt all the annual reports with amendments noted with the exception of the Nominations report and the Financial reports was made by Kim Gallant and seconded by Terry Foreman.

Motion Carried

Presentation and adoption of the Nomination Report

Ron Roper presented the Nominations report as found in the Annual Report on page 12 with the noted additions: Deborah Maund will be the chair of the Ministry and Personnel Committee, Valerie Tremble will be the Worship Committee chair and Eleanor Nicholson will be the Pastoral Care Committee chair.

The motion to accept the Nominations report as presented with the noted additions was made by Ron Roper and seconded by Terry Foreman.

Motion Carried

Presentation and adoption of Financial Report

David Close presented the Financial Report as found on pages 34-37 of the Annual Report. David noted that the envelope givings were down by \$7,586 in 2021. He attributes this decrease to lost members and poor in-person attendance. Special offerings (Easter, Anniversary, Thanksgiving and Christmas) actually increased in 2021 to \$18,919 from \$17,578 in 2020. There was a significant decrease in fundraising, UCW/Craft Group contributions, rentals, breakfasts and rummage sales. Our only fundraising

was grocery gift cards, the memorial hymn sing and Tai Chi revenues.

Mount Royal holds an investment account, the memorial fund and received a government wage subsidy in 2021 of \$22,896 and in 2020 of \$25,745.

In 2020 there was a surplus of \$18, 012 and in 2021 we have a deficit of \$11,856. The government funding received has helped offset our loss of fundraising. In 2021 we have an accumulated surplus of \$29,100.

It look as though there was a significant increase in salaries in 2021 but in fact the salaries in 2020 were reduced due to the fact that the staff was laid off for several weeks in 2020 when the church closed at the beginning of the pandemic. The Audio-visual expense in 2021 includes a payment to Bill Millett of \$10,000 for time dedicated to Mount Royal.

The roof over the office needs to be replaced and the funds allocated for that will come: \$11,800 from the roof fund, \$6,600 from an energy grant and \$10,000 from a capital campaign for the office roof repairs.

David Close made the motion to approve the Financial Report for 2021, listed on pages 34-37 of the Annual Report, as presented. The motion was seconded by Ron Roper.

Motion Carried

David Close presented the 2022 Budget. Envelope givings are budgeted at \$148,000 and fundraising is budgeted at \$10,000 up from \$5,000 in 2020. The government wage subsidy is expected to end in May of 2022 and there is a 2% increase in salaries. There is a projected deficit of (\$24,600).

David Close moved that the 2022 Budget be approved as presented on page 38 of the Annual Report. The motion was seconded by Joe Robinson.

Motion Carried

Susan Fowler noted that many folks on staff and volunteers work very hard. There were many more people involved before covid and the few who have remained have done much. Our goal has been to reach as many people as possible with our services. The community of faith has weathered the pandemic very well and our outreach has been amazing. We look forward to another great year and we welcome your questions and suggestions.

Adjournment

The meeting was adjourned at 11:50am.

Susan Fowler
Chair of Council

Tracy Parrott
Recording Secretary

2022 Annual Reports

Minister's Report

"On entering the house, they saw the child with Mary his mother, and they knelt down and paid him homage. Then, opening their treasure chests, they offered him gifts of gold, frankincense, and myrrh. And having been warned in a dream not to return to Herod, they left for their own country by another road." Matthew 2: 11-12.

As I sit to write this annual report, it's not lost on me that I do so during the season of Epiphany, the season that calls us as a church to look for the signs that God's ways have been, and are currently being, revealed to us. Where better in scripture to look for those signs than the final verses of the story of the Magi in Matthew's Gospel? The Magi had been to see King Herod, the ruler of the land, who tells them that they should go and find the child and report back to him. So, they continue to follow the star until it stops over the place where the child is. Upon meeting Him, they offer gifts and then are warned in a dream that they should not do as Herod wishes. They need to go home by another road just as we too have needed to journey together as a community on a variety of different roads this past year.

If we look back on the year, we know it has continued to be one lived in the midst of pandemic. It began in lockdown—a time, when thinking back, that called us to look at the important ways that we care for ourselves and our vulnerable neighbours. As we continued on that journey, we yet again found new ways to come together safely. The Spirit was active among us as we discerned how to be community together safely.

Sunday Worship, this year as in others, continues in ways that have stretched and changed us. Hybrid has become the norm, which has both gifts and challenges. It means that our community has stretched its boundaries, entering homes and providing support to those who might not otherwise be able to attend, or for various reasons, feel that they cannot. Over the course of the year, a variety of people shared their gifts through music, readings, dramatic and artistic presentations to bring a range of ways of feeding our spiritual needs. Gradually, we were able to invite children and youth back to worship, our choir returned to singing in person, and instrumentalists continued to provide their talents to enhance worship. It truly takes all of us to make worship what it is. Special thanks to all who make Sunday worship happen: those who volunteer at the technical desk, greet, read scripture, offer music and feed our need for fellowship in coffee and conversation afterwards. Without you, worship would not be the community experience that it has become! It continues to be a place where encounters with the Holy change us, where we can offer our gifts, and where God then leads us home by another road.

Pastoral Care is another way that we've encountered the Holy and have been changed. Again, this year led us to continue learning new ways to offer care, and like worship, was able to happen in person as well. In person visitation began again, phone conversations continued, emails, door visits and cards were offered deepening our community connections. We continued to provide pastoral care to not just to the vulnerable within our faith community but also those who, through the circumstances of COVID, have found themselves isolated, afraid, and profoundly secluded. The Pastoral Care committee continues to find ways to bring God's love to those who need it most. Once again, this community has reached out in the support of one another, surpassing previous fund raising during White Gift at Christmas and in seeking new and innovative ways to connect. We found opportunities for fellowship when fellowship is an increasingly rare thing. We saw the return of Coffee and Conversation following Worship, were able to return to having our Pancake Breakfasts, and our Rummage Sale showed us that connections with neighbours can be found even when searching for a deal! We know that loneliness and isolation continue to be issues, as mental illness continues to be on the rise, which these efforts acknowledge and intentionally seek to provide comfort and care.

Epiphany reveals to us who God is and who we are as we journey together. God surprises us in so many ways, revealing the gifts we have to share. As mentioned above, it takes countless numbers of you to provide worship on Sunday, to staff our committees, to reach out to community members and to care for the most vulnerable among us. Even though different things were asked of us this year, and things gradually opened up again, you have all done your part to stay home when sick, to worship online, and faithfully hear where God is calling us, even though that call can change day to day because of circumstances beyond our control. This year saw many changes happen at Mount Royal and with the Spirit's guidance we have worked with these changes finding new and wonderful ways of being community.

Let us continue to journey with God and with each other, searching for the Christ child who calls us to take a new way home—a way that is faithful, though not always easy, creative, though not always popular, and true to who we are and whose we are, Children of a God. May the Peace of Christ be with and remain with each one of you this day and always.



Rev. Scott Stuart

Mount Royal United Church 2022 Statistics

	2022	2021	2020
Total Number of Households	289	294	304
Persons	745	755	770
Non-Resident	205	205	208
Inactive	189	194	184
Active	302	307	320
Persons under Pastoral Care	435	447	463
Total Membership Year Ending	435	447	463
Members received by profession of faith	0	0	0
Members received by transfer	0	1	1
Members removed by transfer	0	0	2
Removed by request	2	0	0
Members removed by death	10	15	8
Baptisms	0	2	0
Marriages	0	0	0
Funerals	5	3	4

Transfers

In: None

Out: None

Deaths in the Mount Royal Church Community in 2022

March	Lawrence MacDonald Marjorie Henderson Bob Oke
June	Grace Harris June Robinson Darryl Innes
July	John Field Edgar MacLeod
September	Jean Cherry
November	Florence Dobson

Weddings - none

Baptisms - none

Received by Confirmation - none.

Council Reports

Chair of Council Report 2022

2022 was a year of mini celebrations as Mount Royal slowly returned to many of our pre-pandemic activities. Think about all that changed...those members of the choir who felt comfortable, returned to singing live; groups like UCW and its marathon bridge, scouting and guiding were back meeting in our building; we held important fundraisers like a rummage sale and pancake breakfast; and, in the fall, we welcomed the children back to the sanctuary for a revamped Sunday morning youth gathering called Kid's Korner.

After virtual gatherings only for activities like joke nights and scavenger hunts, Christian Development held in person activities. Rev. Stuart got to host in person movie nights and book studies. And, after many years of talking about having some kind of welcome back September activity, we enjoyed a neighbourhood Community Fun Day with hot dogs, cake, face painting and a bouncy castle, art club displayed and sold its work and we had representation from all the groups that meet at Mt. Royal. We were thrilled to have the assistance of Guiding and Scouting with set up and tear down and with food distribution and Scouting held its moving up ceremony during the event. While community attendance was a bit lower than we hoped, we enjoyed fabulous anonymous donations, had the assistance of many from our Community of Faith and it was a wonderful start to making people aware of what happens in our building beyond Sunday morning worship.

In 2022 we saw the numbers of people returning to in person attendance rise. Thanks to the UCW and Friends, Coffee and Conversation resumed after worship on Sunday mornings. It's always valued and faithfully attended.

Despite a smaller number of tech team volunteers, we continued to offer high quality livestream of regular and special services of worship. The United Church of Canada and the Region remind churches of the importance of being able to offer hybrid worship (in person and online) as attending in person doesn't work for everyone for many different reasons. How fortunate we are to have both the equipment and dedicated, knowledgeable volunteers to make that happen. The online option is much appreciated as demonstrated by the fact that it appears we have as many people worshipping online as attending weekly in person and our Treasurer, Joe, assures us that revenue remains steady. Thanks to all those who join us virtually and continue to support Mount Royal, recognizing they benefit in many ways not unlike those attending in person.

After many passionate meetings, the Visioning Committee presented its recommendations to Council in November. Everyone looks forward to seeing how the Community of Faith will address the need for change to keep Mount Royal an integral and vital part of the community. Be sure to read its report and, if you care about Mount Royal, be prepared to engage in key conversations about our future. Listen for announcements about how you can take part.

France and the choir and guests spent a good part of the year recording music for worship. Thanks to them and Bill Millett who made and edited the recordings. Reverting to live music also meant changes. Thanks to all who provided beautiful music.

Thanks too, to those who ensure the sanctuary is always beautifully decorated to match the church calendar year. Your efforts enhance worship for all of us.

It was a costly year on the property maintenance side because of energy efficiency upgrades and repairs. Thankfully, grants were obtained, and the Community of Faith quickly supported a capital campaign to supplement the Jim Morris Memorial Roof Fund and last summer replacement of the flat roof over the offices was completed. Other projects, identified in a detailed energy audit report and which you can read about in the Property Maintenance report, were completed. Hopefully they help our building be a more comfortable space in which to work, meet and worship and we will see reduced energy costs as a result.

Mount Royal continues to be a very caring Community of Faith. Thank you for remaining generous in your caring calls and email check ins, your prayers, remembrance gifts and cards to those unable to attend church, and for your regular offerings to Outreach and outpouring of support each time we make an appeal. We offered undergarments, warm clothing, grocery or Tim's cards or food to support those less fortunate in Greater Moncton through other caring organizations such as the United Way, St George's Anglican breakfast for community friends' program, Ensemble Moncton, the Peter McKee Food Bank and ReConnect. Again, this year, contributions for White Gifts was tremendous. The appeal for money and gift cards resulted in \$2300.00 being donated to Bessborough, Hillcrest and Ste Bernadette Schools and Crossroads for Women. UCW offered ongoing support to key project areas.

At our April Annual Meeting and throughout the year, we said goodbye to some newer and long-standing members of Council. Every contribution is appreciated and it's always a risk that someone will be forgotten but a big shout out to David Close and Ron Roper for many years of service. We were thankful to welcome a few people: Debbie Maund and then Marlene MacLeod in M & P, Joe Avery, our new Treasurer, Eleanor Nicholson as Chair of Pastoral Care, and we welcomed back Karen Tanner, as Chair of Christian Development. Some other members of Council made a shift or took on additional duties. These are very key positions in the life of a church.

In August, our incredibly dedicated custodian, Wayne, unexpectedly went on leave. We continue to wish him well. Thanks to Matt Wilson for filling in seamlessly, as Wayne's replacement, during his absence.

And as September ended, we wished Tracy, our warm and helpful Office Administrator, a very happy retirement. Great to still see her still helping around the church and worshipping with us. We welcomed Emily Smith to our staff and appreciate her enthusiasm and encouragement for us to try new and different things.

Big thanks go out to Tracy and Emily, Wayne, and Matt and of course to Rev. Stuart, and France Henriques, for their dedicated work at Mount Royal. We are so fortunate to have the staff we do at MRUC. Be sure to share your ideas with them.

Thanks as well to the members of Council and the dedicated Committee Chairs and their members. It's a diverse group caring for the Community of Faith and beyond in varied ways from meeting pastoral needs, developing and delivering worship, UCW with its connections and outreach, offering Christian development for all ages, providing technology for services and meetings, property, building and equipment maintenance, finances and fund raising, staff concerns and all that entails and communicating to you and the broader community about the activities and work of this Community of Faith.

I would be remiss if I didn't acknowledge that in 2022, we again said goodbye to far too many members of our Community of Faith. Each of the 8 will be missed for their contributions and special talents and caring shown over the years. We know the loss their families and friends felt this past year. You can read their obituaries on our "In Memoriam" tab on the church website.

In closing I want to say it was a good year with lots accomplished and many much-anticipated events held. Rising expenses and limited fundraising opportunities and making investments in longer term sustainability meant financial pressures. We are still in good stead relative to many congregations, thanks to your contributions of time and money *and enthusiasm*. But like every Christian church, we are not without challenges. We know we must look at innovative ways to meet the community needs that are growing and changing exponentially and our call to reach others must change to meet those needs. We must recognize and respect that people offer their different gifts in ways that may be dissimilar to what we experienced in the past. I recognize people have finite amounts of money and time to donate but please think about your own interests and talents and those of others beyond our existing Community of Faith who might be encouraged to help. With your commitment and respect for what everyone brings to the table, Mount Royal should continue doing God's work for many years to come.

Susan Fowler
Council Chair
Mount Royal United Church

Trustees Report

2022 proved to be a relatively quiet year for Trustees. Two items of note did take place. First, our insurer, HUB Insurance, requested an up-to-date appraisal. This insurance company is used by most churches in Canada. After reaching out to several appraisers in the Maritimes, we settled on Babineau appraisals, here in Moncton. It was determined that the replacement cost for the building is \$2,515,000.00. The contents are separate from that total.

For the past 15 years or so, we have had Sears Insurance on Highfield Street as our broker. They were excellent at dealing with our questions and concerns. As of December, we now must deal directly with HUB. I am confident they will be very helpful.

2022 was the first year that we did not have a recipient for the Baker Scholarship, since we were entrusted with it when Wesley United Church closed.

Respectfully submitted,

Terry Foreman

Mount Royal United Church - Council Nominations 2023

Chairperson	(open)
Vice-Chair	(open)
Past Chair	Susan Fowler
Executive Committee	(chair), Rev Scott Stuart, Joe Avery Ensor Nicholson, John Brown, Valerie Tremble
Recording Secretary	Emily Smith
Treasurer – Church; M&S Fund	Joe Avery
Finance Committee	Terry Foreman; Joe Avery
Envelope Secretary	Emily Smith
Chief Teller	Terry Foreman
Chief Usher	John Brown
Property Maintenance	Ensor Nicholson
Kids Korner Superintendent	Karen Tanner
Worship Committee Chair	Valerie Tremble
Sacraments	Joyce Bremner; Sandra Foreman-Webb
UCW Representative	Joyce Bremner
Trustee Committee	Terry Foreman
Christian Development	Karen Tanner
Ministry & Personnel	Marlene MacLeod
Fundy St. Lawrence Dawning Waters	Marlene MacLeod; (3 open)
Systems Committee	(open)
Pastoral Care Committee	Eleanor Nicholson
Communications	Caroline Gingles
Nominations Committee	(open)
Members at Large (2)	Sandra Foreman-Webb; (open)
Outreach Committee Chair	(open)
Ex-Officio	Rev. Scott Stuart

Worship Committee Report

It is the mandate of Worship Committee to work as a Team, with the Minister and the Music Director, to provide Worship Services for the Community of Faith at Mount Royal. With this goal in mind we meet monthly, except in the summer, to help design a variety of meaningful Worship experiences.

I thank all members of this Committee for the input of thoughtful reflections on past services, and for new ideas and active support in planning and implementing future services. These members are: Ilene Maund (Readers), Esther Mah (Decorations), Sandra Foreman-Webb and Joyce Bremner (Sacraments), France Henriques (Music), Bill Millet (Systems), Susan Fowler, Council Chair and Recording Secretary, and Rev Scott Stuart, our Worship Leader.

We met both virtually and in person throughout the year as Covid and masking concerns were addressed. During the year, we endeavoured to adjust "In Sanctuary Worship" so that persons attending would feel safe and comfortable. We gradually welcomed the choir back to live singing, and encouraged congregational participation and singing while masked. We thank the choir for the efforts made to enhance the Worship experience with appropriate anthems. We also appreciate the musicians, especially Lee Wilson and Charlie Munro, who are so generous with their instrumental offerings.

Live Streaming combined with "in Sanctuary Worship" made for a whole new range of sound and visual issues. We "ordinary low tech people" had absolutely no idea of how every movement, every sound bite, and every screen shot had to be analyzed and scripted. Bill Millet spent significant time explaining these concepts to us. The main theme here seemed to be the need for advanced planning and constant communication. We also recognized the dire need for volunteers in the tech booth. This remains a serious issue.

We continued to offer communion throughout the year. We have progressed from using the individually packaged elements which people received upon entering the sanctuary, to communion with gluten free bread and juice offered at the front of the sanctuary. This seems to be well accepted.

The Sacrament of Baptism was also celebrated on two occasions, with adjustments made to adhere to Covid protocols.

Need for Pulpit Supply was filled as required. Rev. Danny Compton was welcomed on two occasions. Layperson led services were also well received. We are so very grateful to those who stepped up to make these services work. An extra shout out to Esther Mah, who filled in prayers and messages.

We are always striving to add variety and enhancement to Sunday Worship. A beautiful example of this effort was the sensitive Liturgical Dance interpretation of Scripture read by Rev. Scott Stuart and presented to us by Rev. Catherine Stuart.

This was a very special gift to us. Thank you both.

We acknowledge, also, the amount of research and planning with regard to upcoming worship that our Minister, Rev. Scott, brings to our meetings. He is always looking for new and exciting ways to examine Christ's teachings and to help us to incorporate those values into our lives.

We welcome new ideas and thoughtful and constructive criticism. We would especially welcome some new members on our committee. We have lively discussions and would enjoy even more input. If you have a comment about Worship or an idea that you would like to see tried at our Services, please contact any one of us. We are eager for suggestions.

Respectfully submitted,

Valerie Tremble

Ministry & Personnel Committee Report

The purpose of the Ministry and Personnel Committee is to provide resources and support to the staff, ministry personnel, and the Community of Faith to build and ensure a positive and trusting relationship amongst all. It is the only committee that is mandated by the United Church of Canada within the community of faith structure.

All members and adherents of Mount Royal are welcome to submit in writing any praise or concerns they may have with our staff, and the Committee will consider all submissions confidentially.

