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Reflections on 2022

Rev. Valerie Oden

Recently, a newcomer to the church served as Lay Reader in Worship. During her Stewardship Moment, as she was describing why her family was enjoying being part of RUC, she said, "I feel the Spirit here." That touched me as true. There is an intangible "something" that weaves the people of this congregation together in gentle beingness, in warmth, in peace. From such beingness together, we step out and serve this hurting world. I think that's a good thing.

Her family (and others) arrived while I was on sabbatical, and they remained. That says so much about our folks, how the church is welcoming to all. Thank you for being true to Martin Luther's dictum that the church is guided by "the ministry of all believers."

This year has been challenging as we sought to rise from the depths of Covid and move back to full time in-person worship for Lent.

We have been slow to return to the pews, yet our people are remaining connected through online worship thanks to the diligent work of our AV Team led by volunteer Ray Hawrelak. These people in "the diaspora" online continue participating and giving, and some who don't come on Sundays still come for small group activities during the week. We will continue to seek new ways to be the church in this new day post Covid.

Even through the challenges, we have stayed true to our call to "live with respect in creation" by engaging in a massive project to install solar panels on our roof, led by Matthew Schoenhardt and his tireless commitment to the betterment of the church. We were also able to pay down our mortgage significantly. Both projects speak to the generosity of the people of this church. The facility itself has been meticulously cared for and improved by volunteer manager Don Trenn, and we are

so grateful for his gifts and his commitment.

We have a fantastic Official Board, led in the first half of the year by Marv Severson and in the second half by Joan Robinson. Thanks to both of them for their competent and caring leadership. There are countless behind-the-scenes volunteers around here, doing the work of the Church, keeping RUC vital. Thank you.

While I was on Sabbatical (Renewal Leave) and holidays from July through October, Sabbatical Chair Christine Ens and many lay leaders kept everything rolling smoothly, and I am grateful for all who stepped up in those months to lead worship or count offerings or make lemonade or care for people. Rev. Tom Sawyer and Dr. Joanne Olson tended to our pastoral care needs with grace, and Jacqueline Hunt and Catherine Evoy kept the office rolling smoothly with its

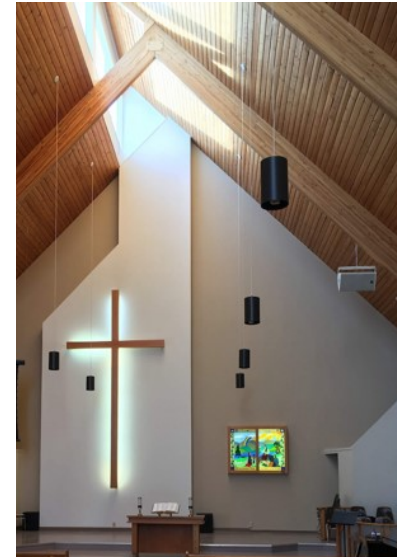
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immense administrative workload. Paula Roberts, Sherry Steele, Lois Lund, Krystal Manuel, Luke Nelson and Madison Prairie all performed their staff responsibilities and tended the flock well with their gifts.

We tried an experiment in the summer, partnering with St. Paul's UC for worship and the joint services were well received by both congregations. Our youth have also been partnering with theirs in a fruitful manner.

I am continually amazed by "the Spirit" that flows through this congregation, how we seldom have the petty arguments or conflicts that besiege many churches. I am grateful that we really do abide in warmth and peace together, always with an eye on reaching out to the world. You inspire me by this, dear people of Riverbend UC!

~ Warmly,
Valerie



Chair of the Official Board

I joined the Board as incoming Chair November 2021 and was immediately impressed by the group of ambitious, congenial people making decisions about our church. As Valerie pointed out to me recently, one of the unique things about our Board is that there are no chronic, festering wounds that we keep trying to heal. People treat each other with great respect and forever aim to understand competing views. We were very pleased to have Dawn Power join us in 2022 as a Member-at-Large.

Once it became apparent that the Omicron COVID-19 variant was just a wimpy cousin of the original virus and that vaccines prevented most hospitalizations, we resumed in-person worship services in March. As the months flew by, more and more people attended our Sunday services. I must say that I thought that "on-line church" would fade away once public health restrictions were lifted. However, it has become apparent that many people appreciate having this option available. Valerie tells me that there are more than 30 people worshipping with us virtually on Sundays, plus

about another 40 who view the service sometime during the week. Previously, it was mainly acceptable to be out in public with a cough, runny nose, or laryngitis. I used to brag that in four decades, I had only missed one day of work because of illness. That is clearly no longer something to be proud of and I need to work on nobler accomplishments. Online church is very convenient for days when one is potentially spewing viruses or out of town. We are grateful to have Ray and his AV-Team continue to enable virtual worship.

