

PRESENT:

Dawna English – Secretary	Gordon Powell – Property Management
Rob Picard – Pastoral Care	Alan Lai – Minister
Jeff Tolman – Treasurer	Lorraine Dowdall – Membership & Parish Life
Jo Ann Malysz – Outreach & Community Garden	Trish Gorton – Christian Development
Vicki Warfield – Trustees	Marg Dixon – Worship

REGRETS:

GUESTS:

A quorum was present.

The meeting was called to order at 7:05 PM by Vicki Warfield, Acting Chairperson. Due to Covid 19 shutdown, this meeting was held by Zoom.

Vicki Warfield welcomed everyone to the Council meeting.

No guests present, so no motion required for corresponding privileges.

Reminder that written reports are due 1 week prior to the Council meeting.

Devotional – Alan and Vicki led a pastoral care check in with the Council Members. Members were encouraged to reflect on this time of isolation.

Jean Ann Stene read the Respectful Communication Guidelines.

4.0 Adoption of Agenda

Vicki Warfield

Agreed to the Agenda as circulated.

South Arm United Church Council Meeting 9
Wednesday, May 13, 2020 – 7:00 PM
Via Zoom Call

1.0	Welcome	Vicki Warfield
2.0	Respectful Communication Guidelines	Alan Lai
3.0	Devotion/Council Pastoral Care	Alan Lai
4.0	Adoption of Agenda	Vicki Warfield
5.0	Adoption of Minutes of February 19, 2020	Vicki Warfield
6.0	Corresponding Privileges	Vicki Warfield
7.0	Emerging Spirit	
	7.1 June 2020 Council Meeting	Dawna English
	7.2 Reopening of the Building	Vicki Warfield
	7.3 Review of Duty Roster	Dawna English
	7.4 Updating Church Website (Deferred)	Alan Lai
8.0	God's Continuing Work	
	8.1 Richmond Changes Conversation (Deferred)	Alan Lai
	8.2 Review of ACM Minutes	Dawna English
	8.3 Road Map/Continuing Conversations (Deferred)	Alan Lai
	8.4 Country Fair & Christmas Sales	Vicki Warfield

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| <p>9.0 God's Church at Work</p> <p>9.1 Finance</p> <p>9.2 Treasurer</p> <p>9.3 Community Garden</p> <p>9.4 Christian Development</p> <p>9.5 Family & Resources Coordinator</p> <p>9.6 M & P</p> <p>9.7 Outreach</p> <p>9.8 Pastoral Care</p> <p>9.9 Parish Life</p> <p>9.10 Property Management</p> <p>9.11 Minister</p> <p>9.12 Trustees</p> <p>9.13 Worship</p> <p>9.14 Music Minister</p> | <p>Jeff Tolman</p> <p>Jeff Tolman</p> <p>Jo Ann Malysh</p> <p>Jean Ann Stene</p> <p>Trish Gorton</p> <p>Dawna English</p> <p>Jo Ann Malysh</p> <p>Rob Picard</p> <p>Naida Turner</p> <p>Gordon Powell</p> <p>Alan Lai</p> <p>Vicki Warfield</p> <p>Marg Dixon</p> <p>Ron Stevenson</p> |
| <p>10.0 Sending Forth</p> <p>10.1 Correspondence</p> <p>10.2 Calendar Update</p> <p>10.3 Council Gleanings</p> | <p>Everyone</p> <p>Everyone</p> <p>?</p> |
| <p>11.0 Closing Prayer</p> | <p>Alan Lai</p> |
| <p>12.0 Adjournment</p> | |

Next Council Meeting – Wednesday, June 17, 2020 at 7:00 PM via Zoom

The gifts that he gave us were that some would be apostles, some prophets, some evangelists, some pastors and teachers. Ephesians 4:11

JUNE 17, 2020

Set Up: Worship
 Chairperson: ?
 Devotion: Minister
 Refreshments: Membership/Parish Life
 Reports: Country Fair (?), Little Friends' Preschool, Finance, Treasurer

5.0 Minutes

M/S/C Marg Dixon/Jean Ann Stene that the minutes of February 19/20 be adopted as circulated.

7.0 Emerging Spirit

7.1 June 17, 2020 Council Meeting Vicki Warfield

Although Alan Lai will be on vacation the month of June, he has agreed to attend a Council Meeting in June.

Vicki will chair the meeting, which will be held by Zoom.