Ron Roper completed his term as Chair at the 2021 Annual Meeting and we sincerely thank him for his service during the difficult Covid 19 period in the life of our community of faith. Debbie Maund assumed the chair role and Marlene MacLeod was added to the membership.

The Committee met several times during the year to address concerns and priorities as they arose. In addition, a review of current operations was undertaken to ensure that committee offerings and supports were in keeping with United Church expectations. Committee members attended training offered by the Region to better understand the role of M&P Committee. Employee work descriptions were reviewed and updated as necessary, a recruitment and hiring process was undertaken to fill the position of Office Administrator, and the process to renew the employee annual review process was undertaken.

Tracy Parrott, our faithful Office Administrator retired in September 2022, and her commitment to the life and work of Mount Royal was recognized at a retirement party after a September worship service. We welcomed Emily Smith as our new Office Administrator in September, and she came to us with a variety of experience in public settings, including a United Church office administrator in another community of faith. She has been a welcome addition and we wish her well as she continues to play a key role in our church family.

Unfortunately, Wayne Surette suffered a severe accident during the year, and Matt Wilson has very capably functioned as his replacement until such time as he is able to return to work. We also thank France Henriques for her work in providing music for our in-person and online services and her continued work with our choir.

Unfortunately, Debbie Maund found it necessary to step aside as Chair late in the year due to work commitments, and Marlene MacLeod became Acting Chair for the remainder of the year. Thank you so much, Debbie, for your contribution to the work of the M & P Committee.

It has been a challenging time for our staff over the last couple of years, and we thank them for their dedication and cooperation. While we continue to face threats from Covid and influenza in the community, we will continue to support our staff as we attempt to return to a normal work environment.

Respectively submitted,

Phyllis Perry

Stephen Townsend

Jan Tingley

Deborah Maund, Chair

Marlene MacLeod, Acting Chair

Pastoral Care Committee Report

The Pastoral Care Committee meets bimonthly from September to May to identify, organize and evaluate our visiting / phoning commitments and adjust contacts as necessary.

I would like to sincerely thank Rev. Scott Stuart, Susan Fowler, Valerie Tremble, Valerie Berry, and Faye Germon who continue to work diligently to ensure that all Mount Royal people feel connected, valued, and loved.

We invite the people of the congregation to inform the committee of those in need of visits or calls if you have their permission or family's permission to do so.

With the relaxing of some COVID rules some personal visits have been made but the phone calls remain a very important way to keep in touch. Rev. Scott has also been able to regularly visit the hospital. He also had a service at Camden Chapel and visited various residents to offer communion.

Rev. Scott shared information on MAID (Medical Assistance In Dying) as per The United Church of Canada to our group in October.

In December, we joined the UCW Bremner Unit in planning, preparing, and delivering gift bags to shut ins. Once again, we were generously supported by Kevin Gallant, Sobeys Vaughan Harvey, with gift bags and treats. Thank you to Valerie Berry for the hand-crafted Bible verse ornaments. Sincere thank you to all who helped deliver these bags to our shut ins.

We are a small group who would welcome new members. Please consider joining our small team so we can bring more joy to others.

Respectively Submitted,
Eleanor Nicholson

Property Maintenance Committee Report

This committee oversees the day-to-day maintenance of the church property including the adjoining parking lots. Requests for maintenance generally come from periodic inspections of the building and grounds as well as requests through the church office. The committee oversees summer and winter maintenance contracts which consist mainly of lawn care and snow and ice control.

This year, Repairs Plus Property Services (Peter Wilson) conducted the summer and winter contract maintenance. They did a good job keeping the grounds safe and looking nice and have been responsive to any committee requests. Repairs Plus will be retained for 2023. Thanks to the efforts of many, the building and grounds are well maintained and in good condition.

2022 was a busy year for Property & Maintenance.

In May 2022, the final Energy Audit Report was received from the consultant. The Property & Maintenance Committee along with 3 additional members from Council and Visioning, met to assess the results and set priorities for implementation of the recommendations. Short and longer-term priorities were developed based on several criteria including:

- Energy savings and pay back periods
- Previously identified maintenance/renovation needs
- Green House Gas reduction benefits and sustainability
- Grant eligibility criteria
- Reduced maintenance
- Church's financial capacity both short term and longer term

The committee tabled its report at the June Church Council Meeting where approval was given to proceed with the proposed work plan, contingent on grant approvals from UCC Faithful Footprints Program and NB Power's Small Business Rebate Program. Phase 1 projects include:

1. Replacement of the original flat roof over the church offices including the addition of four (4) of rigid insulation to save energy.
2. Installation of mini-split heat pumps for the offices and boardroom to reduce energy consumption and improve the comfort level for church staff
3. Air seal the top of the sanctuary walls to reduce air infiltration and heat loss

4. Replace existing light fixtures and bulbs with energy efficient LED lighting to save energy, improve illumination and reduce future maintenance cost.

Projects 1 to 3 were successfully completed during the second half of the year with the LED lighting project proposed to proceed early in 2023. Grant funding of approximately \$ 30,000 will come through in 2023 reducing the capital cost by approximately 50%. The much-needed work represents a significant upgrade to church facilities and will result in energy savings and green house gas reductions going forward. These projects would not have been possible without the two grants and generous giving of the Mount Royal Community of Faith.

I would like to thank committee members Charles Munroe, Randy Scott, and John Brown for their continued involvement with the Property & Maintenance Committee.

In closing, if anyone has maintenance requests or requires any services or facility upgrading, please contact the church office and our committee will do our best to accommodate.

Respectfully submitted,

Ensor Nicholson

Chair of Property & Maintenance



Communications Report

After several years of Covid-19 restrictions and limited face to face, in person communication, we were fortunate to be back in the church for worship, activities, and coffee and conversation during the latter part of 2022. It is so nice to be able to listen to the choir, sermon, and afterward catch up with friends over coffee! If you haven't been back to in person worship yet, please join us...we all love to see another smiling face and have a chat!

While it is nice to meet in person again, we understand that some folks public comfort level is still challenged for various reasons. We are fortunate at Mount Royal United Church to have the technology, volunteers, and ability to have methods of communication to keep our faith community connected thus enabling worship services, committee and council meetings and many other activities to continue being offered virtually when necessary. We continue to stream worship service and enhance our communication methods virtually with our website, Facebook and our weekly recorded newsletter "Virtual Voices."

Our MRUC website www.mountroyaluc.ca is continuously updated with announcements, ongoing activity and event information, any current covid-19 protocols, and the weekly worship service is live streamed and recorded for later viewing. Weekly bulletins can be viewed and giving methods and forms are available.

If you haven't "liked" our Facebook page yet, please do so. You will find it on Facebook as Mount Royal United Church. Regular updates on church events and inspirations are posted. The Sunday worship service is also live streamed on our Facebook page. Moncton's New West End Facebook page has allowed us to promote church fundraisers and seasonal worship information on their page, which allows us to further our reach.

Virtual Voices continues to be recorded weekly, featuring several familiar Mount Royal faces talking about current church and community events, and relaying announcements including everything from birthday wishes, prayer needs and updates of interest from congregation members. It has proven to be a great way for people to know they are being thought of, and to still feel part of a warm community even though we have been physically apart for much of the past year. Thanks to volunteers from our faith community for their participation and Bill Millet for his direction and recording.

Reverend Scott Stuart and Council Chair, Susan Fowler, with great help from our Administrative Professional, Emily Smith, continued to provide updates to our congregation through many written methods of correspondence including regular emails and seasonal letters. Emily has given a new face to our seasonal letters, including

graphics and having it printed bulletin style in colour. If anyone would like to be added to our email or mailing list, please advise Emily Smith at the church office.

If would like to participate in current or new communication initiatives to enhance keeping our community of faith connected, please do not hesitate to reach out with your ideas.

Respectfully submitted,

Kim Christie-Gallant

Mount Royal United Church Women Report

UCW Purpose To unite women of the Community of Faith for the total mission of the Church and to provide a medium through which we can express our loyalty and devotion to Jesus Christ in Christian Witness, Study, Fellowship and Service.

Despite 2022 being another year of Covid 19 in our midst, UCW held eight meetings at Mount Royal with an average attendance of 10 members.

In Remembrance We pause in reverence to reflect on the passing of the following members: Jean Cherry, Grace Harris, June Robinson as well as Marj Henderson, Bridge organizer and supporter. Donations were made to the Mount Royal Memorial Fund to honour their passing.

Coffee and refreshments continue to be served by a small group of dedicated volunteers after each Sunday service. Thank you to these ladies!

We continue to **collect** used pop tabs, eye glasses and stamps which are forwarded to Laura Whitmee of Central UCW to be passed along.

In April, pails of cleaning supplies were gathered for Crossroads for Women. The pails are used to distribute to women who leave Crossroads for the next stage of housing.

Baptism Gift We were very pleased to present a Children's Bible to Tate Liam Thorne on May 1 in celebration of his baptism here at Mount Royal.

Bridge Luncheon On May 19 a Bridge party was enjoyed by all, sandwiches were on the menu.

Retirement Gift Tracy Parrot retired as Mount Royal Office Administrator.

60th Anniversary of UCW 2022 was the 60TH Anniversary of UCW. Charter members of our group are Ellen Ayer, Shirley Dutcher, Ina Freeman, and Shirley Howatt. On October 20, a service and reception were held to celebrate the 60th Anniversary at Visions United Church; Shirley Dutcher and Ilene Maund attended and enjoyed the fellowship with area UCW members.

Bridge Marathon Began In October 14 tables of bridge players are enjoying the opportunity to play as a marathon group again. Upcoming dates are January 12, 26, Feb. 9,23 and March 9 with lunch on the 23.

Christmas Gifts We recognized the dedication of our Mount Royal staff with gifts at Christmas. Thank you to Rev. Scott Stuart, Emily Smith, France Henriques, Wayne Surrette and Matt Wilson.