Perhaps the most exciting new development is the number of new families attending services. Thanks to Madison, Luke and Krystal, our Youth and Children's ministries are thriving.

We certainly missed Valerie's leadership during her well-earned sabbatical. However, in the spirit of Riverbend United Church, many talented people stepped up to fill her shoes.

Unlike many congregations, our finances have not suffered during the pandemic. We even managed to have

two successful fund-raising campaigns in 2022. From those of you who like to invest in the future, we raised enough money to install solar panels on the sunniest parts of our roof. From those of you who detest the concept of paying interest, we raised enough money to pay down a sizable portion of our mortgage. Please see the Treasurer's report for details (My husband Rob tells me that I am not a "detail gal", which I don't think is intended as a compliment).

As 1 Peter 4:10-11 tells us, "Based on the gift each one has received, use it to serve others, as good managers of the varied grace of God." The world spins best on its axis if people can invest their time and energy into tasks that they have a gift for and enjoy and not feel guilty about avoiding the tasks that they lack enthusiasm for. Thanks to my fellow board members and the many other volunteers who do a superb job of using their gifts to benefit our congregation.

~ With Gratitude,
Joan Robinson



Lease Manager

It's Matthew in the newly created role of Lease Manager looking hopeful to pass this position on to another... I have set it up so it is easy to take over and should only require one to two hours of your time a month.

As of October 2022 rentals made up over 35% of the budget at Riverbend United Church. Rentals can be broken down into three categories: long-term leases, short-term rentals and income from the cell tower. The four renters who make up the majority of our revenue who are:

- E2: \$92,000
- Rogers: \$36,000
- Ghanaians: \$10,000
- Dance rentals: \$9000

Short term rentals include one-off events, regular non-profit groups or single time repeat users and are handled directly by Jackie in our office. We have posted rates, and so long as the renter's views are not egregious to those of the United Church of Canada we rent our space including the lower hall and meeting rooms. This category includes not-for-profit "renters" like the Girl Guides for whom we charge no rent. Rental of our sacred spaces, Sanctuary and Chapel, outside wedding and funerals are checked by the Lease Manager, and if needed additional members of the Official Board.

The cell tower on our land is operated by Rogers and hosts both Rogers and Telus antennas. From prior reports you may know that in the past Rogers has not been a great organization to work with. However we now have resolved the outstanding 2015-2020 rate and have agreements in place for the final renewal term ending in 2025. When this renewal comes due, it would be my recommendation to retain professional negotiations to "clean up" the contract language and clearly delineate liabilities.

Long term renters are managed on a contract-lease basis by myself and on a daily basis by Jackie. Long term renters include those with dedicated space or multiple bookings per week and include:

- Elite Dance Kids who split into two separate companies this year. Riverbend was professional and agreed to rent to both of them, honouring existing contracts and refusing to play favourites.
- Ghanaian Methodist Church, who rent the Sanctuary, Chapel and meeting rooms (~\$9000 annually). The Ghanaians are part of the World Methodist Council which the United Church Of Canada also adheres to, so our fundamental tenets are shared. This Lease was recently renewed to 2026. The contract has a 3rd party transpar-

ent annual rate increase clause tied to Statistics Canada data for rental accommodation.

- E2 Academy who has exclusive use of the basement expansion and weekday use of the upstairs Boardrooms for their high school students. E2 is a special needs school, partially funded by the Government of Alberta through the Ministry of Education, that is truly unique in Alberta. Their students have significant challenges and cannot be helped by the public sector and face the choice of home-schooling or not getting an education. Clearly their school is part of our Ministry in this world. In addition to supporting this worthy cause, they contributed approximately \$85,000 annually to our budget. E2 had a dramatic change of leadership this summer with the appointment of a new Principal and Vice Principal (their 3rd ever). The relationship remains strong. Lease negotiations are close to complete for 2024 to 2027 and include a renewal option extending out to 2032. In keeping with transparency, the current draft includes annual utility and rent increases based on relevant Statistics Canada data.

