

Memorial United Church

Grand Falls-Windsor Pastoral Charge

P.O. Box 454, 13 Church Road
Grand Falls-Windsor, NL
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Annual Report 2017

Annual Meeting - February 25, 2018

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Minister's Message 2017

Greetings in the name of the Creating, Redeeming, and Sustaining God!

Once more we gather together to review our year as Memorial United Church, and once more it bears noting that we have done well together in 2017. The people who make up this church are truly the hands and feet of Christ in the world, and together we are doing God's work.

As Paul tells us in Ephesians 4,

The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until all of us come to the unity of the faith and of the knowledge of the Son of God, to maturity, to the measure of the full stature of Christ. But speaking the truth in love, we must grow up in every way into him who is the head, into Christ, from whom the whole body, joined and knitted together by every ligament with which it is equipped, as each part is working properly, promotes the body's growth in building itself up in love.

The body of Memorial United Church is indeed the body of Christ at work in the world, joined and knitted together and working properly. You ARE the living, breathing Gospel. Don't get me wrong – every body has aches and pains from time to time! But a sore knee or a back that's a little bent out of shape occasionally does not define the body, rather it allows the body the chance to care for itself in a unique way, by resting and sending healing energy and compensating for the part that needs the extra love. In the end, even when sometimes we are a little tender as individuals, we all feel assured that the rest of the body will lift us and carry us, and when it comes our turn to hold another then we are ready. This is the mission given us by Christ, and by tending to ourselves we are also equipping the body to effectively go out into the world and live the Gospel.

This congregation in 2017 spent a lot of time out in the world, and is constantly evangelizing, not through proselytizing but rather through living your faith in a truly authentic way. It gladdens the heart of your minister to witness Christ at work through the actions you undertake to enhance the lives of those in your community, not for personal accolades but rather because you believe in the depths of your soul that this is the Way of Love, the Way of Jesus.

Here is where I'll admit something to each of you: I am bursting with pride in each person in this congregation. Every single person who attends, every person who donates, every person who takes some energy away from this group and every person who gives energy to it – each of you contribute to making this church a living entity which goes about its mission of Love tirelessly, endlessly, and necessarily.

In taking care of one another and your world, in becoming your true and authentic self in every way, and in caring for this building from which our ministry commences, you, Memorial United, are fulfilling your mission to love the world. There is more to do. Keep up the good work, and know that my prayers and blessings go with you always. Amen.

Sincerely and with joyous blessings,
Rev. Kim Waite.

Official Board 2017

As Chairperson of the Official Board, I hereby take this opportunity to thank you, the congregation of Memorial United, for your continued efforts and devotion to the life and work of the church. Each year brings fresh challenges, and 2017 was no exception but we persevered and now find ourselves on the threshold of a new year with the usual challenges. With God's help we will forge ahead and weather any storm that arrives.

In particular, I would like to thank our Board for carrying on with the day to day operation of the church through the dedication of those individuals who gave of their time and talents to chair and serve on the various committees. A special thank you to our church family for coming together as one to host the Provincial Church Conference. This was a tremendous operation and took months to plan and execute. Eileen Butt and I co-chaired the event and had nothing but co-operation from our committee and dozens of volunteers from the congregation. Feedback from participants and Conference Office alike deemed the event a "tremendous success". So from both of us- Thank you!

Our United Church Women, Choirs, and Sunday School continue to provide tremendous leadership that embodies the continued well - being of our church. Thank you for that! An open invitation is extended to all those who currently attend our church or maybe plan to do so, to get involved with any of these groups. Through these and other divisions of our congregation, partnerships and outreach initiatives with our brother/sister churches, the Town of Grand Falls-Windsor and other social agencies continue to emerge as we try to combat the rise in poverty, homelessness, domestic violence, and social ills that exist in our community and surrounding area. As well, we take great pride in our youth programs, in particular our sponsorship of the 4th. Grand Falls Scout Group. Also, we continue to make our sanctuary available to community and provincial groups for some top notch entertainment. (e.g. the annual Ennis Concerts, Off the Cuff Community Choir, Bel Canto Singers, Northcliffe Drama Club and others.) We also make our facility available for various programs which include a quilting group, exercise class and others. As well, we continue to provide youth leadership and outreach in the form of an annual summer Vacation Bible School.

Our efforts to be good financial stewards have not gone unnoticed. Your response to the annual summer Cash Drive and the end of year "top up" efforts met with resounding success. For this we thank you sincerely. Thanks also to those countless numbers of people who contribute to the financial success of other annual events. (i.e. UCW Jumble Sale, Hymn Sing, Lumberjack Dinner, and the Sunday School Cupcake Sale). Of note, as well, is our involvement with the Canadian Cancer Society's Relay for Life. Our Men's Choir and Friends team is an annual fixture at this event and we currently find ourselves in the position of the top fundraising team in 2017. The support for this event from the church members is stellar.

To our Board of Session, our team of ushers, our church organist- Wally and church staff members- Mary and John, many thanks for your efforts during the past year. A special shout out to our lay readers who not only fill in as worship leaders at the church but also provide much needed outreach through regular visitations and worship services at senior's homes throughout the town. Many thanks as well to the Men's Choir, the UCW and Pete who are an integral part in the worship services at these homes. To the U.C. Five group, thanks not only for your musical leadership at regular services, but also for sponsoring special projects here at the church and through outreach events in the area. Special mention must be given to the tremendous efforts of our U.C.W. for their countless efforts throughout the year providing spiritual and financial assistance both at the congregational level and through untold acts of benevolence throughout the community.

2017 saw the official closure of our sister church, First United Church. Some of its members had already joined our congregation, and subsequent to the closure many others have joined our church family. We welcome you as we move forward in the work of the greater church.

This year saw the passing of a number of our longstanding church members but we also welcomed a number of others through baptism, all of this we celebrate together, and speaking of celebrations, congratulations and best wishes go out to all those who celebrated milestones in their lives through birthdays, weddings and anniversaries. In particular, we congratulate the following people for honors bestowed upon them locally and provincially and they are as follows:

At the municipal level

Melinda Anthony- Citizen of the Year

David Stoodley- Volunteer of the Year and

At the provincial level

Maxine Stanley- Honorary Doctorate of Laws from Memorial University and

Terry Goodyear- Invested into the Order of Newfoundland and Labrador

This year saw the disbanding of our Senior Choir. Special thanks to Glenn Mouland who directed the choir for years and continues his leadership as director of our Men's Choir. But when one door closes another door opens. One of the most encouraging, up and coming projects is the formation of a new junior choir under the direction of Katharine Kelland-Howell. Other initiatives currently in the planning stage include a Stewardship event later in the spring. As with all aspects of the life and work of the church, it is our aim to keep the congregation informed, and in a timely, open and transparent manner.

In summary, on behalf of the Official Board I once again offer our sincere thank you for your continued support of the Board as it deals with the workings of our church, and the nurturing and well- being of our church family. To all of those whose terms of office have ended- a special thank you for your input and service on the various committees. On a personal note, I wish to offer my thanks and appreciation to the Board members for their support and encouragement for the past two years of my term. To our incoming Board and other committee members, welcome, and may your next couple of years be richly blessed as you contribute to the life and work of the church. And finally to Rev. Kim who continues to be a constant source of support in her role as our spiritual guide and whose efforts quite often go beyond the call of duty- Thank You!

Once again, thank you all and we look forward to a bright and prosperous year ahead.

Dave Anthony
Chairperson

Session 2017

Session continues to meet on the second Tuesday of each month from September to June unless otherwise deemed necessary. The Primary Responsibility of Session is to oversee the Spiritual needs of the Congregation. Members of Session are called Elders and serve a term of three years. They must be members of Memorial United. The current Members of Session are: Reverend Kimberley Waite, Neil Rowe (Clerk), Erica Nault (Secretary), Rosaline Moulard (Sunday School Rep), Vincent Christian, Megann Orendorff, Eileen Butt, Paulette White, Christine Jayne, Vera Shapleigh, Marilyn King, Zillah Allward, Kathryn Howell, Ann Hull, Melanie Moore and Terry Hann.

Changes

| | |
|---------------|----|
| Confirmations | 4 |
| Transfers | 0 |
| Births | 9 |
| Marriages | 4 |
| Funerals | 15 |

Funerals

| | Date |
|------------------|------------|
| Bruce Lane | 18/01/2017 |
| Vera Ludlow | 17/02/2017 |
| Jack Milley | 19/03/2017 |
| Lloyd Goodyear | 31/03/2017 |
| Alan Raines | 08/04/2017 |
| Silas Barrow | 01/05/2017 |
| Boyd Abbott | 13/05/2017 |
| Walter Clarke | 21/05/2017 |
| Maxwell Arnold | 28/05/2017 |
| Elaine Critchley | 31/05/2017 |
| Evelyn Robbins | 21/07/2017 |
| Pauline Faulkner | 26/07/2017 |
| Phyllis White | 17/10/2017 |
| Edna Smith | 17/11/2017 |
| Roy Stoodley | 06/12/2017 |

Neil Rowe, Clerk

Ministry and Personnel Committee 2017

The responsibilities of the Ministry and Personnel Committee are as follows:

- Being available for consultation and support for matters involving the pastoral charge staff.
- Overseeing the relationship of the pastoral charge staff to each other and to the people in the congregation.
- Regularly reviewing the working conditions, responsibilities and compensation of all pastoral charge staff.
- Making recommendations needed as a result of these reviews to the governing body
- Revising position descriptions of pastoral charge as needed
- Conducting annual performance reviews of the pastoral charge staff
- Ensuring pastoral charge staff makes use of opportunities for continuing education
- Maintaining close contact with the presbytery Pastoral Relations Committee

Your M&P Committee is made up of the following members. Crystal Cater, Trudy Randell, Carson Saunders and Glenn Newhook. We have worked closely with a dedicated pastoral staff of 4 throughout the past year and have met on a regular basis. All existing Members are eligible and available to serve again in 2018.

Respectfully Submitted,
Glenn Newhook, Chair

Trustees 2017

As a result of the expression of concern by our representatives on the Interfaith Cemetery Committee the Board set up an ad hoc committee to address all matters regarding the Cemetery that pertain to Memorial United.

This committee is composed of our minister, Rev. Kim; our two representatives on the Interfaith Committee: Vince Christian and Jim Dobson; Trustee: Harold Butt; and Property Committee Chair, David Stoodley.

Here are some of the issues:

The Interfaith Committee has not been working as it should. Only Memorial United has two members as is required.

The Committee does not have a constitution or by-laws, does not provide annual reports, financial statements or budgets.

Would it better if the Interfaith Cemetery Committee were an incorporated body with charitable status? This model is being used in some towns in this Province.

Should we be looking at extending the cemetery or consider acquiring a new site? It is estimated that we will run out of space in 20 years.

We will try to work through the Ministerial Association to get the support needed from the other churches.

Property 2017

Church

Over the past year regular maintenance around the church has been ongoing. This includes: repairing/replacing floor tiles, repairing small gyproc cracks, small plaster and painting jobs. Care of the grounds is an important part of the property maintenance. In the summer, lawns around the church and manse are mowed. Leaves are raked in the fall. Snow is cleared from the walkways and salt is spread on steps, walkways and ramps. In the spring, sand is cleaned off the parking lot and lines are repainted. The gardens around the church are freshened up and flowers and shrubs are planted.

The ramp from the parking lot to the church, that was repaired last year, has held up well. A small repair was also done on the concrete in the front steps. A new handrail was installed on the left side of the ramp from the parking lot. From reports, this was a welcome addition. As well, a matching return was added to the handrails leading up the steps to the main entrance. This was done to improve the safety of those using the steps.

In order to improve efficiency and reduce our carbon footprint efforts were made to better regulate heat in various sections of the church. Many of the thermostats around the church were modified to have a maximum temperature set to prevent the thermostats from being turned up too high. This process has been worthwhile and the remainder of the thermostats will undergo these modifications. Some adjustment is still needed on specific thermostats. These efforts seem to have been successful by the reduction of heating costs throughout the building. There were some concerns over uneven heating in the sanctuary. The balcony seemed to be unnecessarily warm while the main floor seemed drafty. To combat the drafts, an effort was made to close the sanctuary doors once church service began and to make sure the doors to the front porch were not fixed in the open position. The variation of temperature throughout the church continued to be of concern. The Sanctuary has an elaborate ventilation system that is designed to move air around the sanctuary and preheat the air if necessary. This system had not been used for many years. An inspection and cleaning of the system was completed with new drive belts and filters being added and motors were checked and lubricated. Monitoring of the system is ongoing with some adjustments of the controls taking place as necessary. So far, the system seems to be working well and is serving to equalize and refresh the air throughout the sanctuary. Monitoring will continue. The CE Centre also has an air recirculation system in the ceiling and on the roof. Discussions were held concerning the possibility of testing that unit during the summer of 2018 and perhaps bringing it into service to make heating of the CE Centre more efficient.

Safety tape was added to the fronts of selected carpeted steps to make the individual steps more visible, especially to those not familiar with our church.

Some copper pipes in a washroom adjacent to the Boardroom began leaking this year. Once the location of the leak was identified a plumbing contractor was hired to replace all the aging copper pipes from the drinking fountain to the back washroom. Plans are being made to budget replacement of the remaining pipe during the summer of 2018. Replacement of damaged gyproc, plastering and painting was completed by our custodian.

The commercial dishwasher in the kitchen began giving problems this fall. Faulty parts were identified and replaced.

The C.E centre continues to be used regularly for a ladies morning exercise program. It is also used regularly by a sewing group. The 4th Grand Falls Beavers, Cubs, Scouts, Venturers and a Rover, as well

as groups of Brownies, Guides and Pathfinders use the C.E. Centre for their meeting space. It is good to see outside groups, especially youth, making good use of our facility during the week. Canadian Blood Services held a Blood Donor Clinic as a trial to see if the facility might be suitable for their regular mobile clinics. While all of these activities mean extra cleaning, repairs and expense, we believe that they are important aspects in the life of our church and community.

From time to time, outside groups request to use our sanctuary and CE Centre for concert and various other functions. These functions serve to be a source of revenue and often a source of quality entertainment for members of our community.

With an increased focus on budgeting on all aspects of the church we believe it is our responsibility to ensure the facility is operating as efficiently as possible. A dollar saved is better than a dollar earned.

Manse

Minor repairs at the manse, typical for a residence of that age, have been undertaken, including the annual furnace cleaning, new bathroom taps, new closing mechanism for the front door, replacement of the fridge and some drain cleaning. A minor electrical upgrade is being planned for the kitchen to add an extra outlet for appliances. The addition of a propane fireplace and additional insulation in the attic seem to be worthwhile investments.

Cemetery Committee

The Cemetery Committee has traditionally been a subcommittee of the Property Committee. This year discussions were held at the Board level to enable it to report directly to the Official Board. Please see the report submitted by the Cemetery Committee (Vince Christian and Jim Dobson).

Dave Stoodley (chair), Ann Hull, Terry Hann, Vince Christian and Jim Dobson

Memorial United Church Women 2017

The purpose of the United Church Women is “to unite the women of the congregation for the total mission of the church and to provide a means through which they may express our loyalty and devotion to Jesus Christ in Christian Witness, Study, Fellowship and Service”.

UCW Executive 2016-2017:

| | |
|---------------------|---------------|
| President | Eileen Butt |
| Vince President | Nina Butt |
| Recording Sect. | Edna Osmond |
| Corresponding Sect. | Alice Pittman |
| Treasurer | Bonnie Angel |
| Asst. Treasurer | Alice Cater |

Convenors:

| | |
|----------------------------|--|
| Friendship and Visiting | June Oldford & Sharon Goulding |
| Carmelite Visiting | Faith Champion and Sandra Chipp |
| Program | Sharon Stoodley and Lorraine Gidge |
| Social | Marilyn Oldford, Roseline Mouland & Ann Hull |
| Flowers | Ann Hull |
| Church in Society | Louise Gillingham |
| Stewardship and Literature | Jean Cater |
| Membership | |

This year the UCW had 4 new members bringing the total membership to 70 members.

During our Christmas Dinner, a Life Membership was presented to Edie Rendell. The Act of Remembrance for 5 members of the congregation – Elaine Critchley, Edna Smith, Phyllis White, Vera Ludlow and Evelyn Robbins was done by Eileen and Nina. The UCW continues to visit the sick and shut-ins at the Seniors Homes and Carmelite House.

The UCW have expressed their sympathy throughout the year to members who have lost loved ones or have been ill by preparing food, sending cards and making donations in their memory to the Building Fund.

The UCW participated in:

World Day of Prayer
Senior Home Visits with lay Readers
Advent Vesper Service
Ushering in June and September
Week of Prayer for Christian Unity
Decorating the Church for Thanksgiving and Christmas
AGM at Loon Bay Camp
Attended the 55th. Anniversary Celebrations at Camp Emmanuel, Lewisporte

Social Functions

Served Lunch at the Congregational Meeting
Sunday Coffee Time
Bring and Buy
Lumberjack Supper

Donations of Time and Money:

Labrador Fund
West District Allotments
Stella Burry Foundation
Loon Bay and West Haven Camps
Daffodil House
Canadian Cancer Society
Fellowship of the Least Coin
Stuff a Buss
Canadian Diabetic Society
EV Breakfast Society
Daily Bread
In Memoriam Donations
Collected pop tabs for the Robert Hampson Tabs for Kids
Arranging, caring for and purchasing flowers for the Church
Canadian Bible Society
Ronald McDonald House
Men's Choir Cancer Relay

Total monies given to the Church in 2017 was \$10,000.00

Note: We spearheaded Conference Catering which netted another \$14,000.00 to the Church.

Exercise Classes went well again this year.

The Social Committee continues to do caterings upon request and hosted the Easter Breakfast. Our Program Committee was busy again this year preparing events for the General Meetings which included guest speakers. One of which was Erica Nault, who spoke on Scouting at Memorial United.

In November, the UCW had their Annual Fall Sale with members continuing to make fudge, puddings, fishcakes, homemade goods and knitted items.

Breakfast with Santa was a tremendous success this year.

Our Church in Society convenor continues to assist people when the need arises.

The United Church Women under the capable leadership of Eileen Butt and her Executive have had another successful year, thanks to the outstanding help of everyone.

Edna Osmond

Recording Secretary

Memorial United Church Men's Choir 2107

Our Men's Choir were very active again this year. The weekly practices under the direction of Glen Moulard and accompanist Wally Robinson, were well attended and very enjoyable. We all appreciate their dedication to our choir.

Several choir members supported a number of community activities this year including:

The Kiwanis Music Festival, and assisting with services at the seniors' homes. We also entered a team in the Cancer Relay for Life again this year. 2017 was the Fifteenth consecutive year that our Men's Choir has entered a team in this event. We have raised over \$100,000 during our involvement in this event. Again this year the UC5 and our Men's Choir held a sing-along night in support of the relay team. The patron for the 2017 Relay for Life was our team member Neil Rowe. We recognize Dave Anthony & Dave Stoodley for their team leadership and on behalf of all team members we would like to thank everyone for their continued support.

This year for the first time the choir was able to sponsor a youth camper to attend the Loon Bay Camp.

The Men's Choir with Pete Bandfield, gave support to our Lay Readers with regular monthly visits to Golden Years Hollett's and Twin Town Senior's Homes.

In 2017 we sponsored a number of successful fund raising activities enabling us to continue our financial support to our congregation:

1. During the town's Winterlude in February we held our Lumberjack Dinner. Volunteers from the Choir served Baked Beans, Bologna, touts, and molasses buns, and entertainment by our UC5 Group.
2. In December catered to the annual United Church Women's Christmas Dinner.

2017 was another active and enjoyable year for all members, new members are always welcome.

We would like to thank the congregation for their continued support.

We would also like to thank the men of our congregation who assist the choir with their projects.

Submitted by

The Men's Choir Committee

Finance Report attached

2017 Finance Report
Memorial United Church Men's Choir
January 1/17 – December 31/17

Bank Balance January 1, 2017 **\$2,461.37**

Revenue

| | | |
|--------------------------------|------------|-----------------|
| Projects- Lumberjack Special | \$2,958.00 | |
| Catering – UCW Closing Social | 2,093.10 | |
| Catering – UCW Christmas Party | 2,224.84 | |
| Donations | 200.00 | |
| | | 7,475.94 |

Expenditures

| | | |
|--|----------|-----------------|
| Projects – Lumberjack Dinner | 866.74 | |
| Catering – UCW Closing Social | 629.86 | |
| Catering – UCW Christmas Party | 460.64 | |
| Coffee Time | 180.70 | |
| Choir Socials – Net | 201.46 | |
| Gifts and Cards | 609.97 | |
| Donations – Memorial United Church | 2,150.00 | |
| Donations – Canadian Cancer Relay for Life | 500.00 | |
| Bank Charges | 20.21 | |
| | | 5,619.58 |

Bank Balance December 31, 2017 **4,317.73**

Sunday School 2017

Sunday School at Memorial United continues to be busy and active, even though the number of families coming regularly has decreased. We now have 17 families registered for a total of 31 children. On any regular Sunday, we have between 12 and 18 children present. We are still maintaining 4 classes; pre-kindergarten led by Emily Hewlett and Kate Sheppard, Kindergarten and grade 1 led by Claire Hynes and Leah Roberts, Grades 2 and 3 led by Jill Sheppard and Julia Hynes and Grades 4 to 6 led by Roseline Moulard. Debbie Sheppard assists whenever and wherever needed. Again this year we are using “Seasons of the Spirit, Encore” as our Curriculum.

Our first project for 2017 was the annual cupcake sale. A total of 386 cupcakes were made and sold for a grand total of \$495.60. The money was turned over to the church and was divided equally between the local Food Bank and the church Benevolent Fund. Michelle Daye from the local Food Bank visited our Sunday School group and received our donation.

The Sunday School closing was May 14th (Mother’s Day). It was earlier than usual because of Conference being hosted here. Again this year, the children demonstrated their talents in a Variety Show and luncheon. In addition to many children performing their own Music Festival piece, Megann Orendorff led all the children in a song called “All God Children Have a Place in the Choir”. A free will donation raised \$415.00 which was left in our Sunday School account for further project.

During the week of July 24th to the 28th our church hosted its fourth annual Vacation Bible School (Maker Fun Factory) under the leadership of Anika Walsh. The numbers were low (10 – 12 each day) with a total of 16 registered. The quality of the program was excellent. The children enjoyed their week immensely and we received many good comments from parents and children. Six adults and six youths helped during the week.

Sunday School reopened with registration Sunday on September 17th with 22 children present. The children decorated owls as a craft and completed the bulletin board in the C.E. Centre. Lunch was provided.

During the Advent Season, 27 children participated in the Hanging of the Greens Service on December 3rd. We also prepared a play (Journey to the Heart of Christmas) for the White Gift Service on December 17th. We had 29 children participating in the play plus 6 youths provided the narrations.

Finally, I would like to thank all the parents, the leaders and the children for their commitment to our Sunday School!

Respectfully submitted,
Roseline Moulard
Sunday School Superintendent

The Exploits Valley Branch of The Canadian Bible Society 2017

Cora Randell, Jennifer Pilgrim & Gloria Raines are three representatives for Memorial United Church on the Exploits Valley Branch of The Canadian Bible Society. As the representatives, we are very pleased to give this report.

The Exploits Valley Branch consists of representatives from many of the churches in Grand Falls-Windsor, Bishop Falls and Botwood. The Branch continued in 2017 to successfully meet its mandate and mission to promote and encourage without doctrinal note for comment, the distribution and use of scripture and related materials throughout the local region.

Our Branch continued to fund raise through the local Churches by declaring a Bible Sunday. A special service is held focusing on the Bible and monies are collected through a special envelope distributed to each congregation. Our best loved event, our Annual Festival of Praise, is held in alternate Churches with each Church providing a Gospel selection. The 2017 Festival of Praise was held at St. Joseph's Roman Catholic Church on February 7, 2017. Our Branch was very pleased to be able to send to the Canadian Bible Society \$1,700.00.

We continued again this year to distribute New Testament and Bibles to infants and adults at their Baptism and/or dedication. Nine New Testaments were distributed at our Church in 2017.

Respectfully Submitted,

Cora Randell, Jennifer Pilgrim & Gloria Raines
Memorial United Church Representatives

4th Grand Falls Scouts 2017

Memorial United Church is the sponsor for the 4th Grand Falls Scout Group. This group consists of 2 sections of Beavers, a section of Cubs, a section of Scouts, a section of Venturers and a Rover. These groups use Memorial United Church for their meeting place 2 nights a week. The Scouting movement is renowned for working with youth of all ages to help them grow into responsible adults. Our leaders work tirelessly to coach, encourage and guide the youth through an amazing list of activities and experiences. But it is the youth who actually plan and run their own program under the watchful eye of the leaders. It is amazing to see them decide on their activities and then plan ways to fund their own program. For example, this year they arranged with the town to be responsible for clean-up at Salmon Fest and Atlantic Fest. During these two events they raised almost \$4000!

The result of all this work is that our youth grow and develop to become strong leaders. As Chair of the Group Committee, I have the highest regard for our adult volunteers. The things they accomplish are nothing short of amazing!

David Stoodley, Group Chair

Beavers

Beavers meet every Tuesday and Wednesday night from 6:00-7:00. We currently have 31 registered Beavers. We also have 9 leaders. We have 5 Scouts that act as shadows for the Beavers.

The Beavers have had a very busy year so far. We started off by doing a memorial camp, "Camp Sunshine", in memory of Scouter Linda Janes at Camp Nor' West. In our fall session, the Beavers had a science themed adventure. We did many science themed nights at the church, outings to the college, hikes, clean-up and other Scouting events which included a Popcorn Night Carnival and Remembrance Day ceremony. We ended this session by having our Christmas party at the church. Instead of giving presents to each other, the Beavers collected toys and food for a family from the church that may have needed it. Upcoming, we are in the process of planning our annual "camp out" in the church at the end of January.

Cubs

The cubs have 30 youth registered this year. We have 11 adult volunteers.

Cubs have had an adventurous year so far! From learning the basics of knots, fire building and knife safety to making Christmas ornaments for the Community tree to picking up garbage, hiking and camping. The highlight of our year so far was our trip to Fogo Island. We met up with a Cub pack from Twillingate and a Cub pack from Fogo and toured and camped together in a massive group get-together! Our Cubs loved meeting new kids from far away and travelling without their parents was a huge step for some of our Cubs. Some had never left town before! The support we receive from the Church, having a safe place for these kids to come and learn, is giving them the confidence to grow and experience the world!

Scouts

27 Scouts, 14 Scouters

Our Scout group is very active with a wide variety of activities all year long. They build skill development with fun events and lots of challenges. Scouts plan their own adventures, managing all the details, including fundraising to pay for adventures and buying and cooking their own food. Some of

their activities include: grocery bagging; games nights; recycling blitzes; summer, fall, winter and spring camps and even paddling expeditions that extend over three nights! They organize and run The Annual Haunted House Trail at Gorge Park .

During 2017 our troop went to Ottawa for the 150th anniversary of Confederation and also to Nova Scotia for the 13th National Canadian Scout Jamboree.

In addition to managing their program, our Scouts are very busy preparing for the World Jamboree in West Virginia in 2019 and the Haarlem Jamborette in the Netherlands in 2019. Thirty youth so far have signed up to travel to the Netherlands. To ensure they make the most of their excursion to Europe they are also planning some pre-camp trips to Germany, Switzerland and England. Once they have a tentative agenda prepared for the pre-camp trips they will decide which one of the three camps they will actually go on before going to the Haarlem Jamborette.

Who would have thought that youth aged 11-14 years are capable of such phenomenal things?

Venturers

14 Youth 4 Advisors

We started off the year with our amazing trip to Ontario. We began our journey by flying to Ottawa for Canada Day 150. While there, we saw many great museums and had an overall amazing time. We then travelled into Toronto where we spent a couple of days having fun at Canada's Wonderland and even a trip to Mid Evil times was arranged. Then, to finish the trip, we went to Niagara Falls to spend a couple of days exploring the falls before travelling home! We have also had our awesome Surventure Camp, which was where we spent a couple of days out in the woods with very little resources, learning survival, playing games and having a lot of fun. As well, the Venturers built their own catapults, two to be exact. The Venturers also were a part of the Christmas parade and are currently working on our winter survival skills like lighting fires and building better shelters during our upcoming winter camps! We have had a great year so far and that will certainly continue through the upcoming months with all of the amazing things that we have planned!

Rovers

This year we are very proud to have our first ever Rover Scout who plays a dual role as Youth Group Commissioner. Our Rover works on personal goals and is in communication with other Rovers across the province. Our Rover acts as a mentor for youth in our Beavers and Cubs, and works closely with the Venturers.

Communication 2017

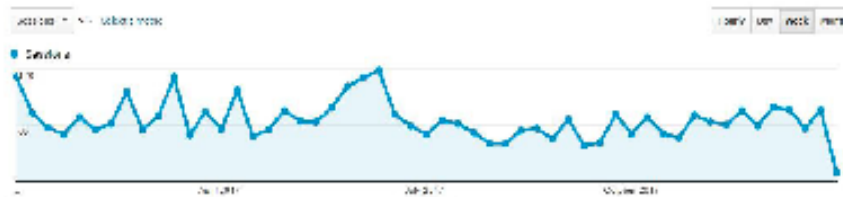
Memorial United Church uses a variety of communication methods to keep members up to date on events related to our community. Along with traditional methods, the church tries to keep people current with relevant information digitally. Emails are sent out weekly with announcements and the church bulletin. Emails are also sent out informing people on our contact list of special events. Anyone can be added to the email contact list by contacting Dave Stoodley at dstoodley@gmail.com

Memorial United Church also maintains a Facebook page for those interested in using social media. Our Facebook Administrators are Wallace Robinson and Dave Stoodley although there are several others who are able to add content to this page. You can like us on Facebook by searching for Memorial United Church, Grand Falls-Windsor. Approximately 450 people follow us on Facebook. It's a great place to see notifications and pictures of current events. You can even find a video of our Christmas Eve service on our Facebook page.

Memorial United Church also maintains a website that is administered by Wallace Robinson. You can find our website at <http://www.memorialunited.com/>
See below for some statistics on our website useage.

Web Site

There is no website committee at this time. Wallace Robinson maintains the site. Here is a brief picture of what has happened at www.memorialunited.com during 2017. The first chart below illustrates the time of year when visitors most and least visit our web site. Late June seems to be the most popular. This is probably due to Memorial Day coverage.



The graphic below left shows there are 1851 users of our website, and they viewed an average of 2.8 pages per visit. Bounce Rate of 46.16%: shows the percentage of visits that got to the site but didn't go further into the site. The information they were looking for may have been found on the home page. The circle graph shows 47.6% of visitors were new, while 52.4% were returning visitors.

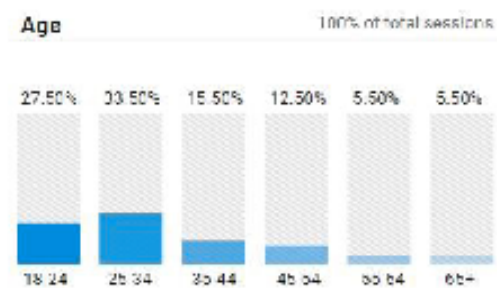


The chart below left shows the countries that visitors to our site live in. Some of these visitors may well be former members of Memorial United.

| Country | Sessions | % Sessions |
|-------------------|----------|------------|
| 1. Canada | 2,565 | 86.77% |
| 2. United States | 292 | 8.49% |
| 3. China | 28 | 0.81% |
| 4. Azerbaijan | 27 | 0.78% |
| 5. (not set) | 22 | 0.61% |
| 6. Brazil | 10 | 0.52% |
| 7. Germany | 10 | 0.29% |
| 8. United Kingdom | 10 | 0.29% |
| 9. Australia | 7 | 0.20% |
| 10. Netherlands | 6 | 0.17% |

33.50% of visitors are between the ages of 25-34.
5.5% of visitors are 65+.

47% visitors are female; 54% male.



The Standing Committee on Finance 2017

The primary duty of The Finance Committee is to oversee the management of the financial affairs of the congregation by providing appropriate accounting controls and reporting of all income and disbursement of Church funds.

The 2017 committee members remained unchanged from 2016.

2017 was a very positive year financially for Memorial United, made possible by your individual commitments together with your support and participation in the projects of the various groups of the congregation. The revenue exceeded budget by \$9,730 and the expenses came in \$1,021 below budget after allowing for \$6,000 in payments on our outstanding loan. This, despite incurring a \$5,000 expense for the access ramp railing and over \$3,000 for plumbing upgrades that weren't included in our 2017 budget. As a result we were able to add to our surplus account for 2017.

The current surplus now stands at \$43,000 and we have an additional cash balance on hand of \$18,000 which represents the outstanding and unused portion of our operating loan.

Worthy of note is the fact that the 2017 results were impacted greatly by revenue items totaling nearly \$20,000 that won't be available in 2018;

1. Our United Church Women contributed in excess of \$14,000 from their hosting of the United Church NL Conference plus another \$10,000 from their regular projects bringing their total financial contribution for the year to \$24,000.
2. We also received a one-time energy rebate of \$4,500.

The finance committee continues to be concerned that our Church building is almost 30 years old and our manse is well over 60 years old. We need to plan for the anticipated increased cost of maintaining these facilities going forward.

The committee thanks you again for your continued financial support and we commit to keeping you informed on a quarterly basis as we progress through 2018.

To the finance committee members, counting sub-committee members and especially our treasurer Randy Jayne, thank you sincerely for efforts during 2017.

Respectively submitted on behalf of the finance committee;

Charlie Pittman , committee chair

The 2018 proposed budget is attached.

The Financial Statements as at December 31, 2017 together with The Review Engagement Report will be presented by the Church Treasurer at the Annual meeting.

The Standing Committee on Stewardship 2017

The Stewardship Committee shall promote and cultivate a sense of Christian Stewardship among all members in the Congregation based on the understanding that the whole of life is a trust from God and consistent with this understanding all members must account to God for the use of Time, Talents and Resources.

The 2017 Committee Members are Lloyd Hiscock, Walter Scott, Merricks Chipp and secretary Melinda Anthony. Finance committee members David Stoodley and Charlie Pittman also served on a temporary basis during 2017.

The committee met regularly during the year.

The distribution list was regularly updated and assigned to each distributor's route. This group continues to make regular deliveries on behalf of Memorial United to the congregation members. The Committee would like to again thank them for their valued service.

The committee secretary and the board chair represented Memorial United at the Fall Stewardship Learning Event (THE ART OF STEWARDSHIP; GENEROSITY, GIVING & GRATITUDE) held at Gander in October. This event was run by staff from both the national church office and NL conference office. The committee hopes that during 2018 our representatives to that event, together with regional church staff, can make a presentation to our congregation to inform us how we too can benefit from these national church programs.

Enclosed with your 2017 tax receipt was a note requesting you share your e-mail address with the church office so we can communicate to all members on a timely, more economical and more environmentally friendly basis than we currently do. If you have not already done so please consider this request. The church e-mail address is mucsecretary@gmail.com

Thank you for your support during 2017

Respectively submitted on behalf of The Stewardship Committee by;
Charlie Pittman

Budget 2018

| REVENUE: | | 2017 | 2017 | 2018 |
|-------------------------------------|----------|-------------------|-------------------|-------------------|
| Operating: | # | Budget | Actual | Budget |
| Envelopes - Local Church | 1 | \$ 116,500 | \$ 115,721 | \$ 118,000 |
| Envelopes - Bldg. Maintenance | 1A | \$ 28,800 | \$ 25,338 | \$ 26,000 |
| Initial Offering | 2 | \$ 800 | \$ 621 | \$ 600 |
| Loose Offering | 3 | \$ 3,500 | \$ 3,329 | \$ 3,500 |
| Easter Offering | 4 | \$ 3,000 | \$ 2,225 | \$ 2,500 |
| Lenten Folders | 5 | \$ 3,000 | \$ 2,700 | \$ 2,700 |
| Cash Drive | 6 | \$ 10,000 | \$ 8,850 | \$ 10,000 |
| Thanksgiving | 7 | \$ 2,000 | \$ 2,080 | \$ 2,000 |
| Anniversary | 8 | \$ 1,100 | \$ 1,145 | \$ 1,100 |
| Christmas/Advent | 9 | \$ 8,000 | \$ 7,466 | \$ 8,000 |
| Christian Education | 10 | \$ 700 | \$ 780 | \$ 700 |
| In Memoriam | 11 | \$ 4,000 | \$ 6,720 | \$ 4,000 |
| United Church Observer | 12 | \$ 300 | \$ 300 | \$ 300 |
| Rental Income | 13 | \$ 3,000 | \$ 2,080 | \$ 3,000 |
| Cemetery Fund | 15 | \$ 3,000 | \$ 2,370 | \$ 3,000 |
| Special Gifts | 16 | \$ 2,500 | \$ 4,205 | \$ 5,000 |
| Hymn Sing | 17 | \$ 9,000 | \$ 9,820 | \$ 9,500 |
| Celebration Wall | 18 | \$ 500 | \$ 200 | \$ 250 |
| Men's Choir | 19 | \$ 2,000 | \$ 2,150 | \$ 2,000 |
| United Church Women | 20 | \$ 5,000 | \$ 10,000 | \$ 5,000 |
| Ceremony Fees | 21 | \$ 3,250 | \$ 850 | \$ 1,200 |
| Concert Receipts - (net) | 22 | \$ 4,800 | \$ 7,170 | \$ 5,000 |
| Benevolent Fund | 23 | \$ - | \$ 1,389 | \$ 1,000 |
| Special Projects- (Conference 2017) | 24 | \$ 10,000 | \$ 14,017 | \$ - |
| Donations | 25 | \$ - | \$ 2,775 | \$ - |
| TOTAL OPERATING | | \$ 224,750 | \$ 234,301 | \$ 214,350 |
| <u>Mission & Service Fund:</u> | 80 | \$ 17,000 | \$ 17,179 | \$ 17,000 |
| TOTAL REVENUE: | | \$ 241,750 | \$ 251,480 | \$ 231,350 |

| EXPENDITURES: | | | | |
|------------------------------------|----------|------------------------|------------------------|------------------------|
| Operating: | # | 2017 Budget | 2017 Actual | 2018 Budget |
| Salaries & Benefits | 101 | \$ 99,900 | \$ 96,248 | \$ 86,812 |
| Pension & Group Insurance | 102 | \$ 13,481 | \$ 14,191 | \$ 13,270 |
| Payroll Service charges | 103 | \$ 600 | \$ 559 | \$ 600 |
| Minster's Travel | 104 | \$ 6,000 | \$ 6,000 | \$ 6,000 |
| Continuing Ed & Learning | 105 | \$ 2,748 | \$ 2,244 | \$ 1,393 |
| WHSCC | 106 | \$ 525 | \$ 891 | \$ 800 |
| Honorarium | 107 | \$ 7,850 | \$ 5,850 | \$ 5,850 |
| West District Assessment | 108 | \$ 11,340 | \$ 11,340 | \$ 11,633 |
| NL Conference-attendance | 109 | \$ 550 | \$ 300 | \$ 1,500 |
| Property & Liability Insurance | 110 | \$ 15,125 | \$ 15,043 | \$ 16,175 |
| Church-Municipal Taxes | 111 | \$ 425 | \$ 425 | \$ 425 |
| Church-Tel./& Internet | 112 | \$ 1,200 | \$ 1,178 | \$ 1,200 |
| Church-Electricity | 113 | \$ 20,000 | \$ 17,658 | \$ 24,250 |
| Church-Snow clearing | 114 | \$ 3,500 | \$ 4,472 | \$ 4,500 |
| Church-Janitorial Supplies | 115 | \$ 1,500 | \$ 935 | \$ 1,200 |
| Church-Organ & Piano | 116 | \$ 950 | \$ 510 | \$ 950 |
| Manse-Tel./Internet/Cable | 117 | \$ 1,525 | \$ 1,419 | \$ 1,500 |
| Manse-Electricity | 118 | \$ 650 | \$ 477 | \$ 650 |
| Manse-Fuel | 119 | \$ 3,600 | \$ 3,689 | \$ 3,800 |
| Manse-Municipal Taxes | 120 | \$ 425 | \$ 425 | \$ 425 |
| Office Supplies & Copier | 121 | \$ 7,000 | \$ 5,446 | \$ 5,500 |
| Choir & Music | 122 | \$ 100 | \$ 1,195 | \$ 200 |
| Christian Education | 123 | \$ 900 | \$ 1,295 | \$ 900 |
| Vacation Bible School | 124 | \$ 900 | \$ 511 | \$ 500 |
| Broadcast Fund | 125 | \$ - | \$ - | \$ - |
| Bank Charges & Fees | 126 | \$ 1,300 | \$ 1,267 | \$ 1,200 |
| Interest on Debt | 127 | \$ 950 | \$ 1,368 | \$ 200 |
| Professional Fees | 128 | \$ 1,500 | \$ 2,096 | \$ 1,600 |
| United Church Observer | 129 | \$ 300 | \$ 304 | \$ 300 |
| Continued Education - Staff | 130 | \$ - | \$ - | \$ - |
| Cemetery | 131 | \$ 2,350 | \$ 4,207 | \$ 2,370 |
| Donations | 132 | \$ - | \$ 150 | \$ - |
| Worship Expenses | 133 | \$ 1,500 | \$ 1,624 | \$ 1,000 |
| Celebration Wall | 134 | \$ 100 | \$ 64 | \$ 100 |
| Benevolent fund | 135 | \$ 2,500 | \$ 2,493 | \$ 2,500 |
| Stewardship | 136 | \$ - | \$ 482 | \$ 200 |
| Loon Bay Camp | 137 | \$ - | \$ 112 | \$ - |
| Total Operating: | | \$ 211,294 | \$ 206,468 | \$ 199,503 |
| Building Maintenance: | | | | |
| Church - repairs/maintenance | 201 | \$ 5,000 | \$ 10,093 | \$ 10,000 |
| Manse - repairs/maintenance | 202 | \$ 2,450 | \$ 983 | \$ 3,000 |
| Total Building Maintenance: | | \$ 7,450 | \$ 11,076 | \$ 13,000 |
| Mission & Service Fund: | 301 | \$ 17,000 | \$ 17,179 | \$ 17,000 |
| Total Expenditures: | | \$ 235,744 | \$ 234,723 | \$ 229,503 |
| Surplus: Revenue/Expenses | | \$ 6,006 | \$ 16,757 | \$ 1,847 |

Appendix 1 – Financial Review

*MEMORIAL UNITED CHURCH
UNAUDITED FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2017*

Blair J. Jewer
Chartered Professional Accountant

Blair J. Jewer

Chartered Professional Accountant

2A Bank Road
PO Box 471

Grand Falls-Windsor, NL

A2A 2J9

Tel: (709) 489 - 7755

Fax: (709) 489 - 8646

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

*To the Congregation and Board of Management
Memorial United Church*

I have reviewed the accompanying financial statements of Memorial United Church that comprise the statement of financial position as at December 31, 2017, and the statements of operations and net assets, and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not for profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, I do not express an audit opinion on these financial statements.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the financial statements do not present fairly, in all material respects, the financial position of Memorial United Church as at December 31, 2017, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not for profit organizations.

Grand Falls-Windsor, NL
February 8, 2018


Chartered Professional Accountant
Chartered Accountant

MEMORIAL UNITED CHURCH

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2017

| | <u>2017</u> | <u>2016</u> |
|--|--------------------|--------------------|
| ASSETS | | |
| CURRENT ASSETS | | |
| Cash | \$ 65,151 | \$ 56,219 |
| Harmonized sales tax receivable | 1,842 | 1,457 |
| | 66,993 | 57,676 |
| TANGIBLE CAPITAL ASSETS (Note 3) | 2,060,000 | 2,060,000 |
| | \$2,126,993 | \$2,117,676 |
| LIABILITIES | | |
| CURRENT LIABILITIES | | |
| Accounts payable | \$ 5,300 | \$ 6,610 |
| Government remittances | 263 | 387 |
| Current maturity on long term debt | 18,000 | 6,000 |
| | 23,563 | 12,997 |
| LONG TERM DEBT (Note 4) | - | 18,000 |
| | 23,563 | 30,997 |
| NET ASSETS | | |
| INVESTED IN CAPITAL ASSETS UNRESTRICTED | 2,060,000 | 2,060,000 |
| | 43,430 | 26,679 |
| | 2,103,430 | 2,086,679 |
| | \$2,126,993 | \$2,117,676 |

Signed on behalf of the board.

_____, *Chairperson*

_____, *Treasurer*

The accompanying notes form an integral part of this financial statement.

Blair J. Jewer
Chartered Professional Accountant

**MEMORIAL UNITED CHURCH
UNAUDITED STATEMENT OF OPERATIONS
FOR THE YEAR ENDED DECEMBER 31, 2017**

| | <u>Budget</u> | <u>2017</u> | <u>2016</u> |
|--|-----------------|------------------|----------------------|
| CONTRIBUTIONS AND DONATIONS | | | |
| <i>General</i> | | | |
| Envelopes - general | \$ 116,500 | \$ 115,721 | \$ 112,550 |
| Envelopes - initial | 800 | 621 | 672 |
| Loose | 3,500 | 3,329 | 3,876 |
| Easter offering | 6,000 | 4,925 | 5,380 |
| Cash drive | 10,000 | 8,850 | 7,951 |
| Thanksgiving | 2,000 | 2,080 | 2,037 |
| Christmas | 8,000 | 7,466 | 8,261 |
| Anniversary | 1,100 | 1,145 | 1,100 |
| | <u>147,900</u> | <u>144,137</u> | <u>141,827</u> |
| <i>Building</i> | | | |
| Envelopes - general | 28,800 | 25,338 | 27,415 |
| Cash drive | - | - | - |
| In memoriam | - | - | 1,075 |
| | <u>28,800</u> | <u>25,338</u> | <u>28,490</u> |
| <i>Other income</i> | | | |
| Mission and service | 17,000 | 17,178 | 17,103 |
| Hymn sing | 9,000 | 9,820 | 8,905 |
| Loon Bay advent camp | - | - | - |
| In memoriam | 4,000 | 6,720 | 2,070 |
| Benevolent fund | - | 1,389 | 1,735 |
| Radio broadcast | - | - | 1,760 |
| United Church Observer | 300 | 300 | 330 |
| Chaplaincy grant | - | - | 7,251 |
| Rental income | 3,000 | 2,080 | 1,595 |
| Cemetery fund | 3,000 | 2,370 | 3,250 |
| Special donations | 2,500 | 6,980 | 5,131 |
| Wall of celebration | 500 | 200 | 250 |
| Special projects | 10,000 | 14,017 | - |
| Concerts | 4,800 | 7,170 | 4,386 |
| Ceremony fees | 3,250 | 850 | 505 |
| | <u>57,350</u> | <u>69,074</u> | <u>54,271</u> |
| <i>Church departments (Note 6)</i> | | | |
| United Church Women | 5,000 | 10,000 | 7,200 |
| Christian Education Committee | 700 | 780 | 500 |
| Men's choir | 2,000 | 2,150 | 2,700 |
| | <u>7,700</u> | <u>12,930</u> | <u>10,400</u> |
| TOTAL CONTRIBUTIONS | <u>241,750</u> | <u>251,479</u> | <u>234,988</u> |
| OPERATING EXPENSES (Sch. 1) | <u>235,750</u> | <u>234,728</u> | <u>245,543</u> |
| EXCESS OF REVENUE OVER EXPENSES | <u>\$ 6,000</u> | <u>\$ 16,751</u> | <u>\$ (10,555)</u> |

The accompanying notes form an integral part of this financial statement.

Blair J. Jewer
Chartered Professional Accountant

**MEMORIAL UNITED CHURCH
UNAUDITED STATEMENT OF NET ASSETS
FOR THE YEAR ENDED DECEMBER 31, 2017**

2017

| | <i>Invested in Capital assets</i> | <i>Unrestricted</i> | <i>Total</i> |
|--|---------------------------------------|---------------------|---------------------|
| <i>Balance, beginning of year</i> | \$2,060,000 | \$ 26,679 | \$2,086,679 |
| <i>Excess of revenue over expenditure</i> | (-) | 16,751 | 16,751 |
| <i>Transfers</i> | | | |
| <i>- Purchase of property, plant and equipment</i> | - | - | - |
| | <u>\$2,060,000</u> | <u>\$ 43,430</u> | <u>\$ 2,103,430</u> |

2016

| | <i>Invested in Capital assets</i> | <i>Unrestricted</i> | <i>Total</i> |
|--|---------------------------------------|---------------------|---------------------|
| <i>Balance, beginning of year</i> | \$2,060,000 | \$ 37,234 | \$2,097,234 |
| <i>Excess of revenue over expenditure</i> | (-) | (10,555) | (10,555) |
| <i>Transfers</i> | | | |
| <i>- Purchase of property, plant and equipment</i> | - | (-) | - |
| | <u>\$2,060,000</u> | <u>\$ 26,679</u> | <u>\$ 2,086,679</u> |

The accompanying notes form an integral part of this financial statement.

Blair J. Jewer
Chartered Professional Accountant

**MEMORIAL UNITED CHURCH
UNAUDITED STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2017**

| | <u>2017</u> | <u>2016</u> |
|---|-------------|--------------|
| CASH WAS PROVIDED BY (USED FOR) | | |
| <i>Operating</i> | | |
| <i>Excess of revenue over expenditure</i> | \$ 16,751 | \$(10,555) |
| <i>Change in non-cash working capital</i> | | |
| <i>Harmonized sales tax receivable</i> | (385) | 3,460 |
| <i>Accounts payable</i> | (1,310) | (23,390) |
| <i>Government remittances</i> | (124) | 387 |
| | 14,932 | (30,098) |
| <i>Financing</i> | | |
| <i>Proceeds from long term debt</i> | - | 30,000 |
| <i>Repayment of long term debt</i> | (6,000) | (6,000) |
| | (6,000) | 24,000 |
| INCREASE (DECREASE) IN UNRESTRICTED CASH | 8,932 | (6,098) |
| UNRESTRICTED CASH BEGINNING | 56,219 | 62,317 |
| UNRESTRICTED CASH ENDING | \$ 65,151 | \$ 56,219 |
| CASH CONSISTS OF | | |
| <i>Operating account</i> | \$ 24,972 | \$ 22,446 |
| <i>Savings account</i> | 40,179 | 33,773 |
| | \$ 65,151 | \$ 56,219 |

The accompanying notes form an integral part of this financial statement.

Blair J. Jewer
Chartered Professional Accountant

**MEMORIAL UNITED CHURCH
UNAUDITED STATEMENT OF OPERATING EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2017**

Schedule 1

| | <u>Budget</u> | <u>2017</u> | <u>2016</u> |
|--|----------------|----------------|----------------|
| <i>Salaries and benefits</i> | | | |
| Staff salaries and benefits | \$ 114,506 | \$ 111,894 | \$ 112,563 |
| Minister's travel | 6,000 | 6,000 | 6,231 |
| Minister's book allowance and continuing education | 2,748 | 2,244 | 39 |
| Honoraria | 7,850 | 5,850 | 6,150 |
| | <u>131,104</u> | <u>125,988</u> | <u>124,983</u> |
| <i>Commitments and contributions</i> | | | |
| Conference assessment | 11,340 | 11,340 | 11,580 |
| Mission and service | 17,000 | 17,178 | 17,103 |
| | <u>28,340</u> | <u>28,518</u> | <u>28,683</u> |
| <i>Church occupancy and equipment</i> | | | |
| Electricity | 20,000 | 17,658 | 21,280 |
| Insurance | 15,125 | 15,043 | 13,152 |
| Repairs and maintenance | 5,000 | 10,093 | 1,487 |
| Communications | 1,200 | 1,178 | 1,046 |
| Snow clearing | 3,500 | 4,472 | 4,513 |
| Janitorial supplies | 1,500 | 935 | 2,652 |
| Municipal taxes | 425 | 425 | 425 |
| Organ and piano maintenance | 950 | 510 | 1,206 |
| | <u>47,700</u> | <u>50,314</u> | <u>45,761</u> |
| <i>Manse occupancy</i> | | | |
| Repairs and maintenance | 2,450 | 983 | 6,424 |
| Fuel | 3,600 | 3,689 | 4,079 |
| Electricity | 650 | 477 | 568 |
| Communications | 1,525 | 1,419 | 1,519 |
| Municipal taxes | 425 | 425 | 425 |
| | <u>8,650</u> | <u>6,993</u> | <u>13,015</u> |

The accompanying notes form an integral part of this financial statement.

Blair J. Jewer
Chartered Professional Accountant

**MEMORIAL UNITED CHURCH
UNAUDITED STATEMENT OF OPERATING EXPENSES
FOR THE YEAR ENDED DECEMBER 31, 2017**

Schedule 1 (Cont'd)

| | <u>Budget</u> | <u>2017</u> | <u>2016</u> |
|---------------------------------------|-------------------|-------------------|-------------------|
| <i>Church programme and other</i> | | | |
| <i>Office</i> | 7,006 | 5,446 | 7,093 |
| <i>Chaplain salaries and benefits</i> | - | - | 7,201 |
| <i>Christian education</i> | 900 | 1,295 | 702 |
| <i>Radio broadcast</i> | - | - | 2,027 |
| <i>Benevolent fund</i> | 2,500 | 2,493 | 2,200 |
| <i>Choir and music</i> | 100 | 1,195 | 183 |
| <i>Worship expenses</i> | 1,500 | 1,624 | 1,459 |
| <i>Cemetery</i> | 2,350 | 4,207 | 2,346 |
| <i>United Church Observer</i> | 300 | 304 | 350 |
| <i>Miscellaneous</i> | - | - | 2,706 |
| <i>Summer camp project</i> | 900 | 623 | 760 |
| <i>Celebration wall</i> | 100 | 64 | 96 |
| <i>Conferences and meetings</i> | 550 | 300 | 2,018 |
| <i>Donation</i> | - | 150 | 350 |
| <i>Stewardship</i> | - | 483 | - |
| <i>Professional fees</i> | 1,500 | 2,096 | 1,491 |
| <i>Bank charges</i> | 1,300 | 1,267 | 1,330 |
| <i>Interest on long term debt</i> | 950 | 1,368 | 789 |
| | <u>22,915</u> | <u>22,915</u> | <u>33,101</u> |
| | <u>\$ 235,750</u> | <u>\$ 234,728</u> | <u>\$ 245,543</u> |

The accompanying notes form an integral part of this financial statement.

*Blair J. Jewer
Chartered Professional Accountant*

**MEMORIAL UNITED CHURCH
NOTES TO UNAUDITED FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2017**

1. PURPOSE OF THE ORGANIZATION

The Memorial United Church of Grand Falls-Windsor is a member of the United Church of Canada and seeks to have all people within its congregation, at whatever stage physically or intellectually, to come to know God as revealed in Jesus Christ, strengthened by the church's nurturing and guided by the Holy Spirit, to come to follow God's loving way of work and witness in the world.

The United Church of Canada is incorporated under federal statutes as a not for profit organization and is a registered charity under the Income Tax Act of Canada.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements were prepared in accordance with Canadian generally accepted accounting standards for not for profit organizations and include the following significant accounting policies:

(a) Cash

Cash consists of cash on hand and balances with bank including authorized overdrafts and recurring operating loans. Cash components included in the cash flow statement is detailed thereon.

(b) Tangible Capital Assets

The church's annual revenue is less than \$500,000 annually. Therefore the church has chosen to follow the guidelines of Part III, Paragraph 4431.38 of the Chartered Professional Accountants of Canada Handbook - Accounting.

Real property is recorded on the balance sheet in the year of addition. No provision for depreciation is reflected in the accounts. Grants received towards the cost of real property additions are recorded as a reduction in the cost of the asset. During 2017 grants totalling \$ Nil were recognized towards the cost of real property additions (2016 - \$Nil).

Equipment additions are recorded as a charge against revenue in the year of addition. The equipment held by the church is general purpose office equipment and furniture, appliances, and various musical instruments.

(c) Financial Instruments

The organization initially measures financial instruments at fair value, except for certain non-arms length transactions. The organization subsequently measures all its financial assets and financial liabilities at amortized cost, except for equity investments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in net surplus.

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write down is recognized in net surplus, The previously recognized impairment loss may be reversed to the extent of the improvement provided it is no greater than the amount that would have been reported at the date of reversal had the impairment not been recognized previously. The amount of the reversal is recognized in net surplus.

Transaction costs are recognized in net surplus in the period incurred.

(d) Revenue recognition

Revenue is recognized using the deferral basis of accounting.

Unrestricted contributions and donations are recognized as revenue in the year cash is received.

Restricted contributions are recognized as revenue in the year the expense pertaining to the restricted purpose has been incurred.

Rental revenue is recognized in accordance with the relevant agreement.

Interest income is recognized on a time basis.

*Blair J. Jewer
Chartered Professional Accountant*

**MEMORIAL UNITED CHURCH
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AS AT DECEMBER 31, 2017**

2017

2016

2. ACCOUNTING POLICY (CONT'D)

(e) Donated goods and services

The value of donated goods, services and labour is not reflected in the financial statements. Donation receipts are not issued for donated goods, services and labour received.

(f) Accounting estimates

The preparation of the financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty and the effect on the financial statements of changes in such estimates in future periods could be significant.

3. TANGIBLE CAPITAL ASSETS

| | <u>Cost</u> | <u>Accumulated Depreciation</u> | | |
|-----------------|--------------------|-------------------------------------|---------------------|---------------------|
| Church Building | \$1,944,000 | \$ - | \$ 1,944,000 | \$ 1,944,000 |
| Manse Building | 116,000 | - | 116,000 | 116,000 |
| | <u>\$2,060,000</u> | <u>\$ -</u> | <u>\$ 2,060,000</u> | <u>\$ 2,060,000</u> |

4. LONG TERM DEBT

Bank of Montreal

Prime plus 1.75% demand term loan, repayable by semi-annual payments of \$3,000, plus interest monthly, secured by general security agreement, due 2020

| | | |
|-------------------------|-------------|------------------|
| | \$ 18,000 | \$ 24,000 |
| <i>Current maturity</i> | 18,000 | 6,000 |
| | <u>\$ -</u> | <u>\$ 18,000</u> |

Estimated principal payments on long term debt for the next five years are as follows:

| | |
|------|-----------|
| 2018 | \$ 18,000 |
|------|-----------|

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**MEMORIAL UNITED CHURCH
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2017

2016

5. FINANCIAL INSTRUMENTS AND RISK MANAGEMENT

The church carries various forms of financial instruments. Unless otherwise noted, it is management's opinion that the church is not exposed to significant interest, currency, market, liquidity, or credit risks arising from these financial instruments.

The church's savings account and mortgage liability bear interest at a rate tied to prime as established by its bank. Consequently, the church is exposed to interest rate risk as prime rate varies.

6. RELATED PARTY TRANSACTIONS

Various autonomous departments operate within the church. These financial statements do not reflect the financial position and results of operations for these departments.

Related party transactions are measured at monetary exchange amount in the financial statements.

During the year autonomous departments contributed \$12,930 (2016 - \$10,400) in revenue towards church operations.

The church does not issue consolidated financial statements.

7. SUBSEQUENT EVENTS

Subsequent to year end, the church repaid it's long term debt in full without interest penalty.

8. COMPARATIVE FIGURES

The financial statements for 2016, which are presented for comparative purposes only, were reviewed by another accountant and have been reformed to reflect the financial statement presentation adopted for 2017.

Blair J. Jewer
Chartered Professional Accountant