In **December** we collected and forwarded warm children's clothing, hats, mittens and gloves for distribution at Queen Elizabeth School on cold winter days.

In **December**, Greeting cards and treats were packaged for those of the Community of Faith who we especially remember at Christmas. The cookies were purchased at Sobeys, Kids Corner crafted the cards and the decorations were made by Valerie Berry. The Pastoral Care Committee, UCW members and members of the Community of Faith delivered 35 gift bags. Others were remembered with Christmas greeting cards.

Hot cider and sweets were served on December 18 after the Sunday service.

Respectfully submitted,

Ellen Close, Co-president

Mount Royal UCW Financial Statement 2022

Balance Forward	1,263.60
Receipts	
Offerings	1,000.00
Art Club	70.00
Crafts	27.00
Bridge Luncheon	935.00
Bridge Marathon (14 tables)	<u>2820.00</u>
<i>Total receipts</i>	4852.00
Disbursements	
Chignecto UCW Membership Fee (18 x 6.00)	108.00
Memorial donations to Mount Royal Memorial Fund (Jean Cherry, Grace Harris, Marj Henderson, June Robinson)	80.00
Gifts	948.65
Catering Expense	284.16
Camp Ta-Wa-Si	500.00
Mount Royal United Church	2000.00
Bank Service Charges	48.00
Total Disbursements	<u>3968.81</u>
Balance on Hand December 31, 2022	<u>\$2146.79</u>

Respectfully submitted,

Doreen Lane, UCW Treasurer

Outreach Report

CHRISTMAS 2022—*THANK YOU* to Mount Royal congregation for the monetary gifts that you generously provided for the three primary schools in our vicinity at Christmas. The UCW together with the help of the congregation have for a number of years helped to provide such assistance. The monetary gift cards have been requested as it provides greater flexibility for the respective schools and their student needs.

This year Mount Royal received \$2,300 and in turn gave \$1,000 to Bessborough and \$500.00 each to Hillcrest School and St. Bernadette Schools for a total of \$2,000. A decision was made by the UCW to send the extra \$300 to Crossroads for Women who this year have had an increased demand.

Mount Royal also provides support for the RECONNECT Christmas party held at St. Georges Anglican Church. This is a group that is sponsored by the YMCA for the homeless. Their social gatherings are held weekly at St. Georges Anglican Church.

Respectfully submitted,

Sandra Foreman-Webb

Mount Royal United White Gift Report

Receipts

Offerings and grocery cards	<u>\$2,300.00</u>
-----------------------------	-------------------

Disbursements

Bessborough School	1000.00
Hillcrest School	500.00
St. Bernadette School	500.00
Crossroads for Women	300.00
Total Disbursed	<u>\$2,300.00</u>

Choir Report

"I will sing to the Lord all my life: I will sing praise to my God as long as I live" (Psalm 104:33).

The Mount Royal Choir meets on Wednesdays at 7pm under the direction of France Henriques. New members are welcome and reading music is not required.

2022 was the year of transition, and we continue to transition.

We started January in lockdown, February saw lockdown lifted but members weren't comfortable. We eventually met for practice and continued to record music right up to the fall. In late fall, we started singing live again which is so much nicer.

Cathy Elderkin & France Henriques provided some musical entertainment at Camden Terrace at the beginning of advent. They have been quite strict on allowing only small groups into their facility. Also, the choir worked very diligently on their Christmas Eve piece of music, Joseph's Carol. It was beautiful and we hope all who attended or listened online enjoyed it.

With Covid & Flu viruses so prevalent, attendance has been an issue at times, so it has been a bit challenging getting multiple pieces of music ready ahead.

We weren't always able to share our talents the way we wished but we made the best of it. Of course, none of this would have been possible without the time and expertise of Bill Millett. Special Thanks to Bill for all he does to assist us.

It is very encouraging for us to see more happy, smiling faces in the pews over the last few weeks! Its extra special to have someone to sing to!

Respectfully submitted,

Jean Lawlor

Chief Usher

2022 continued to be a year where in-church worship was impacted by ongoing COVID-19 pandemic concerns.

Over the year we settled into a routine of using two ushers from a pool of dedicated volunteers to usher/greet and carry out tasks required to adhere to Covid-19 protocols for Sunday worship services. In November, a notice in the bulletin seeking more volunteers for ushering helped to expand the pool of ushers. Effort is made to contact and schedule ushers several weeks in advance so that the ushers for upcoming Sundays can be posted in the weekly bulletin.

The following are the primary usher responsibilities based on the current two usher roster:

- One usher is responsible for the chair lift, greets people at the door, offers hand sanitizer as people enter the building and addresses any questions about wearing of masks.
- One usher is in the sanctuary to welcome people, hand out bulletins, offer a pew pack to each child attending the service and offer hand sanitizer as people exit.
- Under Covid-19 protocols the offering plates are not being passed during worship, but ushers can point out that an offering plate is available at the back of the church next to the guest book.
- One usher is to go downstairs before the children leave for their program to check the rooms to ensure no one is there that shouldn't be there.
- At the end of service, ushers straighten up the pews and collect any bulletins left behind.

It is expected that usher responsibilities will continue to evolve as Covid-19 protocols subside and we see an increase in church attendance.

Mount Royal United Church appreciates the efforts of everyone who supports the church community through ushering.

Thank you,

John Brown

Chief Usher

Tel: 232-5590

E-mail: jabrown.sussex@gmail.com

E-mail: jabrown.sussex@gmail.com

Chief Teller Report

With the Covid Pandemic still altering our in-church services, we did not have tellers on a weekly basis. Most offering was either mailed to or dropped off at the church. Towards the end of the year, more people have been present in the sanctuary. I made most deposits, but Tracy and Emily also took care of some that came into the office.

We will be moving back to the tellers soon. I will be reaching out in the next few weeks. If you would like to volunteer, you can let Emily know or call me at 386-1855. It usually takes about 25 minutes after the service.

You may have noticed that envelopes are now monthly. Council decided that this is more economical and environment friendly. Should you still wish to contribute weekly, Emily has weekly envelopes in the office, or simply place the collection in an envelope with your # on it and the allocation.

PAR is still being used by many members of our community of faith. It is an automatic monthly donation from your bank account that can be increased or decreased at our church office.

Respectfully submitted,

Terry Foreman

Fundy-St. Lawrence Dawning Waters Report

Covid-19 continues to be of some concern in our area, and Fundy-St. Lawrence Dawning Waters (FSTLDW) and our communities of faith have remained cautious with respect to in-person gatherings. FSTLDW has continued to hold Zoom meetings whenever possible, with a few in-person meetings and workshops being held. Individual communities of faith have re-opened in varying degrees in part due to the status of Covid-19 in their respective communities. Some are happily getting back to holding suppers, bake sales, rummage sales, etc., which are an integral part of our United Church family! We must also acknowledge with gratitude the availability of varying degrees of technology which has enabled us to be innovative in "being church" throughout these difficult years.

As with the previous two years, we have continued to experience the excellent leadership of Rev. Faith March-MacCuish, Executive Minister of UCC East, Rev. James Kennedy, President, FSTLDW, and Rev. Kendall Harrison, Regional Minister, FSTLDW. We have received invaluable support and words of encouragement as we continued our journey with the challenges of Covid-19. Opportunities were available throughout the year to participate in online regional and national workshops and webinars. There continue to be challenges with recruiting ministry personnel. There are currently fifteen pastoral charges in a search process and thirteen preparing their community of faith profiles or in some form of discernment. This represents one quarter of the pastoral charges in FSTLDW.

The FSTLDW Annual Meeting was held virtually June 3-4, 2022 with the theme "Reimagine Joy". Pre-meeting webinars were held on May 25th, May 31st, and June 2nd to offer orientation for new members and to review in detail committee and financial reports. Plans are underway to hold the 2023 Annual Meeting in person in Charlottetown, PEI.

Mount Royal is represented on the FSTLDW Regional Council by Rev. Scott Stuart and Marlene MacLeod who is also a member of the Regional Pastoral Relations Committee.

The Mount Royal Community of Faith offers sincere appreciation to our regional leadership team for their dedication and compassion through these difficult Covid-19 years.

Respectfully submitted,

Marlene MacLeod

Tai Chi 2021



Tai Chi is alive and well here at Mount Royal. Twenty-eight persons, men and women, are registered and attendance is spread out through the week so that physical distancing, optional masking and other Covid protocols as necessary are maintained. We gather at graduated levels of experience and enjoy the comradeship and relaxation: Beginners on Monday, Juniors on Wednesday, and Advanced on Friday.

This is still a fundraiser for Mount Royal and so a small fee of \$4 per person is donated each session. Beginning Jan/23 the fee will rise to \$5. Anyone wishing more information or wishing to join us, please call me at 852-4677 or 380-5933.

Sanctuary Committee



The Sanctuary Committee consists of volunteers who work to keep the Sanctuary decorated and reflect the theme and the seasons of the Church. The paraments are changed as necessary, decorations and props are displayed as needed and the plants are tended to. A special thank you to everyone who has helped - especially at Easter and Christmas. It certainly makes it so much easier with so many hands-on deck! if anyone would like to assist or has any ideas on decorating or displays, please let me know.

Respectfully submitted,

Sanctuary Committee

Visioning Committee Report

The future of Mt. Royal United is very important to the Community of Faith. A Visioning Committee was struck, and 23 meetings were held. Those involved put a lot of thought and soul searching into the recommendations. This report, of the Ad Hoc Visioning Committee, was presented to Council in November 2022.

To give it full consideration, it was decided it should be discussed separate from the Annual Meeting. That date will be announced as soon as it has been confirmed. I hope you will give this your heart felt consideration and plan to play an active role on the day it is discussed with the Community of Faith.

