

# Zion United

## 2024 Annual Report



Zion United, 2315 Pleasant Valley Blvd. Armstrong, B.C. V0E 1B0



## Table of Contents

Minister of the Congregation.....	3
Co-Chairs Report .....	4
Worship Committee .....	5
Ministry and Personnel .....	6
Askew's Gift Cards .....	7
Men's Breakfast.....	7
Catering .....	8
Good Food Box.....	9
Hall Rentals .....	10
Zion Properties.....	10
Pastoral Care Team (PCT) .....	11
MacKenzie Camp .....	12
Outreach Report.....	13
Review Letter .....	14
Task Force Report .....	15
Treasurer's Report .....	16
Finance .....	17

### Appendix A

Balance Sheet .....	A1
Operating Income Statement.....	A2
Preliminary Budget.....	A2
Building Fund .....	A3
Record of Outreach support.....	A4
Record of Designated Fund Activity.....	A4
Perpetual Christian Education & Evangelism Trust Fund.A5	
Contribution Statistics .....	A6

## To My Beloved Congregation of St. Andrews and Zion United Church

Reflecting on the road we have taken over this last year, I am reminded that it has not always been simple. Challenges have proven our level of devotion to one another and our faith. Still, in these trying times, we have also seen the remarkable strength and resiliency of closing of St Andrews and working together as Zion and Mackenzie Camp in this beautiful ministry set before us of North Okanagan Ministry. New members, Affirming and transfers and those wondering all are welcome to the table as we have seen. “The Lord is our Shepherd”.

In Exodus 17:11-13, we see a powerful example of support and teamwork. When Moses was leading the Israelites in battle against the Amalekites, he grew weary, and as his hands were raised, the Israelites were successful; when he lowered them, they began to lose. Aaron and Hur recognized the importance of holding Moses’ hands up during the battle. They provided the physical support he needed to remain strong and steadfast in his leadership.

This passage teaches us valuable lessons about the importance of community and mutual support. Just as Aaron and Hur lifted Moses, we are called to lift one another in our daily lives. In a pastoral care context, this means coming alongside one another in times of struggle, encouraging our friends, family, and community members to persevere through challenges.

By fostering an environment where we uplift each other—be it emotionally, spiritually, or physically—we embody the spirit of collaboration and care that God desires for God’s people. This passage also reminds just as Aaron and Hur did, we navigate life’s battles together.

Tatenda, (Thank you) for serving as the heart and soul of this United church. My sincere appreciation to Treena Duncan, Executive Minister for Chinook Winds and Pacific Mountain Regional Councils, Kathy Davies ~ Pastoral Relations & Community of Faith Support, and to the faithful as we seek to expand North Okanagan ministry. I am but excited to hear what God has to say to us as the spirit leads. With clear intent, let’s go forward knowing that love is meant for all.

*Blessing and Care Always,  
Your Co-worker in Christ Rev. Hati*

Rev.Hati Mvundura - Minister of the congregation



## Co-Chairs Report for 2024

There's been lots going on within the Church Community as well as many activities and events inviting our community at large to join us.

In 2024 ongoing conversations have been taking place: how can we stay afloat and how do we grow the church? There have been meetings with Kathy Davies of PMR. Rev. Scott Reynolds, Growth Animator with Chinook Winds and Pacific Mountain Region visited Zion on April 15th & 16th, Scott led us in Sunday worship and did a presentation on Ethical Wills on April 16th.

The 100th Anniversary Committee was formed and have been actively hosting events leading up to the 100th Anniversary celebrations to take place in June 2025.

The committee organized & decorated a float and participated in the IPE parade, drawing attention to the history of Zion United Church as well as the many things Zion currently has to offer the community. Some members participated in the Recreational Fair held at the Curling Club in September with a display depicting the life and activities of our church.

A task force/working committee was created in the summer of 2024 and they are challenged to develop a Five Year Sustainable Ministry plan, work to commence in 2025 in conjunction with the Pacific Mountain Region and our local congregation.

December saw the disbanding of St. Andrews United Church and their decommissioning service, members of our Council and Congregation were there to support our friends & neighbours, willingly and compassionately. We are encouraged by the enthusiasm many from St. Andrews are expressing in actively joining our Faith Community.

It was our pleasure to work with the Armstrong/Spallumcheen Chamber of Commerce hosting the Citizen of the Year tea and providing a warm, welcoming place during Christmas Light Up.

*All of our committees have worked hard throughout the year as has our Minister Hati. Thank you to everyone for their contributions and support.*



## **Worship Committee Report for 2024**

The past year has seen some continuity and some changes in our congregational worship.

We started the year as two congregations sharing a minister who led two services most Sundays. The worship committee had members from both congregations and met jointly.

The first Sunday of each month we held a joint service, alternating between Zion, Armstrong and St. Andrew's, Enderby. Communion was offered on those joint service Sundays.

During the months of July and August, we had joint services with all of July's worship in St. Andrew's and all of August's worship being held in Zion. This has worked well during the summers we shared a minister who was at Camp Mackenzie for most of the month of July.

In the spring, Rev Hati led a Lectionary Bible study in Enderby which was well received.

In 2024 the joint services of Easter (Good Friday and Sunrise, Easter Sunday) were hosted by St. Andrew's.

