

# RHUC Living Faith Story

Richmond Hill United Church (RHUC) is a caring church community located in the historic core of Richmond Hill, a suburban community just north of Toronto. We are experiencing profound changes:

- in the community around us
- in our community of faith
- to our historic church buildings and how they are used

We are seeking a full-time minister to journey with us through these exciting and challenging times!

In April 2018 our congregation completed a multi-year strategic planning process which resulted in our Mission Action Plan (MAP), and the [MAP Summary](#).

Reflecting the growing diversity of our community, our intention is to embrace the United Church of Canada's vision of becoming an intercultural church. We are also at the formative stages of becoming a Centre for Community and the Arts.

The church is well-known within the Richmond Hill community. It comprises three buildings: the historic sanctuary (1880); the 1957 addition; and the Manse, currently leased to a community mental health organization.

RHUC has expended considerable effort and funds to explore how best our facilities can support congregational and community needs. Our 10 years work with EDGE, a private consulting firm, and UPRC/Kindred Works, was ultimately disappointing, but did result in a vision to become a Centre for Community and the Arts. This has involved significant enthusiastic community engagement. We find ourselves at this juncture without a major development partner. We still want to live into this vision and have been seeking guidance from other congregations with a similar mission. Our sanctuary has excellent acoustics and has potential as an enhanced performance space. Opportunities for partnerships exist with various organizations to meet the needs for community space. The vision for being a Centre for Community and the Arts also aligns with the City of Richmond Hill's plans for the village core to become a Cultural District that will promote arts and culture in the community.

Progress has been delayed by the discovery of ceiling plaster damage in the sanctuary. Both the ceiling and roof require repair in order to make our sanctuary performance-ready again. We are in the process of determining the best approach as these repairs will cost several hundred thousand dollars. We have been approved for a Toronto United Church Council (TUCC) loan and are preparing for a major fundraising campaign.

# Worship

Our worship services are the centre of our church life. Services are planned collaboratively by the Minister and Music Director, with the Worship Year planned in conjunction with the Spiritual Practice Team. Services are in a hybrid format and include multimedia presentations that are visible in the sanctuary and online.

Music is core to our worship experience. We have a wonderful Chancel Choir led by our Music Director and we are open to musical gifts from others.

In services, lay people are:

- Greeters and ushers
- Liturgists and readers (training is provided by the Minister)
- Writers and leaders of the Prayers of the People (training is provided by the Minister)
- Communion servers
- Occasional presenters of the message
- AV Tech Team

We look for our worship services to be a catalyst for personal reflection, the questioning or affirming our actions, a time of calmness, and to be inspired by the gifts that others share. We value theologically progressive and socially relevant sermons that address real-world issues, linking faith to action and social justice.

We are open to a variety of approaches such as following the lectionary as well as the wisdom of secular writers and poets.

Our congregation includes people with a wide range of ideas about God, the divinity of Jesus, and other articles of faith. We try to celebrate this diversity even as we identify our theological centre as “progressive”. We encourage serious Bible study, appreciate scholarship and exegesis in sermons. We observe the important seasons of the church year with distinct prayer, music and liturgy. Very few of us read the Bible in a literal fashion, and we de-emphasize atonement theology.

## Faith Community Connection and Support/Pastoral Care

The Board has identified the need for a review of how we structure and expand our circles of caring and compassion. Our intention to reach out with care to people at all stages of life is an important priority, particularly with an aging demographic. However, we also have individuals and new families facing different challenges that require support, some which can be provided by the minister but also by others in the congregation. Implementation of hybrid services as a

result of COVID has allowed some people to remain connected by continuing to attend services online.

Ways we build community include:

- After-service coffee-time
- Tuesday morning coffee-time
- Name tags
- Prayer-shawl ministry
- Secret friends (support for first-year post-secondary students)
- Lunch and learn sessions

## Social Justice and Community Outreach

Social justice and community outreach are central to our understanding of ourselves and our mission. For that reason, we support our Minister, our staff team and several organized groups in the congregation to do the needed work in relationship building and collaboration with our community partners. Some of these partnerships have an impact locally, while others extend to the wider world. We value the opportunity to build relationships within our own congregation, while developing partnerships with the broader community.

Social justice initiatives include:

- Krasman Centre partnership: lunches, holiday backpacks, etc.
- Out of the Cold
- Affirm Richmond Hill: Annual Pride service & Pride Parade participation
- Breakfast Club
- Richmond Hill Community Food Bank
- Home on the Hill (the manse is currently rented to this group which supports and housing psychiatric survivors)
- Living into Right Relations
- Hands and Hearts for Africa (grandmothers' group of the Stephen Lewis Foundation)

Community engagement initiatives:

- Chancel Choir concerts
- RHUC Book club
- Book Event (September community book sale) hosting partnership
- Climate Action Richmond Hill: Environmental workshops

The Justice and Outreach Forum has recently identified the goal of better connecting RHUC with the community through promotional and educational activities on the following themes:

- Environmental
- Diversity, equity and inclusion
- Housing insecurity
- Newcomer support
- Food insecurity
- Global perspectives
- Indigenous support

Our goal of becoming a Centre for Community and the Arts is the result of engagement with the Richmond Hill community in shared goals, including celebration of cultural diversity, newcomers, arts and music, social needs, and coming together at times for community healing in the face of trauma. We want to increase opportunities for people new to the congregation to engage in different aspects of church life beyond Sunday Worship.

## Faith Formation and Christian Education

RHUC finds itself in a place where there are very few children participating in the life of the church. However, new attendees at Sunday worship are starting to appear and we need to explore this opportunity to welcome and engage children and young people in the life of this faith community in new ways.

There are many lay-led opportunities for people to extend their learning and understanding, discuss questions about their faith, and build relationships. There are individuals who do not attend Sunday worship, but participate in the following groups:

- Shalom Seekers: a daytime gathering to explore Christianity, current issues and their impact on Christianity
- United Church Women: a dedicated group of women who meet weekly at the church and have strong commitment to Mission & Service and fellowship
- HAIR (Heretics, Agnostics, Infidels and other Riff-raff): a weekly evening discussion group that freely explores the questions and doubts that we think we are often the only ones to feel
- Women's Spirituality: a Saturday gathering where friendships are nurtured and spiritual wellness encouraged
- Men's Breakfast: Saturday breakfast plus a speaker, open to all members of the congregation and the wider community

When numbers warrant, our Minister leads Confirmation and Baptism classes, as well as Faith Explorations gatherings, which support visitors and newcomers to our church who have a different understanding of Christianity than the United Church.

## Administration, Staffing, and Infrastructure

At RHUC, our wonderful non-ministerial staff are a full-time Office Administrator, a full-time custodian, a part-time custodian for Sunday mornings, a part-time Music Director, and a part-time security person for weekend events. Staff have a role on the Operations Committee, which meets at least monthly to oversee the day-to-day matters of the church.

RHUC uses a collaborative staffing model in which the Minister provides support to all other staff, but is not expected to supervise. Each staff person has a unique chain of accountability and support, suited to each role.

We streamlined our governance process from a labour-intensive Council and committee structure to a smaller Board, fewer committees, and more fluid shorter-term Working Groups.

Our finances are reviewed regularly by the Finance Committee and the Board. The congregation is informed regularly of the financial status at the Annual General Meeting, and congregational updates are provided as needed. Minutes of Board meetings are public on the church website.

## Denomination and Communities

Members of RHUC continue to hold positions on Shining Waters Regional Council, including the Past-President, and on its Executive, Finance Committee, and Social and Ecological Justice Commission. Also in the wider church, RHUC members serve on the Candidacy Board, the Executive of the Regional UCW, and on General Council Executive.

Our Minister attends ecumenical meetings with other local clergy, as well as building partnerships with other religious leaders in Richmond Hill and beyond. We welcome increased collaboration with neighbouring United Church communities of faith.

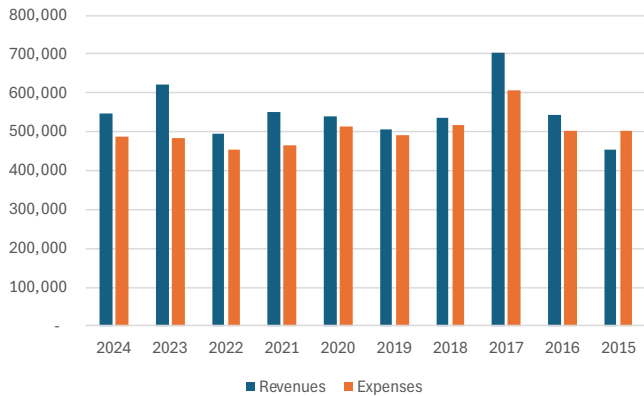
# Financial Viability Report

## Financial Viability Review

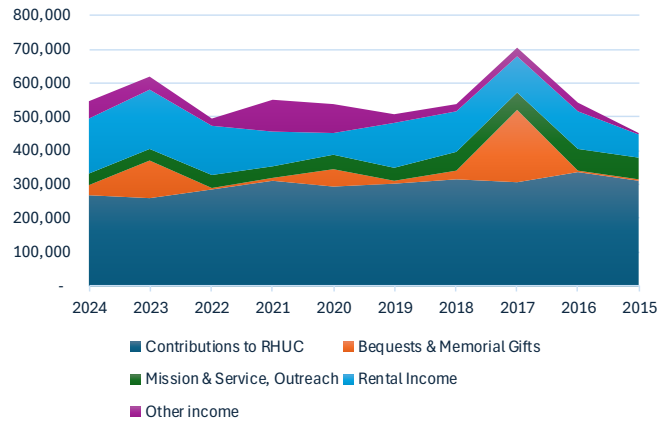
Community of Faith: *Richmond Hill United Church*

Date: *April 9, 2025*

### 1. Do expenses exceed your revenues?

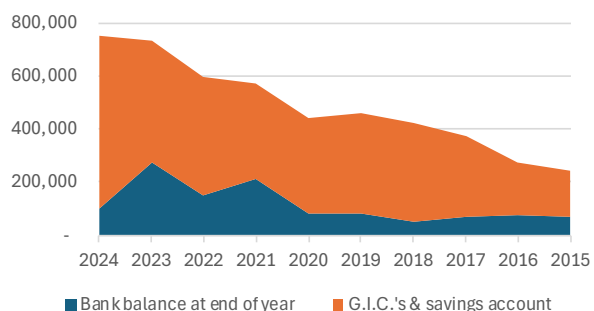


### Revenues



	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
	One year ago	Two years ago	Three years ago	Four years ago	Five years ago	Six years ago	Seven years ago	Eight years ago	Nine years ago	Ten years ago
<i>Contributions for RHUC Programmes (excluding Bequests &amp; Memorial gifts)</i>										
<b>General Fund</b>										
Envelops	87,354	82,048	99,932	93,928	101,082	94,204	102,594	98,384	124,855	96,295
PAR	141,312	155,921	149,309	145,903	152,194	170,900	183,222	187,122	181,702	194,048
Loose Offerings	3,652	4,147	1,175	-	448	4,271	3,981	4,721	5,551	4,510
<b>General Fund Total</b>	<b>228,666</b>	<b>237,969</b>	<b>249,241</b>	<b>239,831</b>	<b>253,723</b>	<b>269,374</b>	<b>289,797</b>	<b>290,227</b>	<b>312,107</b>	<b>294,853</b>
Building Funds	11,217	15,751	33,994	69,516	36,384	25,115	24,680	15,314	20,487	17,113
Other RHUC Funds	27,080	4,322	1,480	2,225	4,122	6,620	763	1,235	3,350	-
<b>Total Contributions to RHUC</b>	<b>266,963</b>	<b>258,043</b>	<b>284,715</b>	<b>311,572</b>	<b>294,229</b>	<b>301,109</b>	<b>315,240</b>	<b>306,777</b>	<b>335,945</b>	<b>311,966</b>
<i>Contributions for Mission &amp; Service and Outreach</i>										
Mission and Service	29,662	31,171	35,847	31,772	35,189	36,379	45,390	45,633	54,019	52,909
Outreach & Breakfast Club	3,805	2,873	3,550	2,415	3,530	2,658	9,352	7,457	8,635	10,606
<b>Total</b>	<b>33,467</b>	<b>34,044</b>	<b>39,397</b>	<b>34,187</b>	<b>38,719</b>	<b>39,038</b>	<b>54,742</b>	<b>53,090</b>	<b>62,654</b>	<b>63,515</b>
Bequests & Memorial Gifts	30,555	114,838	5,189	9,703	53,057	9,551	27,216	212,099	5,823	4,638
Rental Income	162,317	172,628	145,921	101,372	65,755	132,614	120,822	106,426	113,565	69,354
Other income	54,709	40,687	20,303	94,055	86,326	23,492	18,366	24,337	24,600	4,173
<b>Total income</b>	<b>548,011</b>	<b>620,240</b>	<b>495,525</b>	<b>550,890</b>	<b>538,085</b>	<b>505,803</b>	<b>536,386</b>	<b>702,728</b>	<b>542,587</b>	<b>453,647</b>
<b>Expenses</b>	<b>486,809</b>	<b>485,064</b>	<b>455,474</b>	<b>464,705</b>	<b>513,532</b>	<b>490,568</b>	<b>516,175</b>	<b>604,928</b>	<b>503,778</b>	<b>503,355</b>
<b>Difference</b>	<b>61,202</b>	<b>135,176</b>	<b>40,051</b>	<b>86,185</b>	<b>24,553</b>	<b>15,235</b>	<b>20,211</b>	<b>97,800</b>	<b>38,808</b>	<b>- 49,708</b>
Do expenses exceed revenues? (yes/no)	No	No	No	No	No	No	No	No	No	Yes

Bank accounts and G.I.C.'s



Bank balance at end of year			101,237	274,416	148,152	214,612	84,457	80,270	49,784	72,521	76,586	71,429
G.I.C.'s & savings account			652,413	460,173	445,106	356,090	354,316	380,385	369,913	301,420	198,202	170,955
Total			753,650	734,589	593,257	570,702	438,773	460,655	419,697	373,941	274,788	242,384

*Comments*

In 2020 and 2021 Other income includes CEWS, most of which was not received until 2021. The church also received \$39,000 as a special gift from a current member which was treated as a living bequest.

Once capital repairs and additions shown at Q5 below are taken into account expenses are consistent from year to year except that in 2020 expenses fell due to the building being closed and in 2016 the church went from two full-time ministers to one.

**2. Payroll Costs**

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

Minister: hours per week	40.0
Music Director	18.0
Secretary: hours per week	35.0
Full-time Custodian: hours per week	37.5
Part-time Custodian: hours per week	4.0

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Cost of payroll (Salaries, employer portion of EI, CPP, benefits & pension, as well as continuing education and other costs of ministry & personnel):	324,748	314,730	298,228	280,624	305,399	295,693	289,435	280,804	320,330	349,713

**3. Have you experienced a deficit for more than two consecutive years in the last five years?**

No

**4. Are there any outstanding loans?** No





**6. How many contributors support your congregation?**

Note: In answering questions 6,7 and 8, in some cases we have reported the number of tax receipts, in others we have estimated the number of households, and in others we have estimated the number of people active in the congregation.

				2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Tax receipts issued, General Fund				141	150	170	163	185	204	208	194	203	198

**7. How many people would you have in each age group this year? (these numbers count people listed in Directory who are active, not households, as shown in 6 above)**

				Active & In Directory in 2025	Active & In Directory in 2020
	0–20 years			8	34
	21–30 years			1	7
	31–40 years			5	12
	41–50 years			21	25
	51–60 years			30	34
	61–70 years			39	55
	71–80 years			47	60
	81–90 years			37	29
	91+ years			14	15
				202	271

**In 2014**

Age	Count
15-25[1]	102
25-45	15
45-60	84
60-75	99
75-85	44
86+	33
	377

[1] 76 members under the age of 18

Also see Note B at end of report

[illegible]

Annual giving, General Fund		2024		2023		2022		2021		2020		2019		2018		2017		2016		2015	
		One year ago		Two years ago		Three years ago		Four years ago		Five years ago		Six years ago		Seven years ago		Eight years ago		Nine years ago		Ten years ago	
Number of givers:		141		150		170		163		218		250		249		241		310		314	
Loose Offerings		3,652	-	4,147	-	1,175	-	-	-	448	-	4,271	-	3,981	-	4,721	-	5,551	-	4,510	-
\$0–\$100		1,008	16	1,357	12	1,603	24	836	11	1,483	46	1,786	39	1,525	38	2,058	42	2,789	78	6,112	82
\$101–\$500		10,661	32	11,785	40	14,028	45	12,388	42	18,298	60	12,821	50	15,347	56	16,141	57	21,097	71	21,550	71
\$501–\$1,000		16,044	23	19,150	25	21,971	29	29,032	39	26,489	37	23,892	34	23,982	34	20,730	31	28,007	36	31,567	41
\$1,001–\$5,000		133,232	62	143,708	66	128,495	63	114,743	62	117,171	65	136,463	70	138,124	71	172,563	85	164,395	85	147,163	73
\$5,001+		66,280	8	61,970	7	83,145	9	82,833	9	89,835	10	90,141	13	106,683	13	74,014	9	90,269	10	83,951	10
		230,877	141	242,116	150	250,416	170	239,832	163	253,723	218	269,374	206	289,642	212	290,227	224	312,108	280	294,853	277

[illegible]

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

[illegible]

**Have you encouraged members, yearly or more regularly, to increase PAR givings?**

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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Of the 122 households giving in 2024, 86 were for households donating through PAR, 4 were from individuals who donate once or twice a year, 2 households donated shares (receipts issued by other than RHUC). Of the 30 households remaining, most drop off envelopes regularly, or make donations when the offering is collected, although some give through e-transfer, some through Canada Helps.				
The rest of the tax receipts were to casual attendees, whose amounts are also included in envelopes..				

10. 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?																					
Richmond Hill United Church has the following funds. The amount shown represents the fund balance at Dec.31, 2024.																					
<i>Funds restricted by the donor for a specific or limited purpose:</i>																					
<u>Name</u>	<u>Amount</u>	<u>Purpose</u>																			
Special Gifts Fund	82,552	Note A																			
Building Fund	149,557	For asset acquisitions, capital maintenance and building improvements.																			
Harry Sayers Fund	26,365	For emergency building repair.																			
Accessibility Fund	13,191	To improve accessibility																			
Outreach Initiatives Fund	4,295	Generally raised for specific projects.																			
Refugee Fund	5,418	For refugees																			
Breakfast Club Fund	6,180	For breakfast programmes in local schools																			
	<u>287,558</u>	Total restricted by donor																			
<i>Unrestricted amounts received through bequests or in memoriam that have been set aside by the Church Board to be used for special projects and unplanned expenses</i>																					
Bequest Fund	228,072																				
Memorial Funds	31,751																				
	<u>259,824</u>																				
<u>Note A</u>																					
\$48,633 of the Special Gifts Fund comes from a bequest which stated the funds were to be used at the discretion of the Special Gifts Committee and not be applied to current budget deficits but applied to the restoration of the organ, Memorial Founders Window or such other extra demands that the said Committee deems appropriate.																					
Currently this fund is being used to fund the Mission Action Plan, and in particular the property development project. During 2020 amounts in the fund were used for consultants working with RHUC on the Mission Action Plan. The remaining \$34,000 in this fund is for music, the organ, Multifaith Initiatives, Youth, Net Zero, Shalom Seekers, and the UCW.																					

Note B - Contributions by age group																				
Contributions to the General Fund by Age Group in 2021 (Each line reflects the same people and how they have supported the church over the last 6 years).																				
This shows how the 122 people who contributed in 2024, who are currently listed in our directory have contributed over the last 10 years.																				
The amount given by people not included in the 122 is an indication of how departures have affected annual givings during this period.																				
Annual giving to General Fund	2024		2023		2022		2021		2020		2019		2018		2017		2016		2015	
	One year ago		Two years ago		Three years ago		Four years ago		Five years ago		Six years ago		Seven years ago		Eight years ago		Nine years ago		Ten years ago	
Age group in 2025																				
21–50 years	5,470	7	5,737	8	5,702	8	5,568	8	4,695	7	6,240	5	3,843	4	3,879	4	3,302	4	2,515	2
51–60 years	21,784	17	22,102	18	20,799	17	17,081	17	21,284	17	22,210	18	28,779	17	21,108	17	18,990	16	17,118	16
61–70 years	62,751	29	60,718	29	53,983	26	51,610	25	44,850	27	59,929	24	55,974	25	43,053	25	48,433	23	47,487	23
71–80 years	58,403	29	55,511	29	48,237	28	45,539	27	41,068	27	37,380	26	44,392	28	44,660	28	35,175	26	36,228	26
81–90 years	57,113	30	54,924	29	51,616	29	50,079	30	44,726	30	45,236	29	44,590	28	43,793	29	41,385	27	40,983	24
91+ years	13,899	10	13,858	10	12,926	10	12,972	10	11,396	9	13,492	9	11,371	9	11,525	9	10,582	9	10,334	9
Total	219,420	122	212,850	123	193,263	118	182,850	117	168,019	117	184,487	111	188,947	111	168,018	112	157,867	105	154,665	100
People Not in Current Directory	5,135	3	22,790	17	48,683	22	56,426	39	76,326	69	66,414	51	81,888	48	111,637	77	125,696	85	122,254	94
Loose/Visitor	7,763		6,476		8,470		556		9,379		18,473		18,962		10,572		28,544		17,934	
	232,318	125	242,116	140	250,416	140	239,831	156	253,723	186	269,374	162	289,797	159	290,227	189	312,107	190	294,853	194
Average Tax Receipt	2024		2023		2022		2021		2020		2019		2018		2017		2016		2015	
21–50 years	781		717		713		696		671		1,248		961		970		826		1,258	
51–60 years	1,281		1,228		1,223		1,005		1,252		1,234		1,693		1,242		1,187		1,070	
61–70 years	2,164		2,094		2,076		2,064		1,661		2,497		2,239		1,722		2,106		2,065	
71–80 years	2,014		1,914		1,723		1,687		1,521		1,438		1,585		1,595		1,353		1,393	
81–90 years	1,904		1,894		1,780		1,669		1,491		1,560		1,592		1,510		1,533		1,708	
91+ years	1,390		1,386		1,293		1,297		1,266		1,499		1,263		1,281		1,176		1,148	
Not in 2021 Directory	1,712		1,341		2,213		1,447		1,106		1,302		1,706		1,450		1,479		1,301	
Average tax receipt	1,796		1,683		1,728		1,534		1,314		1,549		1,703		1,480		1,492		1,427	