Susan Fowler
Council Chair

Introduction

Why are Vision and Transformation needed?

We are a congregation with both vision and a love for our community. We need to create a new and strengthened identity that blends our rich past with future possibilities to engage and expand our reach.

Churches globally are facing many challenges today - aging population or reduced membership, which leads to reduced stewardship, financial instability, and fatigue among the smaller number of dedicated volunteers. Mount Royal United Church is no exception. Our congregation is shrinking. Society in general does not seem to be embracing our current ways to engage people on their faith journeys. To ensure the vitality of MRUC's future, we must move forward with a transformation that will allow us to expand and strengthen.

We can do this by examining who and what we are, building on our strengths, while also transforming to offer a new image, activities and qualities that embrace the opportunities around us. Relying on our passions, harnessing our resources, and reviewing our needs, we can renew the vitality and vibrancy of MRUC to better meet the needs of our neighbours as well as our members.

A Vision of our possible future...

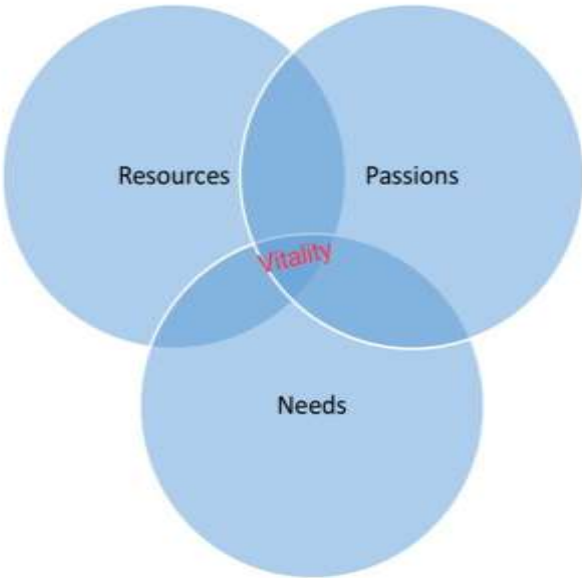
Five years from now, Mount Royal has become a cornerstone of a revitalized neighbourhood that celebrates diversity of culture and stages of life alike. The building not only acts as a gathering place for worship, but its adaptive sanctuary is in demand for recitals, concerts, meetings, discussions with other faith communities and gatherings of all kinds. By forming strong partnerships with various service and community outreach groups, the building is now used for everything from literacy and language programs to community cooking and meal preparation. From craft groups and exercise classes to playtime groups

for new parents and tots, and lunches for seniors, the building offers fellowship, outreach, and income opportunities from rentals.

Solar panels have been added to the roof on the path to becoming a carbon neutral/net zero facility. This not only saves money but allows Mount Royal to donate excess electricity back to the community. The grounds around the church building have also been repurposed with the environment and neighbourhood in mind; with rain barrels, community and butterfly gardens, a patio area for outdoor gatherings or concerts, as well as stenciled play areas in the parking lots for children to enjoy when vehicles are not there.

Thanks to clearer communication and open spirits, Mount Royal adapts to the gifts of time and talents that people are willing to offer rather than asking volunteers to fill designated roles. Long term planning and visioning are tailored to those within the pews as well as digital or hybrid members who contribute in other ways. This has allowed for building refurbishment, membership recruitment (both online and in person), succession planning and smoother transitions when staff or volunteers change roles or seek other opportunities.

The seamless use of technology that permeates both the sacred and the secular at Mount Royal, has carried the congregation and community boldly into the future. Whether live or recorded, worship in all its forms offers interactive components that meet members where and when they are available, allowing shut-ins, those no longer living in Moncton and shift workers to feel validated and connected. Thanks to a team of paid positions and dedicated volunteers, everything from the website and welcoming of visitors to events planned with a virtual component in mind, the Community of Faith has expanded its neighbourhood to extend far beyond the boundaries of the Greater Moncton area.



Research Conducted and Opportunities for Improvements Identified

Rev. Kendall Harrison, our Regional Minister, initially guided us in our discernment and discipleship. By assisting us in naming who we are as a people of faith, he helped us recognize ways of encouraging the congregation to live out our call. We re-examined our values of discipleship, welcoming and caring for all of God’s people so we might go boldly into the future-not fearing change, obstacles or failure but rather being open to opportunities and new possibilities.

We prepared a variety of **SWOT** examining many issues at MRUC. A SWOT analysis examines a segment of our organization charting the **Strengths, Weaknesses, Opportunities** and **Threats** of that segment, issue, or activity. SWOTs give us a snapshot of what to build on, what needs corrective attention, what opportunities we can embrace and what potential threats exist:

1. Accessibility
2. Increased use of the building
3. Becoming an Affirming Ministry
4. Technology
5. Volunteering
6. Reducing Carbon Emissions
7. Benefits of Partnerships
8. Governance Structure Review

First recommendations

How do we spark MRUCs transformation?

Transformation must be approached by embracing change with open minds, open hearts, and open spirits. We must build on our strengths, embrace opportunities, address threats and weaknesses (challenges), and enfold Christ's community. We need to choose our direction(s) by devising both long term viability plans and timely, achievable short-term goals.

1. **CREATE** a greater online presence to attract those checking out a new place to worship. We must continue to embrace and further expand the ways we reach out using technology. This will require everyone to value anyone who is engaged within the faith community rather than just counting those attending in person worship. Those who join worship online might do so because of physical location, health considerations, and other time commitments, or they may choose to connect with MRUC and watch our services at a time that is more convenient for them. All of these worshipers are an important and integral part of our church family.
2. **ADAPT** our Sanctuary with a vibrant interior renovation.
 - Remove pews; add chairs for use in an adaptive way
 - Remove carpet; replace with hypo-allergenic option, easier to clean
 - Remove unnecessary clutter; opens space and allows better utilization
 - Paint and decorate, creating a warm and welcoming environment
 - Ensure our vision is prominently on display, in the sanctuary, social hall and meeting spaces.

3. **IMPLEMENT** activities that reflect our future vision and excitedly engage our MRUC community, in the pews, online and beyond our building, to embrace what we can offer.
4. **ACCEPT** the gifts of time and talents that people are willing to offer rather than asking volunteers to fill designated roles. As well, when asking for help with any function or activity requiring volunteers, be specific about what is involved in terms of time, length and tasks or skill sets required.
5. **EMBRACE** diversity as our community continues to grow with open dialogue series with outside speakers and other communities of faith.
6. **BE** an Affirming congregation according to the standards of the United Church of Canada.
7. **BUILD** on existing green initiatives such as continuing the energy efficiency study, installing solar panels, rain barrels etc.
8. **CONTINUE** to engage in partnerships with others: Enlist/explore mergers or companion activities with other churches and community organizations.
9. **ESTABLISH** an Ad Hoc Committee to review, enhance and create more secure and efficient Governance procedures.

Conclusion

The meetings and time spent discerning the issues, challenges, and possible solutions, have identified the above recommendations as a start.

MRUC needs to really reflect on the way life is today, needs to stop looking back on the way it was, and immediately put all efforts into working collaboratively on our future.

Adoption of these recommendations are offered as a minimum to spark the vitality of the community of faith at Mount Royal for years to come.

Members of the Visioning Committee:

Stephen Townsend – Facilitator

Jennifer Aikman Smith

Nancy Brown

Kim Christie Gallant

Susan Fowler

Caroline Gingles

Bill Millett

Tracy Parrott

Rev Scott Stuart

SWOT ON ACCESSIBILITY R/T DECREASED MOBILITY

	<i>Helpful to achieve our objective</i>	<i>Harmful to our objective</i>
Internal origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> ● MRUC is in a residential neighbourhood with a green area & parking ● The building is structurally sound & well-maintained ● MRUC has a beautiful sanctuary with great acoustics, sound system & tech team ● MRUC is financially stable ● Supportive MRUC members recognize the need for becoming wheelchair accessible ● MRUC offers activities that are used by members of the community ● MRUC members are engaged in activities to help the greater community ● Community of Faith welcoming & friendly 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> ● The entrance of the building is not at ground level requiring the use of stairways to go up to the sanctuary or to go down to the social hall. ● To install an elevator would require major construction ● Cost may create a financial burden for members ● Increased accessibility & activity could be demanding on staff or volunteers
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> ● Church could be a multi-use facility offering a venue for musical events, speakers, a place to bring the community together ● Installing an elevator would allow people living with mobility challenges the opportunity to access & benefit from the programs offered at MRUC ● Seniors & those physically challenged could remain active & engaged within their community ● MRUC would be considered accessible to those physically challenged ● Increased ease of transporting equipment & supplies into the building 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> ● Use of an elevator would increase demand for hydro ● Lack of interest on the part of the community to use the building ● Community may be judgmental of MRUC feeling that the church is no longer relevant & not open to new ideas. ● Funding hard to find or not available at the right time

SWOT ON BECOMING AN AFFIRMING MINISTRY

	<i>Helpful to achieve our objective</i>	<i>Harmful to our objective</i>
Internal origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> • There may be people within the Community of Faith who would feel more welcome and engaged if MRUC became Affirming • We have MRUC young people who are members of the 2SLGBTQ+ community who are loved and appreciated but might appreciate the PIE*** approach of Affirming Ministries (Public, Intentional, Explicit). • MRUC is already able to offer screens during worship and gatherings for the hearing impaired, had hearing assistance devices, had invited children to the front of the church, has a rocking chair in the sanctuary for parents/babies to remain part of the service. • MRUC is already looking at some parts of becoming an Affirming Ministry such as reducing carbon emissions, excess energy production going back to the grid for community use and making the facility more accessible (elevator or ramp improvements etc.) has chair lifts and accessible washrooms as a start. 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> • Volunteers are already stretched and tired and the exercise of discernment on Affirming Ministries is a long one (generally about 2 years) and requires a lot of education, energy, and commitment. • Some members of the CoF may not see the value in spending money on the building/ taking on debt to accomplish some pieces of an affirming ministry like reducing emissions, fully accessible building
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> • There may be members of the Community of Faith who have friends, neighbours, and relatives they would like to invite to worship or social gatherings, groups who would feel more comfortable in an Affirming Ministry setting. • In the immediate area, there are secular schools - three elementary (Bessborough & Hillcrest (English) and St. Bernadette (French)); the 2 English schools also have middle school aged children; and there is an English High School (MacNaughton) fed by west and north end students. This may mean a pool of young people searching for acceptance and inclusion if grappling with sexual orientation and gender identity issues. 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> • Use of an elevator would increase demand for hydro. • Lack of interest on the part of the community to use the building. • Community may be judgmental of MRUC feeling that the church is no longer relevant & not open to new ideas. • Funding hard to find or not available at the right time.