As part of the Upcoming 100th birthday of the United Church of Canada in 2025, each congregation presented a brief history of their church during a joint service.

Blue Christmas was hosted by St. Andrew's and each church had their own Christmas Eve service.

The biggest of changes was the closure of St. Andrew's United Church in Enderby at the end of 2024. They had been in serious study of this for well over a year. The Celebration of Life and official decommissioning service was held December 1. Many area retired ministers took part in the service, particularly in the communion service. St. Andrew's congregation continued to worship there until the end of December.

The final service at St. Andrew's was a joint hymn sing of favourites on Dec 29, 2024.

Zion has received many items from St. Andrew's. Their hymn books are already in use as are some of the communion glasses. There is a collection of banners and other linens which we will be going through carefully to see how they might be best used.

At Zion, we continued with both a Lent project – supporting the school breakfast program in schools and an Advent project - collecting money for the Armstrong Food bank as well as socks, mitts, toques and scarves for the Boys and Girls Club Okanagan (BGCO). These have been thankfully received by those we supported.

As we start 2025, we are looking forward to celebrating the 100th Anniversary of the United Church of Canada June 6-8, but also with smaller events during the year.

*Submitted by  
Louise Burton  
Worship committee*

## Ministry and Personnel Committee

The M&P Committee is a mandatory committee required by the by-laws of the United Church of Canada. It is responsible for supporting, overseeing, and supervising ministry personnel and lay staff.

There are three distinct roles this committee has the responsibility to carry out.

1. **Consultive and supportive role** – to gather and share ideas, brainstorm and gather ideas.
2. **Healthy relationship role** – help ministry personnel, lay employees and members and adherents of the congregation to build positive and trusting, healthy relationships. We work to ensure the opportunity where constructive feedback can be offered and received in a positive way.
3. **Supervisory role** – overseeing and monitoring the effectiveness of staff in relation to the community of faith and to communicate with the governing board or council of the congregation.

As well as communication with our congregation we have the responsibility to stay in touch with the Pastoral Relations committee of the regional council. This regional council for us is the Pacific Mountain Region and our representative is Kathy Davies. Over the past year we have really appreciated the support and knowledge that Kathy has been able to provide.

Another relationship that this committee can nurture is between itself and other committees of the church. We hope to build on this in the coming year as we as a congregation work towards developing our Sustainable Ministry Plan. Building stronger committees that will carry out the work of our church will be included in our focus. As a committee we will be a supportive presence in this process. We will also be available to take on a leadership role in the nurture of our congregation as we journey in discovering how we grow and support each other at this present time.

Our committee was comprised of two members from the St. Andrew's and two members from the Zion congregation. A third member was recruited to supplement the "snowbirds" on this team. We want to Thank Isobel Kay for her involvement and her contribution to this committee.

*Respectfully submitted,  
Eleanor Henn, Isobel Kay, Maureen MacDonald – Zion Armstrong  
Dalynn Kearney, Sandy Stowards – St. Andrew's Enderby*

## **Askew's Gift Cards 2024**

Thanks to all who continue to support the sale of Askew's Gift Cards. Our local Askew's store provides us with gift cards to sell reaping a profit of 7%. During 2024 we made at least \$350 a month. We all benefit and we are supporting our local grocery stores. With an Askew's card in your wallet you are never caught short when you need to pick up a few groceries. They also make excellent gifts to give to friends and family.

The cards are sold in denominations of \$20, \$50 and \$100 and can be used at any of the 5 Askew's stores. There is no expiry date on the cards. They are being sold at Church with Eleanor Kiefer being responsible most Sundays, assisted by Sharon Eliason or Isobel Kay when Eleanor is away. Eleanor (250-546-8195) also takes phone orders so that people can pick them up from her at their convenience. We accept cash, cheques made out to Zion United Church or by etransfer using the following link : [zionunitedarmstrongbc@gmail.com](mailto:zionunitedarmstrongbc@gmail.com) . Please indicate that the money is for Askew's cards. Thank you for continuing to supporting this worthwhile fundraiser.

Respectfully submitted,  
Eleanor Kiefer

## **Men's Breakfast 2024**

This long running group of men continues to grow with about a dozen men attending each month. It is held in Zion Church Hall on the third Friday of most months (with a break in July and August). We welcome all men including those joining us now from St. Andrews United and other new comers.

We each pay a nominal fee to cover the cost of groceries and any money left over at the end of the year is donated to Camp MacKenzie. Attendees help with set up, cooking and clean up. Coffee is ready at 8 am and the breakfast is served at 8:30 am.

*Please join us for this time of fellowship.*

Respectfully submitted,  
Wayne Kiefer

## 2024 Catering Zion

Behind the scenes we have a wonderful team who form our catering group.

A request comes in and the word goes out & it happens – just like magic!

Maureen MacDonald, Wilma Koersen, Isobel Kay & Marj Bailey are responsible for coordinating the activities of the catering team. Requests are emailed to those on our list of willing workers, we identify what we need in the way of help whether it be baking or kitchen help on the specific day. When we have a bake sale or Christmas Light Up then a request will go to the congregation. It's fun working together and it's not always the same people who are available at any given time.