7.2 Reopening of the Church Building Vicki Warfield

Report attached|:

RE-START PROGRAM – SAUC – MAY 2020

This week, the biggest news is BC's Restart Plan. The plan is a hopeful model to move forward, but it is not an open policy to return to full socializing and business as usual. We still need to keep each other safe, and if our infection rates go up, we will have to shut everything back down again. Continue to be courteous and considerate with your physical distancing. Be responsible in keeping your household's bubble small. Current models suggest that if we go back to even 80% of our previous physical contact, infection rates will again skyrocket. We need to be serious about keeping our contacts to 60% when compared to how life was in 'the before times'. Even at 60%, an uptick in cases of COVID-19 is expected.

Some people are suggesting we are entering the 'third-quarter phenomenon' when it comes to physical distancing. This is when frustration can be at its highest. Keep your patience as we await a vaccine. You are all lovely humans!

<https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support/bc-restart-plan>

As for South Arm United Church in particular: as we look forward to re-opening I think each committee should be considering what is uniquely important to SAUC from their perspective and be prepared to share with council. We will be starting our process of re-opening based on the leadership we receive from the Federal and Provincial government guidelines and the directions of the United Church Regional council. This is our current possible timeline for re-opening:

- Mid-July: accepting the return of our renters and user groups with strict usage policies in place. This will be a gradual process as many of our renter don't normally meet during the summer months.
- Late August/early Sept: return of services in the sanctuary and a more normalized use of the buildings.

I must stress that we will follow the guidelines from the government and it's health organizations as well as from the National Church and it's Regional directors.

Submitted:
Victoria Warfield
May 11, 2020

We will be monitoring the Provincial and the Pacific Mountain Region's recommendations on the reopening of society.

7.3 Review of the 2020 Duty Roster **Dawna English**

Members were asked to review the Duty Roster and send Dawna any changes/edits.

7.4 Updating Church Website **Alan Lai**

Deferred to the June Council Meeting. Jean Ann will work on this and bring a report to the June Council meeting.

8.0 God's Continuing Work

8.1. Richmond Churches Conversation **Alan Lai**

Deferred.

8.2 Review of ACM Minutes **Dawna English**

Members were asked to review the ACM minutes and send Dawna any changes/edits.

8.3 Road Map/Continuing Conversations **Alan Lai**

Deferred

8.4 Country Fair & Christmas Sales **Vicki Warfield**

This item was discussed with the Finance Report.

9.0 GOD'S CHURCH AT WORK

9.1 Finance

Jeff Tolman/Vicki Warfield

Report attached:

Report to Council – Finance Committee – May 13, 2020

Investments:

The short-term investments of \$60,000 (cash) and \$86,000 (Manse Fund) have matured at the beginning of May and the assets were transferred to the chequing account. The long-term investment of \$154,000 will mature in May 2021.

At this time, we will retain the \$60,000 cash amount in the chequing account to guarantee the coverage of the anticipated shortfall of deposits occurring due to the church building shut down.

We will re-invest the Manse Fund less \$13,120. This is the amount we have previously agreed to transfer from reserves to cover approved repairs for the removal of the cross over the sanctuary entrance.

Review of the Statement of Expenditures and Funding for March/April 2020

-There has been a drop in both the PAR and envelope donations. The PAR amount reflects the changes in the church member participation. The envelope reduction is directly an outcome of not holding Sunday morning services. This amounts to approximately \$3350/mo at this time.

-Rental income has been substantially reduced. Little Friends Daycare is the only user-group still paying a rental income. We have no indication from our short- and long-term user groups that they will not be returning as we are able to host them. This amounts to approximately \$5200/mo.

-The expenses of the operation are quite constant whether or not we have occupation. There is nothing we can stop, omit, cut off, or shut down and keep the building safe and maintained, and carrying on what business we can.

Therefore, we are anticipating an ongoing loss of \$8550/mo until our operations are back in place. According to our re-opening plans we may be looking at 5 months (April – August) of these losses. That would total approximately \$43,000. From our current balance sheet, we can see that would decrease our total assets to \$300,000. However, in addition, the loss of the Country Fair will remove an additional \$25,000 from the expected income.

Budget

It has been suggested that we consider re-vamping the budget that was passed at the March ACM to reflect the current situation. The committee feels this is not necessary so long as current cash flow projections are clearly communicated to council. In addition, it is important to us to have the original document as a clear comparative statement.

Re: M&S contributions/Outreach expenses – these items are budgeted as “pass through” amounts. That means the expenditure and funding amounts are the same. Any shortfall here will not affect the year-end balance. However, we will not be able to fund to the same extent as we have in the past because the ways we create funding (ie: fairs and sales) will not be able to proceed as planned.