~ Submitted by
Matthew Schoenhardt
Lease Manager

Handbell Choir

The Riverbend Bell Choir had an unusual year. At the beginning of the season in January, we were aware that there were masks still appearing in most group settings. We were able to play once in January and once in

February but then we shut down until fall; and fall was a struggle because we lost three of our players - two to health issues and one to a retirement/move away. We did manage to play for one Sunday service and at the

Sunday afternoon community sing-along during the Christmas season. We are very glad to say that since then, we have found some new eager players!

~ Lois Lund, Handbell Director

Music Director

As I began to put together this report, I realized that our journey through 2022 was the story of a huge, gradual transition out of the pandemic! Both our personal and musical experiences kind of “blossomed forth” as we emerged from our somewhat isolated and protected environments to, finally, by year’s end feeling (almost) back to “normal”! Our Christmas Eve service felt wonderfully familiar and “right”!

From January 1, 2022, through to the end of our “choir season” in June, music at RUC continued to be a pleasant experience for dedicated members of both our choir and ensemble in spite of our lingering, yet necessary, Covid protocols. These included mask wearing while singing which had come to feel “normal” ... although still not “ideal” for a good sound. With the congregation still following Covid rules as well, Sundays were a bit more subdued than they were pre-Covid, and although our numbers remained smaller than usual for both the choir and ensemble, enthusiasm for making music together was still as strong as ever. It was simply a pleasure to be able to do that in person!

Just before breaking for the summer, we sadly, but with gratitude and many well wishes, bid farewell to longtime RUC Choir soprano and “anchor”, Jennifer Horne, who was moving to Vancouver Island with her husband Fred. Jennifer is a gifted soloist as well as the person we relied on to record our

“guide tracks” for creating our choir recordings for our pre-recorded services during the pandemic. We knew we would miss her dearly!

Following our summer break, your RUC musicians began our September services not only without masks, but without Valerie (!), since she was still away on her sabbatical, but we were up for what seemed to be a bit of a new “adventure”! A few more singers returned to us now that we didn’t have to worry so much about contracting Covid, and slowly but surely, we got back into a routine that was starting to feel somewhat “normal”. Happily, Sherry Steele was also back to support both the choir and ensemble with her keyboard and vocal skills, and as our “in person” congregation began to grow so did our enthusiasm for making music! We managed to organize ourselves in spite of Valerie’s absence, but welcomed her back enthusiastically with “Val-er-ee, Val-er-rah” upon her return at the beginning of November which began with our Remembrance Service that included Ian Kirby’s wonderful “piping”.

Another highlight for the choir in November was our first “Pop-Up” Choir which brought together some enthusiastic members of the congregation who normally don’t get to sing with us, including representatives from our youth group. More of these events are planned for the future to give anyone who loves to sing but can’t make a commitment to weekly rehearsals, a

chance to participate in music making at Riverbend United!

As I mentioned at the beginning of my reporting, Covid was still playing a part in our lives, but things were gradually changing and as we planned for Christmas, we realized we could welcome back some of our favourite traditions, such as our “Carol Sing!” Judy Brotto hosted this uplifting event, and it was a thrill to join with friends, neighbours, and family to sing so many Christmas favourites. And our children’s jingle bell playing skills were on display during our “Jingle Medley.” They followed their conductor (me!) perfectly!!

Christmas Eve was truly special this year! Gone was the need to make “reservations” to get a seat at one of two choral services, and the music was very special. The choir sang two brand new pieces for the occasion, and we were thrilled to welcome Sherry’s husband, John Tessier, with his spectacular performance of “O Holy Night.” Friends lingered to chat afterwards, and we closed out 2022 feeling that things were finally getting back on track and moving forward with a renewed spirit and enthusiasm for continuing to make music together here at Riverbend for a long time to come!

~ Respectfully submitted,
Paula Roberts
Music Director

This year at Riverbend United ...



Children's Ministry

Things are finally getting back to normal, well, the "new" normal. Regular children's programming continued. Child involvement in services was maintained through Children's Time. The children would gather together up front and would listen to a story or object lesson and be involved in a short conversation in front of the congregation.



Afterwards, the children would go downstairs for Sunday School which is run by Krystal in a one-room school house style. Attendance varied week to week, but on average, 5-10 children could be expected. As the Sunday School teacher, Krystal follows seasonal themes as well as a curriculum called "A Joyful Path" from Progressive Christianity to plan lessons.

During Lent and Easter, Krystal hatched and brought in five baby chicks. The children spent Lent learning about new life and the symbolic meanings of Easter. The children learned about candling eggs, and got to see the baby chicks develop in the eggs. It was amazing.

Our year end event was a celebration to welcome the solar lights into our church. We celebrated with sunshine cookies, cotton candy, a luncheon, and a 'fun-tastic' obstacle course.

In the fall, the Children's ministry welcomed back the children. Over the first few weeks of October, our Ministry grew up to 10 children! It was so amazing to see things get back to the way they once were. We prepared for our Christmas pageant by discussing the Nativity Story. We worked on props, dances and costumes together. Audrey, Olivia and Adelaide narrated the story, while the other children chose a animal they wanted to be. Following the play part of the pageant, the children and youth told the congregation what Christmas meant to them. It was a fantastic day! We

celebrated downstairs with snacks, hot chocolate and a little Christmas party to finish off the year!

Can't wait to see what 2023 holds for us!

~ Krystal Manuel
Children's Ministry Coordinator



Trustees — 2022



The 2022 Board of Trustees of Riverbend United Church was comprised of:

- Terry Hunt, Chair (Trustee since 2012)
- Joan Robinson (since 2006)
- Matthew Schoenhardt (since 2019)
- Marg Morley (since 2013)
- David Turner (since 2012)
- Peggy Robinson (since 2019)

The role of the Trustees is primarily to hold title to the real and tangible property of the congregation and ensure its proper use and protection. The Trustees act in conjunction with, or as directed by, the (managing) Board of Riverbend United Church acting on behalf of the congregation.

Affirming Committee



In March 2022, we marked our third anniversary as an Affirming congregation of the United Church of Canada. A Celebration Service of our Fourth Anniversary is scheduled for March 12, 2023.

A variety of activities go on through the year — June is designated Pride month and each year we try to show visible support for the 2SLGBTQ+ community around our building. In 2022 we decorated the church inside and out, displaying several Pride garden flags, together with a rainbow of knitted flowers on the railings at the front door, which received some positive comments from the local community. In addition to the rainbow flag that was placed on the church sign in 2019, we decided to keep two of the

garden flags permanently at the front door. One flag says *Welcome* with a rainbow heart and the other says *Inclusive Space For Everyone*.

Throughout 2022 a member of the Affirming Committee sat on the RUC Board ensuring that all financial, program and spiritual decisions be made through an affirming lens, often deepening the discussion and decision making process.

Examples of this contribution may be seen in the automatic front doors, railings to be added to the Chancel steps and practical matters such as booking an accessible site (Camp HeHoHa) for the Youth Retreat, supporting the physically disabled in our congregation.

In September, the Learning Together Toward Truth and Reconciliation group held its first meeting since the start of the COVID-19 pandemic and is planning to continue to meet in 2023. This year two portable ramps were purchased which will allow wheelchair users access to all areas of the sanctuary. As always, the Affirming Team would love to hear from you about any Affirming issues you would like our church community to explore further. Let us continue to work together to ensure RUC is an inclusive, welcoming, and safe space for all.

~ Respectfully submitted
Carolyn Miller & Jill Curd
Affirming Committee

Property & Maintenance / Facilities

Warmest greetings to all. It seems hard to believe that we are well into 2023 already. I thought it appropriate to list some of the several projects the maintenance department has been involved with over the year:

- Due to new fire regulations, we removed all janitorial supplies from furnace room and moved to the large closet in the Youth room. This required first purging and reorganizing the closet and adding some additional storage racking.
- Basement floor – stripped, waxed and rebuffered floor.
- Removed and replaced sidewalk on West side of church.
- Removed and replaced asphalt on East side of driveway.
- Strip sealed asphalt on all horizontal cracks on asphalt in parking lot.
- Repainted the parking lot and disabled parking lines.
- Replaced vandalized shed door.
- Replaced vandalized rear church basement window.
- Installed 30 rolls of grass turf on centre area of front of church and on the North side of the sidewalk.
- Replaced and installed 16 new strings of Christmas lights on outside front trees.
- Initiated an air balance inspection of all the intake and exhaust air from furnaces and air make up unit. This was to ensure that there was sufficient air flow in all areas of church. We found a few vents that had been closed and increased the speed on two of the furnaces to improve air flow.
- Compiled a Facility Maintenance Report. This is a very detailed re-

port and lists all the critical maintenance items of the church, the year they were installed and typical usage life; as well as replacement costs. The report includes furnaces, A/C units, roof, windows, doors, painting, sound system, furniture, landscaping and parking lot. We now have a good basis to determine the critical annual budget costs of replacing the key maintenance items of the church for the next 10 years.