	<ul style="list-style-type: none"> ● There are many newcomers in the area who might appreciate a community space that is welcoming to different cultures, races, classes, ages, appearances for meeting or worshipping space or joint community meetings, dinners, occasional ecumenical worship. Diversity would be encouraged and enrich the lives of the congregation and community if it flourishes. ● Affirming ministries also promote social justice so we could have an important role in reducing homelessness, alcohol and drug dependency, improving access to health care and counselling services and providing food and clothing to the neighbourhood and neighbouring communities. ● Affirming ministries work at increasing accessibility (see SWOT on accessibility). This would be beneficial to people of all ages including allowing more youth participation in programs at the church as well as Scouting/Guiding etc. <p style="margin-left: 40px;">Affirming ministries also promote caring for the environment (See the SWOT on reducing carbon emissions at MRUC and community) which may attract people to participate in programming or check out worship at MRUC.</p>	
--	---	--

SWOT ON INCREASED USE OF THE BUILDING

	<i>Helpful to achieve our objective</i>	<i>Harmful to our objective</i>
Internal origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> ● MRUC is in a residential neighbourhood with a green space & a parking area. ● The building is structurally sound & well maintained. ● MRUC has a sanctuary with good acoustics, a great tech team & sound system ● MRUC is financially stable. ● MRUC is a very generous C of F with a strong connection to their community ● MRUC members interested in re-energizing & maintaining the church building to empower their community. ● The community is becoming more diverse with people of different ethnic backgrounds & younger families moving into the area. ● MRUC has a variety of programs already in place which are available to church members & members of our community 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> ● Increased use would require more assistance & involvement from staff who are already very busy. ● Limited number of volunteers available ● Limited number of activities which may help support financial sustainability. ● Greater need of communication about regulations & responsibilities of using the church facility
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> ● MRUC could become a multi-use building offering a variety of services or activities which could make a positive impact within our community, such as: ● Speakers from other faiths to share with our C of F their beliefs & practices to bring better understanding within the community. ● Knowledgeable speakers who can address & share information as well as encourage action to make changes on major issues which affect us all such as: Climate change Social Issues Racial Injustice Homelessness Food insecurity, 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> ● Possible friction between different groups ● Groups not being responsible with care & use of the facilities. ● Some activities, such as food preparation, may require increased insurance. ● Increased use of the facility means that there are more people needing to know how to access the security system which may weaken our security if the information is shared with others who are unauthorized.

	<ul style="list-style-type: none"> ● Knowledgeable speakers who can address & share information as well as encourage action to make changes on major issues which affect us all such as: Climate change Social Issues Racial Injustice Homelessness Food insecurity, etc. ● Making use of the kitchen: to support a community food program to provide education on food preparation ● to coordinate ways to use & share excess harvest from local gardens ● The sanctuary could be used for a variety of musical performances with our enhanced sound system & expertise. ● Outdoor events to involve the community: Rummage/yard sales Musical events such as Kitchen parties, summer concerts, Perennial plant sharing in the spring Bike rodeo or training, Vegetable gardens 	<ul style="list-style-type: none"> ● Increased need for volunteers especially with specific training
--	---	---

SWOT ON VOLUNTEERS

	<i>Helpful to achieve our objective</i>	<i>Harmful to our objective</i>
Internal origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> • MRUC has a wide variety of opportunities and interest that benefit from volunteers' talents. • MRUC has many existing, well-established interest and service groups. • MRUC has a rich history of being involved in the community. 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> • MRUC has a tendency to want volunteers to adapt to their ways instead of adapting to what people are willing to offer. • Volunteer positions or requests are vague and do not include a specific time limit. • MRUC has not yet adapted to find ways for online only members to feel involved other than through financial contributions.
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> • Being clear and creating specific, short-term opportunities for people outside our CoF might lead to new members joining us for worship. • Raising awareness about the United Church's commitment to Social Justice and the Environment may be appealing to others in the community. • Specific tasks with shorter terms will help with volunteer burnout. 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> • There is no longer a societal expectation that everyone will attend Worship on Sundays. • The Institution of the Church is not always seen as positive by non-attendees or younger generations. • When we only speak to those in the building, we are missing out on the chance to reach a wider audience.

SWOT: THE VALUE OF PARTNERSHIPS IN EXPANDING OUTREACH AND SOCIAL JUSTICE INITIATIVES

	<i>Helpful to achieve our objective</i>	<i>Harmful to achieve our objective</i>
Internal origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> • MRUC People with diverse skills/expertise • MRUC financial resources available • MRUC building, meeting place, parking, grounds availability 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> • MRUC has lack of recognizable public brand. • Limitations of volunteers/volunteer time • MRUC has limited diversity in partnership relationships
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> • Better coordination of services/resources • Ability to participate in proven programs. • Strengthen communication and advocacy. • Build brand strength, alter perception and enhanced marketing for MRUC. • Retain and attract MRUC members by enhancing volunteer opportunities. • Reduce duplication of community services and strengthen impact 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> • Competitive charitable environment • MRUC will have control limitations having to comply with partners programs and rules

SWOT ON GOVERNANCE STRUCTURE REVIEW

	<i>Helpful to achieve our objective</i>	<i>Harmful to achieve our objective</i>
Internal Origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> ● Existing structure covers a broad spectrum of areas of church life from worship, pastoral care, mandatory M&P to needed items like property maintenance and finances. ● Provided spots are filled, ensures at least 12-15 people from the Community of Faith are actively involved in governance. ● Coincidentally (perhaps) with more than one person involved with most committees there is some possibility for continuity should a committee chair be unavailable. 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> ● Existing structure allows limited ability for people to offer their time and talents in areas of individual interest. Rather there are positions to be filled rather than community life needs to be identified and met. ● The Plan of Administration document which outlines the roles and responsibilities of individual committees gets out of date and sometimes does not reflect where we want to be as a church family and how we want to handle CoF needs. ● The Plan of Administration can presume everyone understands how things are done. It could refer to sections of The Manual of the United Church of Canada and where resources detailing congregational workings can be found. ● It does not address important aspects of current day such as ensuring security of Council members (not personally liable, police records checks done regularly, building code and safety is complied with, workplace health and safety training of staff and volunteers is ongoing). ● The document does not include information about key holders & alarm setting, technology protocols, consent to share pictures or people on livestream or even basic information such as monthly Council meetings with Committee work done separately and reported back to Council, expectations around ensuring good stewardship by obtaining quotes for work to be done, independent reviewing of bids, what dollar amount a Committee can spend without Council authorization. It does not require consistency in process or quote review. It doesn't invite input to the Finance Committee about budgets and spending nor allow for flexibility in setting spending priorities. It doesn't set out record keeping expectations, good practices around money handling and what should happen should the church building need to be closed suddenly for any reason (fire, pandemic etc.)

		<ul style="list-style-type: none"> Existing model does not restrict number of years in any one position nor total number of years on Council. No mandated new blood, mentorship, etc. Without an up-to-date Plan of Administration document, there may be duplication of effort, more members than required, members at large without specific duties.
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> New ideas and fresh bodies could be interested in becoming involved if expectations are clearly set out some place less detailed than reading The Manual. Restructuring could result in new ideas or being more welcoming to new ideas. Could eliminate unintentional / unwelcoming responses such as “that isn’t how we do it here/ been there done that/we prefer that you ...” Restructuring could assist with looking at ourselves and our priorities. 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> Restructuring which limits time on Council may result in some traditional duties not be undertaken. Some long serving members of Council may feel hurt, or their contributions not valued if they are unable to remain on Council or they may be uncomfortable in positions other than what they have occupied for years.

SWOT ON REDUCING CARBON EMISSIONS

	<i>Helpful to achieve our objective</i>	<i>Harmful to our objective</i>
Internal origin	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> ● MRUC is in a residential neighbourhood, well-maintained & structurally sound. ● Members are very connected to the neighbourhood & there is a group of members who are very concerned about the effects of climate change within our local community as well as on a global scale. ● The United Church of Canada is very supportive of “greening” initiatives to reduce carbon emissions & offer financial assistance as well as advice to COFs interested in pursuing this venture. ● NB Power also offers incentives to encourage people to take steps to become more energy efficient which aids in reducing carbon emissions. ● MRUC has a roof well-oriented for solar panels & it seems that there could be more energy produced than our current consumption needs. ● NB Power offers a program where any excess power produced by MRUC could be put back into the grid & when MRUC needed power, NB Power would supply it. ● There are some funding programs which encourage building healthy communities & reducing our carbon footprint for the health of our planet. 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> ● MRUC is a difficult building in which to keep a comfortable temperature in most areas with the heating/cooling system now in place. ● Members will have different views on climate change action. ● Some members were involved with installation of the present heating system & may feel proud of the work that they have done & reject the need for an upgrade. ● Financial costs will be high which could be a deterrent for many in our COF. ● Searching for funding & grants requires many volunteer hours.
External origin	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> ● By reducing our carbon emissions, we are taking action to help reduce the effects of climate change. ● By reducing carbon emissions, the air quality in the neighbourhood is improved which is a health benefit for all but especially those with respiratory issues. ● It may encourage others to consider how they could reduce their carbon emissions. ● With the energy provided from the solar panels, it 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> ● This work will be fairly extensive & could be a financial burden. ● The length of time for construction could be a deterrent. ● The COF may become divided on whether to pursue this project.

	<p>could be possible to convert to an air source renewable energy system which could further reduce our carbon footprint by removing a fossil-fueled boiler.</p> <ul style="list-style-type: none">● Any excess energy produced would provide power to our community through the grid.● The ventilation/heating system within the church would provide a much more comfortable temperature.● There is a possibility of being able to have a couple of vehicle charging stations in the parking area.● There is a possibility of the church being used on a sunny day for a warming station or cell phone charging station in the event of a power outage in the community.	
--	---	--

SWOT ON USE OF TECHNOLOGY AT MOUNT ROYAL

Connectivity		
	Strengths	Weaknesses
A- livestream	Reach shut ins	Equipment will need upgrades as required- \$\$\$
	Ability for those living outside Moncton to remain connected to MRUC – i.e., young people, those who have moved away	Requires timely and collaborative communication between staff and volunteers
	Ability to bring in guest speakers for special events/worship presenters remotely	May need a team of paid employees if/ because of insufficient volunteer pool
	Capable tech operator for livestream and Sound and EZWorship are easy to operate	
	Opportunities	Threats
	Capability to reach well beyond existing MRUC members and adherents	Potentially fewer people attending in person worship
	Source of additional donations if those watching online like the product	MRUC does not prioritize the budget to cover expenses.
	Ability for people from out of town to “join” weddings, funerals, special services	
	Outside rental opportunities of sanctuary because of livestream capabilities	
	Ability for people to remain/feel connected during pandemic/flu season/ harsh weather	
	Strengths	Weaknesses
B- Teams meeting availability	Availability to continue business during pandemic/poor weather	Some people feel less included online
	Flexibility for people to join from wherever when unable to attend in person	
	Connectivity opportunities for shut ins	Age of those who might most benefit is the same demographic with tech challenges so may need assistance
	Hybrid (online and in person) is inclusive	Current licensing (?) only allows Bill to obtain a phone call-in option for those without laptops/internet
	Opportunities	Threats
	Might encourage younger people to participate on Council/Committees due to work/ childcare requirements keeping them from attending in person	Cost of equipment
		Tech savvy facilitators required

C- Screens in sanctuary	Strengths	Weaknesses
	Inclusive for some visually or hearing impaired	Require a screen operator
	Help those at back feel more included as they see the front clearly	
	Allow those watching online to see all the words of prayers, scripture readings, hymn lyrics?	
	Opportunities	Threats
	Ability to bring in speakers/ worship presenters remotely	
	Helpful for making sanctuary a flexible meeting space	
D- Virtual Announcements	Strengths	Weaknesses
	Additional touchpoint weekly	Requires professional communication to keep people engaged
	Opportunity to issue reminder communication	Content writers required
	Can be engaging with different people from the congregation, especially for those unable to attend in person services & events	Requires distribution by Bill or with training and equipment, the Office Administrator?
	Opportunities	Threats
	Reach beyond mailing list for website/Facebook followers	Content preparers tired/ need inspiration
	Attract others to programs/ activities/ services available at MRUC	Dependent on Bill's company to be available for distribution
E- Recording postings	Strengths	Weaknesses
	Available at any/ convenient time. Flexibility for those unavailable or have other priorities at 10:30 Sunday;	Tech services required?
	Helpful historically to see how things were done/what worked/needs improvement	
	Allows viewer to check out multiple offerings at MRUC	
	Opportunities	Threats
	Permits non MRUC affiliates a chance to see what we offer	Tech services required.
F- Website	Strengths	Weaknesses
	Helpful/engaging to congregants	Needs constant update
	Available to all	Need content preparation
		Needs all groups to contribute and offer input/articles/pictures

	Opportunities	Threats
	May attract new followers	If not engaging, leaves a poor image
	May appeal to demographic we want to attract	Needs admin support?
G- Facebook	Strengths	Weaknesses
	Very broad reach	Needs engaging posts
	Currently updated with services and interesting posts	Communication Committee needs volunteers and content creation
		Still somewhat limited reach and not translating into more donations/people formally attaching to MRUC
	Opportunities	Threats
	Could be very broad reach	Requires constant updating to be relevant
H- Pre or post service chatter	Strengths	Weaknesses
	Deeper engagement	Requires additional equipment?
	Opportunities	Threats
	Can be very current, relevant interaction	Needs even more volunteers
	Last minute prayer requests possible	

Christian Education

Girl Guides at Mount Royal United Church – Fall 2022 Program Report

Guiding at Mount Royal is currently represented by two Units: The 10th Moncton Sparks and 10th Moncton Brownies.

This has been another different year for Guiding. Covid restrictions still played a part in programming.

We are sorry to announce that due to a lack of volunteers that the 10th Moncton Guides were not able to open their unit in the fall of 2022 as planned. The girls who were registered in that unit were transferred to another unit or had the option to receive a refund. On a positive note, we were able to reopen 10TH Moncton Sparks in September 2022!! Sparks has always been a popular program and we are pleased to welcome an experienced Guider who brings a wealth of experience to help continue that tradition! So, for the Guiding year 2022-2023 we have Sparks and Brownies meeting at Mount Royal.

The 10th Moncton Brownies are a unit of 17 girls that meet on Thursday evening. Brownies are girls in Grade 2 and 3. The 10th Moncton 10th Moncton Sparks have 12 girls and meet Mondays after school. Sparks are girls in kindergarten and grade 1. These units are supported by a group of 5 adult volunteers and one junior leader.

The Guiding year runs from September to June with weekly meetings where girls earn badges by learning more about themselves, our community, and the world around through the "Girls First" program. This program puts the emphasis on girls defining their Guiding experiences. It empowers every girl in Guiding with the tools to navigate her world through fun, relevant, girl-driven activities and experiences.

Last year Covid provided challenges to meeting indoors from time to time but Guides and Brownies enjoyed lots of programming outdoors. They had a great evening of programming provided by the Camp Centennial staff. Fall Fun Outdoors was great fun and the game "Bacon" was a big hit! Sliding at Centennial Park provided more outdoor fun and provides lots of fresh air and exercise! The Brownies looked at local history with a visit to Resurgo Place and enjoyed some hands on science with fun STEM activities. An Earth Day cleanup at Centennial Park provided community service and a pajama party was just lots and lots of fun!

This fall Brownies had a very magical enrollment surrounded by fairy lanterns and lights and a private bus ride on Codiac Transpo! The bus wash is amazing! They wrapped up 2022 with a sleepover at the church, watching a festive movie complete with snacks.

Sparks started the year with lots of outdoor activities. They explored the neighbourhood, made bird feeders at Bessborough park, and did a nature scavenger hunt. They planned a rainbow themed enrollment and welcomed friends and family. STEM activities were very fun and informative. They made festive made festive cards for the residents at the Veterans Health Centre. They will take part in the Valentines for Vet program and look forward t celebrating Chinese New Years in January!

Both Sparks and Brownies sold mint cookies in the fall and they were a sell out. Classic cookies will be available in April. This is our primary fundraiser and allows us to provide exciting, girl directed activities all year.

We are very thankful to the Mount Royal United Church community for enabling us to keep the Guiding movement alive and well in the West End. This has been very important to us during these troublesome times and we appreciate your support and kindness.

Respectfully submitted by,

Jane Hominick for
10th Moncton Leadership Team

1st Jones Lake Scouting Program Report Sponsored by Mount Royal Church

1st Jones Lake Scouting has boys and girls ages 5-17 years in our Scouting group. The merger of the two groups has proven beneficial and we have experienced steady growth. We currently offer programming for over 27 youth with 20 volunteers (it is currently difficult to say the number of youth due to a recent failure of the scout's website causing a delay in registrations)

Beavers (5-7 years) and Cubs (8-10 years) meet weekly in the church basement on Mondays and Tuesdays respectively. However, they are often away from the church on adventures within the community. Scouts (11-13 years) and Venturers (14-17 years) meet at the Lion's Den in Centennial Park but most of their meetings are held entirely outside. Our group committee meets once a month on Thursday evenings.

Mount Royal is very supportive of scouting, and it is our pleasure to be able to participate as a group in the Remembrance Day service. As well, we appreciate the recognition we get during the Scout/Guide Sunday in February. By permitting us to store our equipment shed behind the church, our groups have easier access to our gear, and we have maintained low operation costs for our group.

1st Jones Lake delivers the Scouts Canada Canadian Path program that encourages youth-led planning, doing, and reviewing of all our activities. In addition, there are quarterly reviews of the activities to ensure the program is meeting the expectations of the youth.

Sections also participate in Area events such as a Beaveree with Les Scoutes, Winter Fun Day, the Great Urban Race, Star Trek, and others. We have had linking activities with many other groups, proving to be very successful. Our association with St. Michael's Scouting also includes having their annual apple pie fundraiser using the Mount Royal kitchen. This year, the scouts produced hundreds of pies arriving on Friday evening and finishing Saturday afternoon. They appreciate the welcome they receive here at Mount Royal.

Respectfully submitted by,

Daniel Gray, Group Commissioner

Finance

Finance & Fundraising 2022

Despite the trials and tribulations associated with the Covid Pandemic, we were able to resume a few more fundraising endeavours. We have been selling Sobey's gift cards during the pandemic but the other events had to be postponed or cancelled. I am very happy to report that Tai Chi has been meeting again in 2022. We had a rummage sale in October and a Pancake Breakfast in November. We sold the Sobey's cards three times throughout the year.