With this information available, there are a number of ways to mitigate these losses we can explore and pursue:

Opportunities for Funding Subsidy Programs - Government Programs:

10% Temporary Wage Subsidy for Employers (TWS): This is being facilitated through the national church and ADP. We have been accepted as part of this program. The 10% will be deposited in our account as a rebate from ADP.

75% Canada Emergency Wage Subsidy (CEWS):

We may be eligible for a subsidy of 75% of employee wages. Ways to qualify:

1. If your organization has lost 15% of its income comparing mid-March 2019 to mid-March 2020 we may qualify for this program. If you qualify in March, you also qualify for April and would then have to re-apply in May based on your current numbers.

Via Zoom Call Due to Covid 19 Closure of Church Building

2. If your organization has lost 30% of its income comparing April 2019 to April 2020. We are planning to make this application based on our numbers for April and that will automatically apply to May as well. If the program is still available, we will need to re-apply in June based on our current numbers.

Canada Emergency Business Account (CEBA) \$40,000 loan

A zero-interest loan with 25% forgivable if paid back by December 2020. This loan seems to be available only to those churches that have a retail aspect associated with them e.g. a thrift store. We likely would not qualify but we are still exploring this opportunity with our G&F Financial advisor. We do not need this loan for our operations but the \$10000 would go towards mitigating our losses.

United Church Pandemic Bridging Loans:

A \$10,000 loan has been made available. It is meant to be applied for by congregations after all the government programs have been-exhausted.

- Loans are interest-free if repaid by September 30, 2021 (then 2%/annum afterwards)
- pay before September 30, 2021 only need to repay \$9,500 (\$500 forgiveness)

Direct appeal for funds:

Considering the drop in givings is because of circumstance, it seems important to let the congregation know how to continue to support the church at this time.

- We will be writing an email to everyone reminding them of ways they can still give during this time of separation and isolation.
- We will be putting a lock on the mailbox in the inside door so people can feel more secure in leaving/mailling their cheques to the office.
- We are exploring ways to receive etransfers.
- We will be adding a highlighted information button to the website home page to give information on how to connect and donate.
- We will request an appeal screen with this information be added to the end of videos that are created for our You Tube page.
- We have rejected the idea of adding a direct donation button (involving a third-party proxy like PayPal) to FaceBook and the webpage at this time because we need time to research and discuss properly. We are aware that any charity that substantially relinquishes to a third party its receipt-issuing function or the control over the funds that are donated to it can jeopardize its registered status.

Legacy Givings:

It seems prudent to remind ourselves and celebrate the fact that recent Legacy Gifts have given us a financial buffer to use that is so needed at this time. After the losses due to this shutdown, we expect to be in a similar financial place as we were in 2014. We will be finding ways to share this information with the congregation through the summer and fall.

Fundraising Country Fair: We all agree that it is not possible to adequately prepare and host this year's Country Fair. The sanctuary will not likely be accessible until at least September so there is no opportunity to do the fair preparations. With the limitations on large gatherings we could not host the community as we have in the past. The Finance Committee realizes that this cancellation will have a significant effect on our assets. We have hopes that an expanded Christmas Sale may help make up for some of the shortfall if it is possible that we can all gather together again by that time.

Motion: – That the Country Fair 2020 is cancelled.

Submitted:

Finance Committee

Sheila Rodgers (secretary), Jeff Tolman (treasurer), Victoria Warfield (fundraising), Maylene Williams (pay master)

M/S/C Jeff Tolman/Marg Dixon that Country Fair 2020 be cancelled.

Via Zoom Call Due to Covid 19 Closure of Church Building

9.2 Treasurer

Jeff Tolman

Report attached:

\$
\$

South Arm United Church
 Statement of Expenditures & Funding
 for the month of April 2020

Expenditures

Current Month			Year to Date		Last Year
Actual	Budget		Actual	Budget	Actual
		Outreach			
		Mission and Service			\$3,700.00
\$1,173.64	\$1,250.00	Denominational / Regional Assessment	\$3,520.92	\$5,000.00	\$4,592.27
		Outreach Committee		\$500.00	\$202.16
\$480.00		Second Offering/Other Donations	\$1,769.00	\$1,050.00	\$3,578.80
		Administration			
\$409.52	\$400.00	Telephone	\$1,254.41	\$1,600.00	\$1,287.76
\$943.88	\$500.00	Copier/Equipment	\$2,495.71	\$2,000.00	\$2,240.67
\$(267.10)	\$250.00	Supplies	\$559.70	\$1,000.00	\$777.59
\$141.03	\$133.00	GST Expense	\$910.41	\$533.00	\$406.92
\$15,242.03	\$14,250.00	Salaries and Benefits	\$58,488.16	\$57,000.00	\$61,821.74
		Insurance/Taxes			
		Building Costs			
\$1,037.01	\$917.00	Utilities	\$3,026.99	\$3,666.00	\$2,749.99
	\$452.00	Garbage Disposal	\$2,231.66	\$1,804.00	\$2,280.06
		Water Meter	\$490.09	\$500.00	\$292.13
\$192.52	\$1,208.00	Custodial Service & Supplies	\$3,135.42	\$4,833.00	\$3,704.70
		Alarm Monitoring	\$211.70	\$250.00	\$482.40
		Property Management			
\$1,666.14	\$1,700.00	Repair and Maintenance	\$9,123.90	\$6,800.00	\$473.08
		Grounds Upkeep	\$750.00	\$250.00	\$1,950.04
		Committees			
\$260.00		Worship	\$260.00	\$1,250.00	\$2,308.18
		Trustees	\$12,800.00	\$13,000.00	
\$325.00		Committees	\$602.72	\$750.00	\$1,607.10
		Transfers to Reserves			
		Refugee Fund			\$6,000.00
\$21,603.67	\$21,060	Total Expenditures	\$101,630.79	\$101,786.00	\$100,455.59

Via Zoom Call Due to Covid 19 Closure of Church Building

		Funding			
		Givings			
\$4,960.00	\$5,500.00	PAR	\$19,840.00	\$22,000.00	\$22,93.00
SI 650 00	\$4,250.00	Envelopes	\$13,640.00	\$17,000.00	\$15,583.35
-	\$200.00	Loose	\$204 22	\$800.00	\$646.07
		Other	\$93.00		\$61.00
\$11335.00	\$600.00	Appeals & Donations	\$3,201 35	\$2,400.00	\$4.951.49
		Facilities Use			
\$2,750.00	\$2,750.00	Little Friends Preschool	\$10,750.00	\$11,000 00	\$11 0 00.00
	\$950.00	Bible Baptists	\$2,850.00	\$3,800.00	\$3,800 00
\$115.50	\$2,100.00	Long Term Rentals	\$7,187.00	\$8,400.00	\$10.009_73
\$-	\$2,100.00	Single Events	\$12,550.00	\$9,025.00	\$13,865.50
		Other		\$-	\$1,000.00
		Fairs and Sales			
		Spring Sale		\$-	\$971.79
	\$-	Country Fair			
	\$-	Christmas Sale			
	\$-	Other	\$280.00	\$1,170.96	
		Other			
	-	Interest	\$3.25	\$-	\$1,744 22
		Transfers from Reserves	\$13,120.00	\$13,000.00	
\$11,090.53	\$18,450.00	Total Funding	\$83,718.85	\$87,425.00	\$86,997.11
		Deficit	\$	(17,911.94)	\$(14,361.00)
		Estate Gift	\$93.200.00		
			\$(17,911.94)	\$79,741.52	

BALANCE SHEET AS OF
 APRIL 30, 2020 (UNAUDITED)

ASSETS	2020	2019
Chequing Account	\$31,770	\$274,185
Savings Account	\$214,016	\$126,179
GIC Manse Funds (Trustees) principal portion only	\$86,000	\$0
GIC Manse Funds (Trustees) accrued interest	\$0	\$0
Credit Union Memberships	\$80	\$77
Accounts Receivable	\$0	\$0
CST Receivable	\$5,954	\$3,998
Oiko Credit shares (Outreach)	\$5,241	\$5,189
Total Assets	\$343,061	\$410,298
LIABILITIES		
Accounts Payable	\$16,041	\$22,796
Damage Deposits	\$300	\$300
Total Liabilities	\$16,341	\$23,096
RESERVE ACCOUNTS		
Minister Sabbatical Fund	\$10,370	\$9,370
Memorial Garden Fund	\$7,798	\$7,798
Memorial Fund	\$28,857	\$28,857
Steeple Replacement Fund	\$0	\$0
Contingency Fund	\$121,185	\$120,248
Refugee Family	\$8,063	\$6,733
Manse Funds (Trustees) principal portion only	\$86,000	\$100,056
Total Reserve Accounts	\$262,273	\$273,062
SURPLUS (DEFICIT)		
At End of Prior Year	\$82,359	\$34,398
For the Current Year	(\$17,912)	\$79,742
Total Surplus (Deficit)	\$64,447	\$114,140
Total Liabilities and Surplus	\$343,061	\$410,298