

Antler River Watershed; Horseshoe Falls; Western Ontario Waterways Regional Councils

Community of Faith: Financial Viability Worksheet

PURPOSE: To provide information about the Community of Faith's financial ability to support ministry.

WHO USES IT: Communities of Faith in gathering their profile information for ChurchHub and preparing their Living Faith Story. Regional Council as background for decision making on all matters requiring covenant commission approval. Copies are sent to the Regional Council in digital form.

IMPORTANT: If this is for the purpose of beginning a search for ministry personnel, the recommendation on the final page regarding hours, COL group, category (A-F) and percent above minimum **MUST** be completed or the Covenant Commission **will not** be able to approve the congregation for search.

Community of Faith: St Paul's United Church, Dundas

Address: 29 Park St. W., Dundas, ON L9H1X3

Pastoral Charge: Interim Ministerial Support

Regional Council: Horseshoe Falls

Date: 7 Sept 2025

Please append a recent financial statement to this worksheet.

We have attached a copy of our recent financial statements x

The following is a collection of background information. It is designed to help you look for trends over the last 6 years. This information is to help prepare your Living Faith Story, to determine your ability to support ministry, and to send to the Regional Council. **Please read the CoF Profile Handbook before completing this form.**

1. Do your expenses exceed your revenues?

Year¹	Total Revenues (incl. PAR, envelopes, fundraising, other income)²	Amount given through envelopes	Amount given through PAR	Expenses	Do expenses exceed revenues? (yes/no)³	Bank balance at end of year⁴
Current YTD (June 2025) ⁵	\$241,221	\$8,113	\$129,665	\$215,826	No	\$2,873,206
One year ago	\$485,525	\$10,372	\$270,652	\$565,586	Yes	\$2,892,943
Two years ago	\$426,800	\$6,664	\$269,045	\$535,049	Yes	\$2,482,850
Three years ago	\$420,291	\$13,922	\$271,026	\$473,491	Yes	\$2,532,569
Four years ago	\$383,109	\$7,156	\$262,452	\$473,490	Yes	\$2,629,171
Five years ago	\$369,580	\$4,962	\$262,285	\$447,345	Yes	\$2,236,602
Six years ago	\$433,721	\$10,564	\$247,157	\$494,620	Yes	\$2,257,164

Comments:

¹ Accounting changes made in 2024 mean that figures prior to 2023 are not directly comparable with more recent figures.

² Revenues in 2020 and 2021 dropped below \$400,000 due to COVID restrictions. Only a portion of investment income is reported in the “total revenues” column.

³ Expenses have exceeded budgeted income, however, a further allocation of investment income has enabled us to cover any operating deficit. Deficits have been reducing year over year.

⁴ Includes investments. Based on current market value of assets as of December 31 (except for current year)

⁵ Year to date is unaudited

2. Please list any investments, special funds, and other monies your community of faith holds. What are the rules/restrictions around the use of those funds?

Investment / Fund / other	Amount	Rules/Restrictions
There are 6 funds with varying restrictions.	\$1,322,860	The vast majority of these assets are designated to maintain the capital and only use investment growth to support the ongoing needs of the church.
There are 14 reserves, each with specific purposes.	\$1,310,975	Among these includes the Building Reserve, Capital Project Reserve, etc.
General Fund	\$232,066	No restrictions.

3. Payroll Costs:

At present we have called or appointed the following paid staff:

Ministry Personnel: .44 hours per week
 Secretary: .35 hours per week
 Custodian: .35 hours per week
 Other (youth, Sunday School, etc.): .16 hours per week

Our [Cost of Living Group](#) is 5

Cost of payroll (\$ paid plus employer contributions (EI, etc.) for everyone.

Current year	One year ago	Two years ago	Three years ago	Four years ago	Five years ago	Six years ago
\$129,432	\$314,386	\$338,132	\$355,877	\$339,281	\$311,223	\$326,142

4. Do utilities, maintenance, and repairs exceed 25% of revenues?

Year	Utilities (Power & Water)	Fuel	Maintenance	Total	Exceeds 25% of Revenues (Yes or No)
Current year	\$23,642	\$	\$9,488	\$33,130	No
One year ago	\$28,442	\$	\$24,497	\$52,939	No
Two years ago	\$34,814	\$	\$29,514	\$64,328	No
Three years ago	\$26,986	\$	\$59,504	\$86,490	No
Four years ago	\$18,423	\$	\$36,955	\$55,378	No
Five years ago	\$16,864	\$	\$36,266	\$53,130	No
Six years ago	\$23,956	\$	\$51,725	\$75,681	No

5. Have you experienced a deficit for more than two consecutive years in the last six years?

☐ No ☒ Yes

6. Are there any outstanding loans? ☒ No ☐ Yes *if yes, please list?*

[Click or tap here to enter text.](#)

7. How many contributors support your congregation?

Current year	One year ago	Two years ago	Three years ago	Four years ago	Five years ago	Six years ago
152	166	176	146	166	179	181

8. How many contributors would you have in each age group this year?

0-20 years	0
21-30 years	0
31-40 years	6
41-50 years	19
51-60 years	27
61-70 years	57
71-80 years	53
81+ years	83

9. Is there a reliance on a few generous contributors where 50% of the revenues come from one or two contributors? ☒ No ☐ Yes

10. Contributors and Givings

Annual giving	Number of givers: Current year	One year ago	Two years ago	Three years ago	Four years ago	Five years ago	Six years ago
\$0-\$100	22	19	27	12	8	16	16
\$101-\$500	18	25	27	74	30	30	41
\$501-\$1,000	25	28	26	40	34	39	34
\$1,001-\$5,000	66	85	85	20	91	86	84
\$5,001+	1	9	11	0	11	8	6

11. Have you taken part in a stewardship project (campaign) in the past two years?

☒ No project

☐ Letters to congregation when we have the need

☐ Regular information and letters sent to all members and adherents

☐ Program such as Called to Be the Church with information during worship, letters, and a request for commitment

☐ Program and information presented at a congregational get-together

☐ All-member visitation

☐ Other

If you did, what were the results?

An annual appeal has been sent out electronically and by letter mail to increase givings or to support specific or special projects.

Have you encouraged members, at least yearly, to increase PAR givings? ☒ Yes ☐ No

If you are planning to search for new ministry personnel, the recommendation on next page must be completed.

Information Required for Approval to Search

RECOMMENDATIONS

*This section must be completed **if you are preparing to enter a search** for new ministry personnel. If it is left blank the worksheet will be received for information only.*

Need help making a recommendation? Contact the Minister, Congregational Support for assistance.

Please click here to find the [Ministers' Salary Schedule and Cost of Living Group](#).

**** When your congregation approves this document it is approving the recommendation below:**

Recommendation: St. Paul's United Church, Dundas

Name of Community of Faith

is viable to call/appoint a minister up to Category F (With conditional premium above F band depending on candidate suitability)

for **40** hours per week.

Date of Community of Faith meeting: