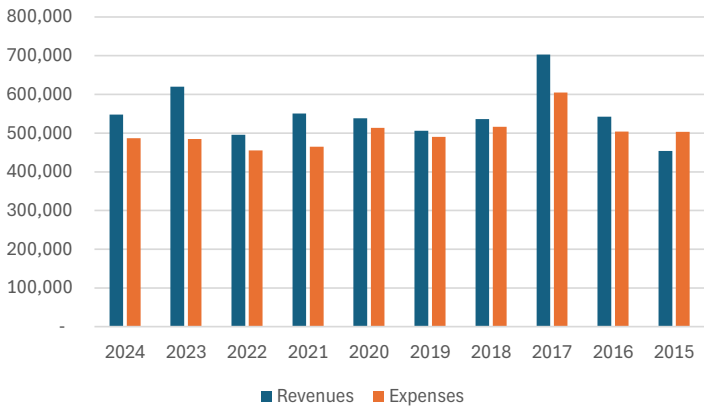


Richmond Hill United Church Financial Viability Review

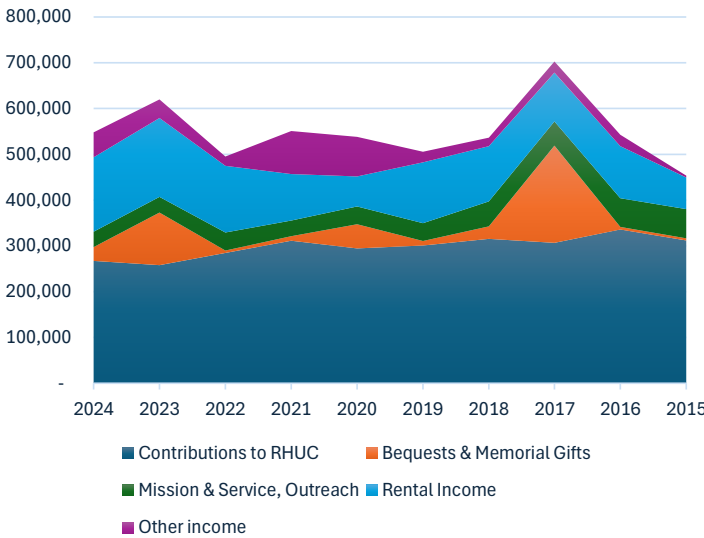
Revenues and Expenses

	2024 One year ago	2023 Two years ago	2022 Three years ago	2021 Four years ago	2020 Five years ago	2019 Six years ago	2018 Seven years ago	2017 Eight years ago	2016 Nine years ago	2015 Ten years ago
Contributions for RHUC Programmes (excluding Bequests & Memorial gifts)										
General Fund										
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
General Fund Total	228,666	237,969	249,241	239,831	253,723	269,374	289,797	290,227	312,107	294,853
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	-
Total Contributions to RHUC	266,963	258,043	284,715	311,572	294,229	301,109	315,240	306,777	335,945	311,966
Contributions for Mission & Service and Outreach										
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
Total	33,467	34,044	39,397	34,187	38,719	39,038	54,742	53,090	62,654	63,515
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
Total income	548,011	620,240	495,525	550,890	538,085	505,803	536,386	702,728	542,587	453,647
Expenses	486,809	485,064	455,474	464,705	513,532	490,568	516,175	604,928	503,778	503,355
Difference	61,202	135,176	40,051	86,185	24,553	15,235	20,211	97,800	38,808	- 49,708
Do expenses exceed revenues? (yes/no)	No	No	No	No	No	No	No	No	No	Yes

1. Do expenses exceed your revenues?



Revenues



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

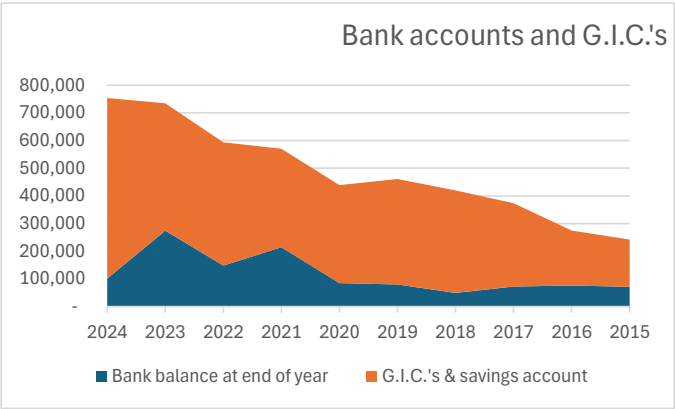
At present we have called or appointed the following paid staff:

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



5. Do utilities, maintenance, and repairs exceed 25 percent of 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
Utilities (Power and Water)	7,089	6,494	5,148	5,785	5,488	8,294	6,185	7,931	14,682	9,508
Utilities Heating	15,709	18,633	18,907	13,048	13,620	13,326	13,358	12,884	14,682	13,471
General Maintenance	32,608	25,891	13,947	14,512	11,056	16,673	15,493	14,141	11,020	8,713
Capital Maintenance, repairs and additions	500	11,139	11,144	46,693	85,660	24,363	65,422	156,266	6,435	2,242
Total	55,905	62,157	49,145	80,039	115,825	62,655	100,459	191,222	46,819	33,934
Exceeds 25% of Revenues	10%	10%	10%	15%	22%	12%	19%	27%	9%	7%
(Yes or No)	No	No	No	No	No	No	No	Yes	No	No

<i>Major Repairs Planned in next five years:</i>	Year	Estimated Cost
Repairing Sanctuary Ceiling	2025	400,000
Replacing HVAC systems (more than 30 years old)	2028	230,000
Replacing roof	2028	500,000
Stained Glass restoration & Other	2028	50,000
		1,150,000

At this time a long term plan is under development to address how these will be funded.

RHUC is also considering upgrades to the Sanctuary to improve its effectiveness as a performance venue.

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

8. Is there a reliance on a few generous contributors where 50 percent of the revenues come from one or two contributors?

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

In 2024, the top three donors to the General Fund contributed 14% of the total.

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

	No project
	Letters to congregation when we have the need
x	Regular information and letters sent to all members and adherents
	Program such as Called to Be the Church (on the Stewardship Toolkit website) 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?

1. ?

Jan
Feb
Mar
Apr
May
Jun
Jul
Aug
Sep
Oct
Nov

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

☒ Yes

☐ No

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 envelops 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 envelops..

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.

Funds restricted by the donor for a specific or limited purpose:

Name	Amount	Purpose
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
	287,558	Total restricted by donor

34

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

Bequest Fund	228,072
Memorial Funds	31,751
	259,824

Note A
\$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