2024 this team catered:

- 4 celebration of life receptions
- 1 come & go tea in conjunction with the Armstrong Ladies Club & Chamber of Commerce
- Armstrong/Spallumcheen Chamber of Commerce Citizen of the Year Tea
- Christmas Light Up – Chamber of Commerce event – serving hot chocolate & homemade cookies
- Christmas Bake Sale the same afternoon as the Christmas concert

The community was invited to:

- St. Patrick's Day dinner
- Strawberry Tea
- Harvest Dinner

The Men's Breakfast group hosted a Shrove Tuesday Pancake Supper  
We're always open to new people joining us.

Thanks to everyone who helped in any way on these occasions.

*Marj Bailey on behalf of Wilma, Maureen & Isobel.*



## **Good Food Box For the AGM in 2025**

The Good Food Box has operated from the Zion United Church Hall basement since it was started in Armstrong. Zion United has generously donated the space for this program and it is much appreciated. Our Armstrong branch is fully staffed by volunteers.

The Good Food Box is a co-operative bulk purchasing and distribution program of fresh produce in the North Okanagan. Our Armstrong branch has steadily grown over the years from a small number of boxes to an average of just over 100 boxes each month. As much produce as possible is purchased from local growers and out of country produce ( i.e. oranges and bananas) is purchased through local wholesalers.

Subsidized boxes are also part of the program, supported by North Okanagan sponsors.

To order a box – large boxes are \$25. And small boxes are \$15. You may order these by:

- go online to the Goodfoodbox.ca, find the North Okanagan and follow the directions.
- pay in cash at the BGCO office beside the Post Office
- pay in cash at the Gathering Grounds Thrift Shop behind Askew's
- Pay in cash when you pick up your box on the third Thursday of the month

The Deadline for ordering is the Tuesday the week before the third Thursday of each month. The third Thursday of each month is the day to pick up the bin from the Zion Hall basement from 1 – 4 p.m.

*Submitted by  
Louise Burton  
Armstrong Co-ordinator*



## **Hall/Rentals Report**

Have you looked at our church calendar lately? There is one in the hall and the lounge.

Zion continues to be well used by the public. Encouraging to see the parking lot full during the week. Groups using our hall are; AA, Cubs/Beavers, line dancing, Book Nook, coffee group, Breakaway, Good Food Box, men's breakfast, Little Kickers, coffeehouse, plus intermittent rentals.

*Respectfully submitted,  
Penny Kirk*

~

## **Zion Property Committee Report 2024**

Year 2024 began with a complete overhaul of the kitchenette in the lounge. The walls and ceiling were painted, an upper cabinet was installed, and the carpet was replaced with new flooring. Then the work moved to the hall. The bathrooms received a fresh coat of paint. Faucets in both bathrooms were replaced. The hall and stage walls and wainscoting were painted. New flooring was installed in the entrances to the stage. The stage front was resurfaced with new doors and painted to match the wainscoting. The floor in the hall was professionally cleaned to do a deep cleaning that weekly cleaning can not do.

On the exterior, a new gate between the lounge and hall was built to close off the sidewalk when snow slides from the roof are possible. In February, a broken water line under the sidewalk between the lounge and hall was repaired. This line will be discarded in 2025 when the galvanized and Poly-B pipes are replaced with new pex tubing. A huge thank you to Suzanne, Jim and the others who planted and maintained the flower gardens and lawn. Early in January 2025, motion sensitive lights were installed at the east entrance to the lounge (RCMP side), on the lounge exterior to illuminate the ramp between the lounge and hall, and above the south east deck to illuminate the new south parking area.

Scheduled for 2025 is the painting of the walls in the entrances to the stage and the kitchen, and the interior surfaces of the hall doors and trim. Plumbing upgrades to the hall and lounge will also be completed. A new projector will be installed (suspended from the ceiling) in the sanctuary to allow for better viewing. There is the possibility that one or both of the aging furnaces will need to be replaced this year. Quotes have been received for the replacement of the single pane windows in the hall. This would improve energy efficiency and airflow (windows can be opened, weather permitting).

*Submitted by:  
Gerry DeBoer on behalf of the Property Committee*

## **Pastoral Care Team (PCT) Summary 2024 (Zion United Church)**

Pastoral Care is at the core of Christian Ministry.

From the New International Version of Acts 20:28 (NIV) we have:

*“So keep watch over yourselves and over all the flock which the Holy Spirit has placed in your care. Be shepherds of the church of God, which he made his own through the death of his Son.”*

At Zion United Church (ZUC), Pastoral Care is the ministry of support, care, and presence offered by the Minister, the Pastoral Care Team, and members of the congregation.

At ZUC, we are blessed to have a minister, Rev. Hati Mvundura, who is very passionate about pastoral visitations. Leading by example, he demonstrates to all church members that visits enhance relationships, and strengthen the church community, as a whole.