Our goal is not to spend money if replacement of a budgeted component is not required at the time; but to be very prudent and plan for critical item replacement as part of our annual budget forecast.

~ Respectfully yours,
Don Trenn
Property & Maintenance

Northern Spirit Regional Council

Riverbend United Church is an active member congregation in the Northern Spirit Regional Council (NSRC), a wider church group (Northern Alberta, part of Northern B.C. and Northwest Territories) reporting to the individual church boards or councils and to the United Church of Canada General Council.

NSRC maintains a website and weekly newsletter with news from the region. All meetings have been held online since 2019 however the first in-person, since then, Annual Meeting will be held May 4 to 6, 2023 in Camrose, Alberta. RUC is represented on the Council by Rev. Valerie Oden and one layperson.

Changes to the United Church of Canada's Manual and structure must be voted on through a nation wide remit. A remit concerning the Indigenous Church as a recognized partner in the Union will be voted on in 2023.

~ Submitted
by Jill Spaner,
Northern Spirit Region Representative

2022 Statistics

Marriages 2

Deaths 12

Baptisms 3

Members 388
(residents & non-residents)

Households 318
(members & adherents)

Official Board 2022 — 2023

Chair	Joan Robinson
Co-Chair	Jill Spaner
Past Chair	Marv Severson
Lease Manager	Matthew Schoenhardt
Chair Elect	VACANT
Secretary	Sheila Luther
Treasurer	Ray Hawrelak
Affirm Committee	Carolyn Miller
Finance Chair	Ian Meier
Ministry and Personnel	Heather Dettman
Northern Spirit Representative	Jill Spaner
Outreach	Judi Cook
Property & Maintenance	Don Trenn
Spiritual Formation	Christine Ens
Member-at-Large	Dawn Power
	Joan Robinson



Solar Panel project

Last year I had the pleasure of bringing forward the idea of putting solar panels on our roof and partaking in a United Church of Canada Grant. The Board voted in favour of this and through the generosity of the Congregation we raised all the funds required to install 63 solar panels on our roof. The promise was three fold:

- To live with respect in creation
- Support Reconciliation
- Make a prudent return on investment.

Ignoring the partial production of May start up and hiccups in June, production is 99% of planned since installation. Savings are running 117% compared to plan giving us a 12% return on investment with a breakeven about six years from now. With power prices forecasted to rise at a rate above

inflation, our return on investment will only improve.