We all hope that 2023 will permit us to return to our traditional fundraisers and there are plans for new ones. It goes without saying that these are a necessary source of revenue. However, there is a great sense of community and fellowship at these events. Thank you so much for your support both financial, volunteering and in prayer

Respectfully Submitted

Terry Foreman

Envelope Secretary



During 2022, 60 envelope numbers were issued to members and adherents of Mount Royal United Church. A total of fifty envelope numbers were used during the year. An additional 53 people used Pre-Authorized Remittances (PAR) for 2022. The following is a breakdown of those givings:

Average weekly givings	# of envelope givers	% of total\$
\$.01-2.00	2	2%
2.01-5.00	4	4%
5.01-10.00	7	6%
10.01-25.00	37	36%
25.01-50.00	30	29%
50.01-100.00	12	11%
100.01-200.00	9	3%
>200.01	<u>2</u>	<u>9%</u>
Subtotals	103	100%

Average weekly giving per person \$28.83

Respectfully submitted,
Emily Smith
Envelope Secretary

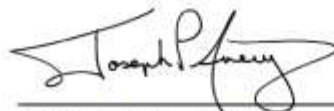
MOUNT ROYAL UNITED CHURCH
Balance Sheet

As at December 31,	2022	2021
ASSETS		
Current assets		
Cash in current account	\$ 35,091	\$ 39,979
HST recoverable	7,383	1,159
Prepaid supplies and expense	950	950
	<u>43,424</u>	<u>42,088</u>
Investments		
Memorial fund, bank account	25,285	45,333
Roof replacement fund	--	11,807
Manse investment fund (Market value, \$110,988)	128,800	128,800
Baker Scholarship fund	18,074	17,092
	<u>172,159</u>	<u>203,032</u>
Capital assets, at cost		
Land and parking lot	11,125	11,125
Church building	149,423	149,423
Equipment and furnishing	47,061	47,061
Audio/visual equipment	58,855	58,855
	<u>266,464</u>	<u>266,464</u>
	<u>\$ 482,047</u>	<u>\$ 511,584</u>
LIABILITIES AND INVESTMENTS		
Current liabilities		
Accounts payable and accrued expenses	\$ 32,967	\$ 12,988
Current fund surplus	10,457	29,100
	<u>43,424</u>	<u>42,088</u>
Special accounts		
Memorial fund	25,285	45,333
Roof replacement fund	--	11,807
Manse fund	128,800	128,800
Baker Scholarship fund	18,074	17,092
	<u>172,159</u>	<u>203,032</u>
Investment		
Capital assets	266,464	266,464
	<u>\$ 482,047</u>	<u>\$ 511,584</u>

Signed on Behalf of Council



Susan E. Fowler - Chairperson



Joseph P. Avery - Treasurer

MOUNT ROYAL UNITED CHURCH

Statement of Revenue and Expenses and Accumulated Surplus

Budget 2022	For the year ended December 31,	Actual 2022	Actual 2021
REVENUES			
\$ 148,000	Envelope offerings	\$ 141,032	\$ 145,577
600	Loose offerings	1,516	567
12,500	M&S offerings	12,012	12,390
6,800	Outreach offerings	5,052	6,758
20,000	Special offerings	16,226	18,919
10,000	Fundraising	7,260	5,153
--	UCW contribution	2,000	--
--	Craft Group contribution	1,000	--
3,000	Bulletin, Tai chi, Rentals, Other	2,678	2,341
7,100	Investment income, Manse fund	7,125	7,125
11,800	Transfer of funds from Roof fund	11,807	--
--	Transfer from Memorial fund for roof & heat pumps	23,482	--
16,600	Roof capital campaign	20,171	--
10,000	Government wage subsidy, CEWS	11,352	22,896
246,400		262,713	221,726
EXPENSES (Schedule "A")			
28,400	Trust disbursement (for others)	26,529	28,289
151,600	Pastoral expenses	148,514	145,242
62,600	Property expenses	57,315	60,051
28,400	Office roof repairs	35,346	--
--	Heat pumps, office & boardroom	13,652	--
271,000		281,356	233,582
(24,600)	NET SURPLUS (DEFICIT) FOR THE YEAR	(18,643)	(11,856)
29,100	Accumulated surplus, beginning of year	29,100	40,956
\$ 4,500	Accumulated surplus, end of year	\$ 10,457	\$ 29,100

MOUNT ROYAL UNITED CHURCH
Schedule "A"

Budget 2022	For the year ended December 31,	Actual 2022	Actual 2021
TRUST DISBURSEMENTS			
\$ 12,500	Disbursed - M&S Funds	\$ 12,012	\$ 12,390
6,800	- outreach	5,052	6,758
8,100	Assessments - Maritime region	8,465	8,141
1,000	Camp TA-WA-SI	1,000	1,000
28,400		26,529	28,289
PASTORAL EXPENSES			
1,100	Advertising and web site	1,135	1,076
400	Choir music and supplies	161	375
2,800	Office supply and expense	2,502	2,794
600	Postage	601	549
108,500	Salaries-minister, office administrator, music director	105,033	105,588
26,000	Employee benefits	26,548	25,012
4,700	Telephone	4,771	4,570
3,000	Other expenses	5,172	2,818
2,500	Bank charges	2,089	2,394
2,000	Christian development and Visioning	502	66
151,600		148,514	145,242
PROPERTY EXPENSES			
10,500	Heating fuel	9,221	9,712
3,000	Light and power	3,834	2,707
7,900	Insurance	6,098	7,526
15,500	Custodian - salary	15,336	15,296
350	- supplies	457	290
6,000	Repair and maintenance	5,839	5,617
28,400	Office roof repairs	35,346	--
--	Heat pumps, office & boardroom	13,652	--
900	Water	895	919
6,450	Snow removal/grounds maintenance	6,450	6,450
12,000	Audio-visual-computer systems	9,185	11,534
91,000		106,313	60,051
\$ 271,000	TOTAL EXPENSES	\$ 281,356	\$ 233,582

MOUNT ROYAL UNITED CHURCH
Statement of Special Funds

For the year ended December 31	2022	2021
<u>BAKER SCHOLARSHIP FUND</u>		
BALANCE, BEGINNING OF YEAR	\$ 17,092	\$ 16,109
Investment income and distributions received	982	983
Scholarships awarded	--	--
BALANCE, END OF YEAR	\$ 18,074	\$ 17,092
<u>MEMORIAL FUND</u>		
BALANCE, BEGINNING OF YEAR	\$ 45,333	\$ 43,768
Donations received during the year	3,434	1,565
Transfer for heat pumps and current deficit	(23,472)	--
Bank charges	(10)	--
BALANCE, END OF YEAR	\$ 25,285	\$ 45,333
<u>ROOF REPLACEMENT FUND</u>		
BALANCE, BEGINNING OF YEAR	\$ 11,807	\$ 11,622
Office roof capital campaign receipts	20,171	185
Transfer to cover office roof repairs	(31,978)	
BALANCE, END OF YEAR	\$ --	\$ 11,807
<u>MANSE INVESTMENT FUND</u>		
ORIGINAL INVESTMENT BALANCE, BEGINNING OF YEAR	\$ 128,800	\$ 128,800
Investment income and distribution	7,125	7,125
Investment income and distributions received	(7,125)	(7,125)
BALANCE, END OF YEAR (Market value February, 2023 \$110,988)	\$ 128,800	\$ 128,800

MOUNT ROYAL UNITED CHURCH

Statement of Budget Revenue and Expenses for 2023

Actual 2022	For the year ended December 31	Budget 2023
REVENUES		
137,335	Envelope offerings	135,000
1,516	Loose offerings	1,500
12,012	M&S offerings	12,000
5,052	Outreach offerings	5,500
16,226	Special offerings	17,000
3,698	Building fund offerings	-
1,247	Fundraising - other	1,500
2,000	UCW Contribtuion	-
1,000	Craft Group Contribution	-
1,181	Bulletin, Hall Rentals, Other	1,200
1,497	Tai Chi	1,500
3,468	Sobeys Cards Fundraising, net	3,500
2,545	Pancake Breakfast Fundraising	5,000
7,125	Investment distribution from Manse Fund	7,125
55,460	Transfer from roof and memorial funds	-
-	Energy Grants	27,321
11,352	Federal Wage Subsidies	-
262,714	TOTAL REVENUES	218,146
TRUST DISBURSEMENTS		
12,012	Disbursed - M & S Funds	12,000
5,052	Outreach	5,500
8,465	Maritime regional assessment	8,200
1,000	Camp TA-WA-SI	1,000
26,529		26,700
PASTORAL EXPENSES		
1,135	Advertising and website	1,200
161	Choir music and supplies	200
2,502	Office supplies and expense	2,500
601	Postage	600
130,397	Salaries and benefits - minister, office, music	132,000
4,771	Telephone	4,800
5,172	Other expenses	6,000
2,090	Interest and bank charges	2,100
148	Kids Korner supplies	200
354	Christian development	1,500
147,331		151,100

PROPERTY EXPENSES		
9,221	Heating fuel	8,500
3,834	Light and power	3,000
6,097	Insurance	5,500
16,519	Salary - custodian	16,600
457	Supplies	350
54,837	Repair and maintenance (Including LED lighting upgrade)	28,100
895	Water	900
6,450	Snow removal / grounds maintenance	6,450
9,184	Audio-visual-computer systems (non-office)	16,000
<hr/>		
107,494		85,400
<hr/>		
281,354	TOTAL EXPENSES	263,200
<hr/>		
(18,640)	NET OPERATING DEFICIT	(45,054)
<hr/>		
DEFICIT FINANCING		
	Memorial Fund Balance	25,285
	Capital Campaign	<u>20,000</u>
		<u>45,285</u>