During 2024, the PCT formally consisted of Rev. Hati, Isobel Kay, Pam Krazanowski, Suzanne Skinner, and Wilma Koersen. We met, as a group, on four occasions. We demonstrated care for God's people in a variety of ways including:

- Offering spiritual guidance for those attending church, as well as visitations for those unable to attend
- Maintaining 'check-in' contact with members of congregation with cards, phone calls, email, or home visits
- Hospital visitations, and bereavement support and follow-up
- Driving of church members to a medical appointment, or other needed destinations
- Taking food to someone who is ill or going through a difficult time
- Engaging with someone who is new to the church
- Promoting, and modeling, a culture of inclusion at our church

In 2024, thirty cards were sent out to congregation members for a variety of major life events (sympathy, major illness, birthday, anniversary, new home) via the 'Sunshine Lady'. Small Easter lilies were delivered to six church members who are no longer able to attend church. Similarly small poinsettias were delivered at Christmas time to 2 of our shut-ins (90 years or older). Due to the Canada Post Strike of late 2024, no Christmas cards were sent.

Two new initiatives to Pastoral Care were introduced in 2024.

- a. From early January to late March, an informal coffee/cards/chat group was held, bi-weekly, Thursday afternoons (2-4pm) in the ZUC Hall. Attendance ranged from 3-6 attendees. New friendships developed through this group.
- b. A 'A Widow's Grief Group', facilitated by Wendy Adams was formed in late spring. The group met four times in 2024, on a Thursday afternoon. The goal of the group is to provide emotional support, validation, education and coping skills about grief. Attendance ranged from 6-12 attendees.

As a PCT, we recognize, though how all of the ZUC family are participants in our Pastoral Care Ministry. We are reliant on the congregation to share a concern, or celebration, with us. We are also grateful for the many ways in which members 'help look' after each other. Working together, we strengthen the community and spirit of our church.

*Blessings,*

*Wilma J Koersen (Pastoral Care Team Chairperson)*

## MacKenzie Camp 2024

In 2024, Zion United Church (ZUC) played a crucial role in supporting MacKenzie Camp. Although the camp's peak season runs from June to September, various preparations, meetings, and fundraising activities took place throughout the year to bolster the camp's ministry.

ZUC is fortunate to have Rev. Hati Mvundura as its minister, whose enthusiasm for the camp is evident. On June 2, 2024, he conducted a well-attended joint communion service at MacKenzie Camp, bringing together congregants from St. Andrew's UC (Enderby) and ZUC. Additionally, Rev. Hati served as the camp chaplain in July, participating in planning and leadership sessions while providing pastoral support to campers.

ZUC's primary fundraising initiative for MacKenzie Camp was the annual garage sale held on May 4th, which raised \$1,881.10 through donations from church members, and their friends, for camp sponsorships. Furthermore, in early June, four ZUC members participated in a MacKenzie Camp golf event at the Salmon Arm Golf & Country Club, successfully collecting over \$2,500 in pledges.

ZUC members made notable contributions by assisting with the spring setup, autumn cleanup, grocery deliveries from the wholesale store in Vernon, baking, and various aspects of camp programming. In 2024, two additional board members from MacKenzie Camp were appointed from ZUC, increasing the total to five. We express our deep gratitude for the various contributions of time, skills, and donations received for MacKenzie Camp. As we approach the 2025 camp season, we anticipate ongoing support from our congregation to further enrich the experiences of this essential 1st Third Ministry, emphasizing the core values of compassion, contribution, commitment, and character.

*Respectfully submitted,*

*Wilma J Koersen  
2024 Board Member of MacKenzie Camp from Zion United Church*



## 2024 Outreach Report

Book Nook: most Wednesday mornings from 10 a.m. to noon Barb Evans opens the doors to the Book Nook offering, by donation, an assortment of books & puzzles to the community and members of our congregation. Some days Barb has a few customers and other days it's very quiet. Thank you, Barb for your dedication.

Coffee House: on the 3rd Saturday from 2 – 4 pm during the fall & winter months Diann Boyd leads the coffee house, Catherine MacAskill, Marj Bailey & Gail Hildebrandt make the coffee and provide some light refreshments. This is a “drop in” event so the number of musicians & supporters who are attending is always an “unknown”. There's music to listen to, just to appreciate and some to singalong with. Thanks to our regulars who come & enjoy a very pleasant afternoon.

Breakaway: every Wednesday afternoon from just after Thanksgiving to the end of April we host a drop-in play group for young children & their caregivers. Since it is a drop-in the numbers vary, we can have as few as 3 children and their moms/grandparents but we've also had 17 children & 9 parents/grandparents. An afternoon consists of playing, a snack, cleanup and singing. We were so pleased to have some of our participants perform with the Rock-in Mamas – jingling their jingle bells! Those of us working with this group thoroughly enjoy our time and the connections we have made with the children and their caregivers. Our regulars helping with Breakaway are Diann Boyd, Sandra Borden, Pam Krazanowski, Wilma Koersen & Marj Bailey.

*Submitted by:  
Marj Bailey, Outreach Chair*



February 5, 2025

Zion United Church Finance Committee

As requested, I have completed a review of the 2023 and 2024 financial statements of Zion United Church with the kind assistance of Leona Harrison. This “review” is a very cursory review of the general ledger and financial statements. Any queries were forwarded to Leona and were responded to in a timely and complete manner.