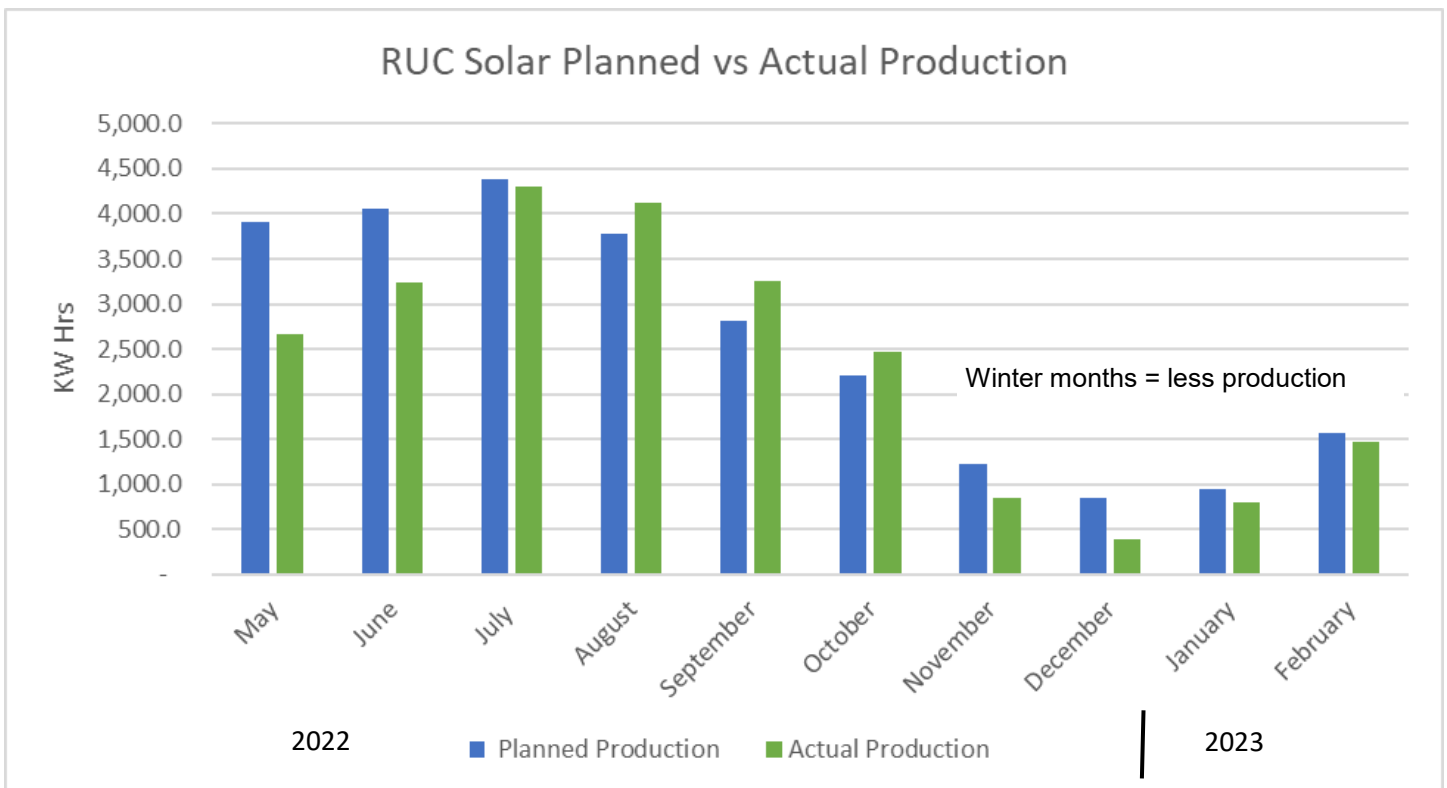
In November we entered into a contract to sell our Carbon Offset credits. While I have already discussed the ethical reasons for selling or not selling offset credits, over the next 10 years this agreement will net us about \$4000. We will receive our first cheque early in 2024.

I was also pleased that a donor in the Congregation stepped up to install another 12 panels bringing our total to 75. While this builds upon the three-fold promise, it also fills in the space on the north end of the building making it more aesthetically pleasing. With this addition our offset rises to about 46%. Not too shabby! I hope in the future we will do at least one

more expansion. The next logical step is about 38 panels on the office (southeast side of the Church next to Riverbend Road) which would increase our carbon offset to 68%. After this we would need to move to less productive sections of our roof on the northwest side where our efficiency would drop dramatically. While not economically attractive today, this may change in the future as the price of solar panels drop and power prices rise.

We've made a significant contribution to energy conservation and stewardship of the planet. Well done Riverbend United!

~ submitted by Matthew Schoenhardt
Solar Panel Project Manager



Youth Ministry Coordinators

This year marked the second year since Madison and I have led the youth program, and it was also our second year back to in-person youth events since the Covid 19 pandemic. This autumn the demographic of our youth group changed substantially, with a new core group of younger members graduating out of the children’s program into the youth group. We have also begun to bring back some of the previous traditions of the youth group, that weren’t held during Covid. These include the cantata, which we organized in Spring of 2022, and the Youth Retreat, which was held March 10 to 12th this year.

The youth group meets on a schedule analogous to previous years, with weekly Sunday morning discussions as well as Saturday evening events. One new development this year is that we have begun to get reliable numbers of youth attending services, which has been great for our discussions. With our co-leadership model, we alternate leading weekly discussions between the two of us. Youth have been very open to discussing their perspectives on a variety of topics, and it is appar-

ent that they feel comfortable being honest about their thoughts.

We repeated several of the most successful events from last year, such as Christmas cookie decorating and Halloween pumpkin carving. We also held several new events this year such as a youth sleepover (where we went sledding), and bowling at Bonnie Doon Bowling Lanes. We have also recently begun collaborating with several other youth groups from around Edmonton on some of our youth events. The St. Paul’s and Grace United Church youth groups each held events that we participated in. We are planning on hosting the other churches at Riverbend for our next collaborative event.

This year we are organizing the first youth retreat since the pandemic began. Our retreat will be held at Camp He Ho Ha located on a peninsula in Isle Lake. In anticipation of the retreat, the youth hosted a Valentine’s Day Fundraiser Dinner. Members of the congregation who attended the dinner were served their meals (caesar salad, garlic bread, spaghetti, and cupcakes) by members of the Youth Group.

The youth have participated in several of the services this year. At many of the whole community worships, the youth gave their perspectives on topics according to a prompt, and also joined in as readers. The youth also participated in the church’s pop-up choir, which was a big success. Our largest youth contribution was last year’s cantata, in which we performed a script written about the Parable of the Prodigal Son. It was a great experience seeing the youth’s creativity and talents over the course of the practices for the cantata, and many of them stepped into leadership roles.

We are excited to see what the future holds for the youth group. With so many young members, our numbers continue to grow, and it is great to see the youth forming long-term friendships. As we move past the limitations imposed by the pandemic, we are excited to continue engaging the youth in events, discussions, and participation in services.

~ submitted by
Luke Nelson & Madison Prairie,
Youth Ministry Coordinators



Preparing garlic bread for the Spaghetti dinner fundraiser— all funds went to the March 2023 Youth Retreat

Youth Cantata Spring 2022



Sledding at the Youth sleepover



RUC Youth at the Corn Maze

Ministry Team

Rev. Valerie Oden	Lead Minister
Rev. Tom Sawyer	Minister Emeritus
Paula Roberts	Music Director
Sherry Steele	Music Ministry, Accompanist
Lois Samis Lund	Music Ministry, Handbells
Krystal Manuel	Children's Ministry
Madison Prairie	Youth Ministry Co-coordinator
Luke Nelson	Youth Ministry Co-coordinator
Jacqueline Hunt	Office Manager
Catherine Evoy	Office Assistant
Nathan Mills	Audio-Visual assistant
Tea Romanzin	Audio-Visual assistant
Taun Bangsajayah	Maintenance



IN MEMORIAM

- ◆ Josephine Bochke
- ◆ Glenn Campbell
 - ◆ Sylvia Fung
- ◆ Marjorie Kearney
 - ◆ Peter McLaren
 - ◆ Vi Moore
- ◆ Jean Paré
- ◆ George "Al" Purkess
 - ◆ Ella Symington
- ◆ Elizabeth "Liz" Woolnough
 - ◆ Marylyn Yaremko
 - ◆ Eleanor Young

Riverbend United Church
14907 - 45 Avenue NW
Edmonton, Alberta
780.430.7275

www.riverbendunited.org
contactus@riverbendunited.org



Riverbend United Church

2022 Annual Report

Appendix A

Treasurer's Report

2023 Budget &

2022 Financial Statements

It seems like distant recollection, at least to me, that we began 2022 with continuing pandemic restrictions, limits on congregating, mandatory masking, and above all, uncertainty about what the pandemic might bring next. Although most pandemic restrictions were not lifted until March, and despite the continuing uncertainty even past then, our community has been maintained and perhaps in some ways even strengthened as we emerged from those extraordinary times. As we progressed through the year, we returned to a relative semblance of normalcy, with many of our traditional practices and gatherings returning to what might be called a “cautious” normal. Through the tremendous support of our congregation, and the leadership of Rev. Valerie and your Official Board, I would submit that we left the pandemic with the church on sound financial footing as we strive to bring back a more “normal” life to our community of faith.

I am pleased to provide financial reporting for the year ended December 31, 2022, along with our budget for the year ended December 31, 2023. Included in this reporting are our 2022 financial statements as compiled by our external accountants, and some supplementary disclosures to provide some (hopefully) clearer context to this reporting. Note that although these supplementary disclosures may look slightly different than the external accountant prepared financial statements, this summary reconciles to the same information, and is just summarized to provide a clearer categorical context.

Schedule 1 reflects our operating fund activity...essentially our base level of regular offerings, rental activities, and events, along with our operating expenses for staffing, church maintenance, office support and contributions to the greater church. The Official Board has approved a budget for our operating fund for 2023, and this budget is reflected in this schedule as well for comparative purposes.

At first glance, Schedule 1 indicates that after three years of positive cash flow (after mortgage servicing costs) from 2019 thru the pandemic years, in 2022 we had a shortfall of \$35,261 in our operating fund, which increased to \$85,261 with an extra \$50,000 of prior years' reserves applied to mortgage reduction. Notably, we had also budgeted a shortfall of \$44,595 for the year, so the shortfall was not entirely unexpected, however a number of variances leading to this should be highlighted.