To be clear, my procedure should not be considered as an audit or a formal review of the financials in the context of what a professional accounting firm might carry out. It does not attest to the accuracy of balances or transactions, does not ascertain the effectiveness of the church’s internal controls nor does it comment on Zion’s compliance with generally accepted accounting principles relating to non-profit organizations. My review simply gains comfort from the manner in which Zion’s financial statements are produced and the rationale behind the various sums and balances.

My conclusion is that these financial statements are a fair representation of Zion’s overall financial results. They are prepared in a thoughtful and meaningful way and are clear and understandable.

I do have one suggestion. Namely, the Building Committee should submit, to the Finance Committee, a budget outlining yearly expected expenditures from the Building Fund and, in addition, submit a list of wants and needs to do with the building’s maintenance and renovation requirements. This would better assist Zion in planning for its future financial capital needs. Large negative fiscal surprises tend to be building related rather than operationally related and an understanding of building needs focuses the congregation on funding those needs, just the same as a weekly offering shortfall.

Yours truly,



Gregory G. Adams

## Task Force Report

A task force was formed in the summer of 2024. We tend to like to consider it as a working committee as we work towards developing a Five Year Sustainable Ministry Plan. The members of this committee are: Wilma Koersen, Janine Carscadden, Rod Gilmer, Hati Mvundura & Marj Bailey. We are working with the guidance of Kathy Davies from Pacific Mountain Regional Council. Due to the many things happening during the fall of 2024 no meetings were held. As we move forward in 2025 the congregation will be advised as to our progress.

*Respectfully submitted by  
Marj Bailey*



## Treasurer's Report

First, let me express my deep gratitude to the congregation!

The 2024 Budget predicted an operating deficit of over (\$25,000), but thanks to increased donations and sustained fundraising efforts we ended the year with a deficit of only (\$7,923).

Here are some additional 2024 "Finance Facts":

- Local Offerings were \$71,347, up by \$11,287. Thank you, Zion contributors!
- The Building Fund overdraft of (\$6,428) was brought down to (\$64) through donations, memorials, and fundraising. Again, thank you, Zion contributors!
- Hall Rental revenue of \$3,905 was almost \$200 more than 2023.
- The Fundraising profit of \$6,270 was just a "whisker" less than 2023.
- Sale of Askew's Cards netted \$4,180. Thanks to both sales force and customers.
- We raised \$11,071 for Outreach: Mission & Service \$5,148; Camp Mackenzie \$2,518;

School Food Programs \$1,010; and Christmas Hampers \$2,395.

- Operating Cost increased by \$5,659, comprised mainly of an increase of \$2,983 in Personnel, \$1,835 in Administration and Insurance, and \$990 in programs.
- Utility costs were down \$792, and total property maintenance costs decreased by \$601.
- The PCEET fund earned \$518.54 in interest. \$984 from this fund was used to fund the clergy education allowance.
- In December St. Andrew's advanced \$15,160.54 towards 40% clergy salary support to June 2025. Another \$4,000 - \$5,000 should be forthcoming.

Now let's look at the future as presented in the 2025 Preliminary Budget (see rightmost column in the 2024 Annual Operating Income Statement):

Even with the receipt of \$20,000 from St. Andrew's to cover 40% of clergy salary for six months, the projected operating deficit is (\$30,184.72).

- This translates to \$19,469 shortfall in funding for the additional .4FTE of clergy salary, and an additional \$10,715 to cover other operating expenses.
- Included in this budget is a 13.5% increase in local offerings. This is a slightly smaller increase than was achieved in 2024. Could we challenge ourselves to do better?
- Other types of fundraising have been budgeted essentially the same as 2024. Do we have some new fundraising ideas? Could we do better?
- The 2025 Budget is titled "Preliminary" because we have a tentative commitment from the United Church Pacific Mountain Region to assist with funding clergy salary to the end of 2025. Details regarding the terms and amount of this assistance were not available at the time of writing this report.

As a congregation we have made very encouraging financial progress in 2024.

As we move into 2025 and beyond it is important to maintain that momentum to achieve the goal of a sustainable ministry for our congregation.

*Respectfully submitted,  
Leona Harrison, Treasurer*

## Finance Committee Report 2024

The finance committee is responsible for all funds given to the church whether it be by donation or a fun raising event.

Individuals participate by giving from the gifts entrusted to us by God. Traditionally described as time, talent and treasury. Living out our faith, this is stewardship.

We thank all those whom have contributed so much in 2024. It was a difficult year to figure out what was going on at times but our increased givings made it easier for this committee to carry on.

Members of the finance committee in 2024 were:

Leona Harrison – treasurer            Gerry DeBoer co-treasurer  
Jim Skinner, Eleanor Kiefer, Diane Foshaug, Pat Hudson and myself Isobel Kay chairperson.

If you feel you would like to know and understand the church's finances better and could contribute you would be welcome.

2025 will continue to be a difficult year but with our faith and God's help we will make it happen. Let's get rid of that red deficit.

I am pleased to report a review of our financial records has been completed by an independent third person and thanks to our treasurer all is in order. (report attached - see Appendix A)

*Submitted by Isobel Kay  
Chairperson Finance Committee*





# Appendix A

## FINANCE

**ZION UNITED CHURCH ARMSTRONG BC**  
**BALANCE SHEET**  
**AS OF DECEMBER 31 2024**

ASSETS	2023	2024
<b>CASH</b>		
VALLEY FIRST CREDIT UNION	14,356.21	16,228.78
RBC INVESTMENT SAVINGS	6,549.75	4,049.75
VALLEY FIRST CASHABLE TERM		20,000.00
<b>SUBTOTAL CASH</b>	<b>20,905.96</b>	<b>40,278.53</b>
<b>ACCOUNTS RECEIVABLE</b>		
GST RECOVERABLE	711.04	412.02
ST. ANDREWS .5 CEBA PROCEEDS	10,000.00	10,000.00
<b>SUBTOTAL ACCOUNTS RECEIVABLE</b>	<b>10,711.04</b>	<b>10,412.02</b>
<b>INVESTMENTS</b>		
RBC INCOME FUND	\$26,687.58	\$25,833.47 NOTE A
RBC TD BOND FUND	\$61,162.96	\$62,184.13 NOTE B
MACKENZIE CAMP DEBENTURES	2,100.00	0.00
<b>SUBTOTAL INVESTMENTS</b>	<b>89,950.54</b>	<b>88,017.60</b>
INVENTORY - ASKEWS CARDS	1,413.60	1,683.30
<b>TOTAL ASSETS</b>	<b>122,981.14</b>	<b>140,391.45</b>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
KEY DEPOSIT	25.00	25.00
UCW ACCOUNT	5,048.09	4,998.09
<b>TOTAL LIABILITIES</b>	<b>5,073.09</b>	<b>5,023.09</b>
<b>CONGREGATIONAL EQUITY</b>		
<b>RESTRICTED</b>		
BUILDING FUND	-6,427.96	-65.84
BENEVOLENT FUND	397.10	397.10
100 ANNIVERSARY FUND		791.95
MEMORIAL FUND	1,356.25	1,918.70
CLERGY PAYROLL RESERVE		15,160.54
GRAND PIANO FUND	1,222.70	1,062.20
YOUTH GROUP FUND	782.05	782.05
SABBATICAL RESERVE	3,733.59	3,733.59
CHILDREN'S BIBLE FUND	415.60	415.60
CEBA PROCEEDS ST. ANDREWS	10,000.00	10,000.00
MANSE PROCEEDS	57,000.00	57,000.00
<b>SUBTOTAL RESTRICTED</b>	<b>68,479.33</b>	<b>91,195.89</b>
<b>UNRESTRICTED - AS AT JANUARY 1</b>	<b>54,339.21</b>	<b>49,428.72</b>
NET OPERATING SURPLUS/DEFICIT	-6,984.25	-7,923.31
<b>SUBTOTAL UNRESTRICTED DEC 31</b>	<b>47,354.96</b>	<b>41,505.41</b>
UNREALIZED CAPITAL GAIN/LOSS	2,073.76	2,667.06
<b>TOTAL CONGREGATIONAL EQUITY</b>	<b>117,908.05</b>	<b>135,368.36</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>122,981.14</b>	<b>140,391.45</b>

**NOTE A** RBC Income Fund is shown at Market Value  
\$25,000 was invested in RBC Income Fund June 11, 2014  
Monthly share distributions were retained until January 2020  
\$2,500 was sold in November 2024  
Total cost on December 31, 2024 was \$25,021.94

**NOTE B** RBC TD Bond Fund is shown at Market Value  
\$22,000 was invested in TD Bond Fund March 12, 2015  
\$33,000 was invested in TD Bond Fund August 31 2016  
\$10,000 was invested in TD Bond Fund March 1, 2017  
Quarterly share distributions were retained until January 2020  
Total Cost on December 31, 2024 was \$70,520.84

**ZION UNITED CHURCH ARMSTRONG BC**  
**2024 ANNUAL OPERATING INCOME STATEMENT**  
**AND PRELIMINARY 2025 BUDGET**

			PRELIMINARY
	2023	2024	2025 BUDGET
<b>OPERATING INCOME</b>			
Local Offerings	60,060.15	71,346.94	81,000.00
Dividends and Interest	3,777.53	3,425.46	3,000.00
Catering	1,767.64	2,589.90	2,500.00
Use of Facilities	3,710.95	3,905.00	4,000.00
General Fundraising Profit	6,279.54	6,269.75	6,500.00
IPE Net Proceeds	7,041.20	0.00	0.00
Askews Cards Profit	4,443.60	4,179.70	4,500.00
CO-OP Dividends	384.33	340.50	350.00
UCC 100th Grant	0.00	208.05	791.95
Mackenzie Camp Donations	1,000.00	0.00	0.00
<b>Subtotal Unrestricted</b>	<b>88,464.94</b>	<b>92,265.30</b>	<b>102,641.95</b>
Mission & Service	5,377.00	5,148.00	5,000.00
Broadview Subscriptions	75.00	240.00	250.00
PCEET Clergy Education Support	0.00	984.00	557.37
St. Andrew's Clergy Payroll Support			20,000.00
<b>Subtotal Restricted</b>	<b>5,452.00</b>	<b>6,372.00</b>	<b>25,807.37</b>
<b>TOTAL OPERATING INCOME</b>	<b>93,916.94</b>	<b>98,637.30</b>	<b>128,449.32</b>
<b>OPERATING EXPENSES</b>			
Minister Salary & Benefits (.6 FTE)	52,608.65	56,471.79	59,203.79
Minister Salary & Benefits (.4 FTE added 2025)			39,469.30
Supply Ministry	2,642.08	2,124.36	4,210.00
<b>Subtotal Annual Clergy Cost</b>	<b>55,250.73</b>	<b>58,596.15</b>	<b>102,883.09</b>
Office Administrator	7,213.00	5,551.00	8,000.00
Music Leadership	4,496.56	5,468.00	4,500.00
Musician Honorarium	75.00	362.50	500.00
Employment Expenses	254.60	295.53	460.00
<b>Subtotal Personnel</b>	<b>67,289.89</b>	<b>70,273.18</b>	<b>116,343.09</b>
Advertising	135.00	135.00	135.00
Bank & PAR Charges	327.28	157.00	350.00
Office	3,659.29	5,490.69	5,805.00
Insurance	7,362.00	7,536.00	8,000.00
<b>Subtotal Administration</b>	<b>11,483.57</b>	<b>13,318.69</b>	<b>14,290.00</b>
Utilities	7,720.83	6,928.43	8,100.00
Property Tax	20.00	20.00	20.00
Janitorial Supplies	582.38	992.23	800.00
Custodial Services	2,590.00	2,363.00	4,500.00
Building Repair	2,002.14	2,164.77	2,500.00
Snow Removal	153.75	0.00	0.00
<b>Subtotal Property</b>	<b>13,069.10</b>	<b>12,468.43</b>	<b>15,920.00</b>
Mission & Service	5,377.00	5,148.00	5,000.00
UCC & PMR Assessment	3,009.00	3,690.00	4,689.00
<b>Subtotal United Church</b>	<b>8,386.00</b>	<b>8,838.00</b>	<b>9,689.00</b>
UCC 100th Anniversary	0.00	650.43	791.95
Pastoral Care	0.00	90.84	200.00
Local Outreach	75.00	140.00	200.00
Music Supplies	0.00	0.00	400.00
Worship Supplies	347.63	331.04	400.00
Broadview Subscriptions	250.00	450.00	400.00
<b>Subtotal Programs</b>	<b>672.63</b>	<b>1,662.31</b>	<b>2,391.95</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>100,901.19</b>	<b>106,560.61</b>	<b>158,634.04</b>
<b>NET OPERATING SURPLUS / DEFICIT</b>	<b>-6,984.25</b>	<b>-7,923.31</b>	<b>-30,184.72</b>
Unrealized Capital Gain/Loss	2,073.76	2,667.06	-2,200.00

ZION UNITED CHURCH BUILDING FUND  
AS OF DECEMBER 31 2024

BUILDING FUND BALANCE, JANUARY 1 2024 -\$6,427.96

**INCOME**

Donations	\$4,598.63
Memorial Donations to Building Fund	\$2,050.00
Christmas Concert & Bake Sale	\$1,741.33
Sale of Plates	\$100.00
<b>TOTAL INCOME</b>	<b>\$8,489.96</b>

**EXPENSES**

Kampana Bells Storage Cupboards	\$196.38
Lounge Kitchen & Trap Door	\$234.23
Hall Stage Wings Floor	\$135.95
Paint Hall Interior	\$406.21
Hall Stage Apron Face & Storage	\$343.25
Hall and Church Sound Equipment	\$811.82
<b>TOTAL PROJECT EXPENSES</b>	<b>\$2,127.84</b>

BUILDING FUND BALANCE AS OF DECEMBER 31 2024 -\$65.84

**ZION UNITED CHURCH, ARMSTRONG BC**  
**RECORD OF OUTREACH SUPPORT**  
**JANUARY 1 2024 TO DECEMBER 31 2024**

	BALANCE 1-Jan-24	REVENUE	SUPPORT GIVEN	BALANCE 31-Dec-24
<b>MISSION AND SERVICE FUND TOTAL</b>	0.00	<b>5,148.00</b>	<b>5,148.00</b>	0.00 ***
<i>Congregational Givings</i>		5,148.00		
<b>MACKENZIE CAMP TOTAL</b>	0.00	<b>2,518.10</b>	<b>2,518.10</b>	0.00
<i>Congregational Givings</i>		362.00		
<i>Spring Garage Sale</i>		1,901.10		
<i>Men's Breakfast Group</i>		255.00		
<b>SCHOOL FOOD PROGRAMS</b>	0.00	<b>1,010.00</b>	<b>1,010.00</b>	0.00
<i>Congregational Givings</i>		1,010.00		
<i>SD 83 Len Wood Middle School</i>			1010.00	
<b>FOOD BANK CHRISTMAS HAMPERS</b>	0.00	<b>2,395.00</b>	<b>2,395.00</b>	0.00
<i>Congregational Givings</i>		2,395.00		
<b>TOTAL OUTREACH</b>	<b>0.00</b>	<b>11,071.10</b>	<b>11,071.10</b>	<b>0.00</b>

\*\*\* THIS IS THE SAME AMOUNT REPORTED IN THE INCOME STATEMENT.

**ZION UNITED CHURCH, ARMSTRONG BC**  
**RECORD OF DESIGNATED FUND ACTIVITY**  
**JANUARY 1 2024 TO DECEMBER 31 2024**

	BALANCE 1-Jan-24	REVENUE	EXPENSE	BALANCE 31-Dec-24
<b>UCW ACCOUNT</b>	5,048.09	0.00	50.00	4,998.09
<i>Christmas Hampers</i>			50.00	
<b>MEMORIAL FUND</b>	1,356.25	<b>1,055.00</b>	<b>492.55</b>	<b>1,918.70</b>
<i>Donations</i>		1,055.00		
<i>Hall Kitchen Plates m/o Wayne Kyle</i>			492.55	
<b>CLERGY PAYROLL RESERVE</b>	0.00	<b>15,160.54</b>	<b>0.00</b>	<b>15,160.54</b>
<i>Transfer from St. Andrew's for 2025</i>		15,160.54		

**PERPETUAL CHRISTIAN EDUCATION & EVANGELISM TRUST FUND (PCEET)**

The annual investment revenue from this fund is available to provide financial assistance to congregation, staff, or clergy who wish to take courses to further their faith journey or assist with the work of the congregation.

For further information contact Maureen MacDonald or Leona Harrison

**ZION UNITED CHURCH, ARMSTRONG BC**  
**PERPETUAL CHRISTIAN EDUCATION & EVANGELISM TRUST FUND (PCEET)**  
**INCOME STATEMENT**  
**FOR THE YEAR ENDING DECEMBER 31 2024**

	<b>2023</b>	<b>2024</b>
<b>INCOME</b>		
RBC TD BOND FUND DIVIDENDS	\$454.53	\$518.54
<b>TOTAL INCOME</b>	<b>\$454.53</b>	<b>\$518.54</b>
 <b>EXPENDITURES</b>		
EDUCATION SUPPORT	\$0.00	\$984.00
<b>TOTAL EXPENSES</b>	<b>\$0.00</b>	<b>\$984.00</b>
 <b>NET INCOME</b>	<b>\$454.53</b>	-\$465.46
 <b>UNREALIZED CAPITAL GAIN/LOSS</b>	<b>\$497.50</b>	<b>\$302.17</b>
 <b>ADJUSTED NET INCOME</b>	<b>\$952.03</b>	-\$163.29

**PCEET FUND BALANCE SHEET**  
**AS OF DECEMBER 31 2024**

	<b>2023</b>	<b>2024</b>
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
VALLEY FIRST CREDIT UNION	\$3,916.96	\$3,451.50
 <b>INVESTMENTS</b>		
RBC TD BOND FUND	\$18,098.65	\$18,400.82
<b>TOTAL INVESTMENTS</b>	<b>\$18,098.65</b>	<b>\$18,400.82</b>
 <b>TOTAL ASSETS</b>	<b>\$22,015.61</b>	<b>\$21,852.32</b>
 <b>LIABILITIES</b>	<b>\$0.00</b>	<b>\$0.00</b>
 <b>EQUITY</b>	<b>\$22,015.61</b>	<b>\$21,852.32</b>
 <b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$22,015.61</b>	<b>\$21,852.32</b>

**NOTE A** RBC TD Bond Fund is recorded at Market Value  
\$20,000 was invested in the Fund on April 11 2014  
Quarterly Dividends are paid out to the PCEET Chequing Account.

**ZION UNITED CHURCH, ARMSTRONG BC  
CONTRIBUTION STATISTICS 2024**

Identifiable donations were received from a total of 57 households. 52 of these were regular Zion donors and 5 were visitors.

The \$86,130.70 received from identifiable donors was \$6,040.52 more than in 2023.

\$57,510.70 was received from PreAuthorized Remittance (PAR) donors, and \$28,620.00 using envelopes, account numbers or e-transfer.

In addition we received a total of \$2,130.30 in loose offerings from a number of unidentified donors.

**BY FUNDS DISTRIBUTION:**

FUND	# OF DONORS		DONATION METHOD	# OF DONORS	
	2023	2024		2023	2024
Local	52	55	Numbered Envelopes	17	15
Mission & Service	19	17			
Memorial Donation	0	6	PAR	28	29
Building Fund	30	16	(preAuthorized Remittance)		
Mackenzie Camp	1	2	Account Number (no envelopes)	9	13

**USE OF E-TRANSFER:**

For Offerings	12	8	<b>TOTAL DONORS</b>	<b>54</b>	<b>57</b>
For Askews Cards	6	7			
Miscellaneous	9	5			
Hall Rental	2	2			

**CONTRIBUTION RANGE REPORT**

Contribution Range	Number of Contributors	Total Given	Average per Contributor
0.01 - 100	8	483.00	60.38
100.01 - 200	5	830.00	166.00
200.01 - 300	3	780.00	260.00
300.01 - 400	3	980.00	326.67
400.01 - 500	4	1,910.00	477.50
500.01 - 750	3	1,880.00	626.67
750.01 - 1,000	2	1,800.00	900.00
1000.01 - 1,500	6	8,293.01	1,382.17
1500.01 - 2,500	12	25,474.43	2,122.87
2500.01 - 5,000	8	26,026.29	3,253.29
5000.01 & above	3	17,673.97	5,891.32