Offerings to operating activities: We were \$55,115 below budget in the level of offerings to operating activities, and this level of offerings to operations is also significantly below prior years' levels as well. At first glance, this may be an alarming variance, however it is apparent that a significant portion of the variance arose in the latter part of the year as we were discussing mortgage reduction, so I must note that this alarm is largely mitigated by substantial offerings to our special mortgage reduction campaign in the fall (\$51,639), as well as offerings to the solar panel campaign in the spring (\$42,065). From the perspective of the operating fund on its own, much of this shortfall was also mitigated by savings achieved in several of our expense categories, which will be discussed in subsequent notes.

Although we are hopeful that we can return to higher levels of total offerings in 2023, we have budgeted for a modest increase in regular offerings for 2023 at \$264,245 from \$256,020 in 2022.

Mission & Service Fund offerings: These offerings are paid directly to the Mission and Service Fund of the United Church of Canada to support the work of the greater church in its outreach activities. Our local support for this initiative has fallen since the pandemic, which should serve as a reminder to consider support of the greater church in your giving consideration.

Rentals: As many are aware, we receive substantial income from rentals (over 35% of our income in 2022), primarily including the cell tower, the E2 Academy, the Ghanaian Methodist congregation, as well as several other miscellaneous rentals. As we prepared the 2022 budget in those early months at the start of the year, there remained significant uncertainty as to where the year would take us, so we scaled back our expectations for miscellaneous rentals. Fortunately, as restrictions lifted, many of our prior renters such as Elite Dance and others returned, and along with escalations in certain of our fixed lease rates we achieved \$17,569 more rental revenue than we budgeted. Our rentals budget for 2023 is relatively constant to 2022 based on known leases and relatively unchanged levels of miscellaneous rentals.

Events and fundraising: As restrictions on social gatherings lifted, we were also able to host a garage sale in 2022 and a fall turkey dinner that we had not budgeted for. We also hosted 8 funerals, several of which were catered, and a wedding, all contributing to event revenue exceeding budget by \$11,361. A portion of this is of course offset by a cost overage of \$4,093 reflected in our expense stream. Our 2023 budget for events is slightly reduced from \$26,111 in 2022 to \$23,285 in 2023 as 2022 event revenue was considered slightly higher due to pandemic backlog.

Grants and subsidies: We received significant grant funding through the pandemic years, and with these programs ending in 2021, no revenue was received in 2022. Pre-pandemic grants included summer student program grants which we are no longer using and as such are not budgeted for 2023, however upon payout of the \$60,000 CEBA loan, budgeted for December, \$20,000 will be forgiven and is reflected as grant revenue in our 2023 budget.

Staff salaries, benefits and honoraria: Our 2022 budget provided a \$15,000 allowance for ministerial replacement through Valerie’s vacation and sabbatical. Very little of this was spent as we covered these times with the shared summer services with St. Paul’s United Church, volunteer lay leadership, and only incidental paid pulpit supply. Certain of our other honoraria also came in below budget as well, resulting in a net expenditure below budget by \$19,262.

Our 2023 budget reflects staff compensation increases of 3.40%, as well as prospective consideration in the amount of \$4,800 for additional part-time pastoral care assistance. A committee of the Official Board has been established to seek a potential candidate for this position.

Supplies and administration: Expenditures in this category exceeded budget by \$7,613, primarily due to board-approved improvements to our website re-development, including necessary online security enhancements and upgrades to our office software and systems to enable enhanced online collaboration with Microsoft 365.

Our 2023 budget reflects a reduction for these extraordinary costs to \$32,847 from \$36,847 in 2022, however also provides for some post-pandemic increases in costs for the return to full time worship activities.

Facility - operating and insurance: We spent \$11,739 less than budgeted on regular facility maintenance, utilities and insurance. Almost half of this amount (\$5,228) is reflective of reduced electricity costs which may be attributed to our new solar panels. Other positive variances were achieved through reduced janitorial costs in the early part of the year and other variances to estimated costs. Our 2023 budget reflects further savings in our electricity costs from the additional solar panels just installed.

Facility – major repairs: We spent \$55,826 on significant repairs to our parking lot and sidewalk on the west side of the church. These repairs were deemed necessary as the degradation of this area caused major drainage issues which, if left unrepaired, could have caused greater issues from water damage to the church interior. Other budgeted items such as some tree and door replacements were deferred, resulting in savings relative to budget of \$16,674.

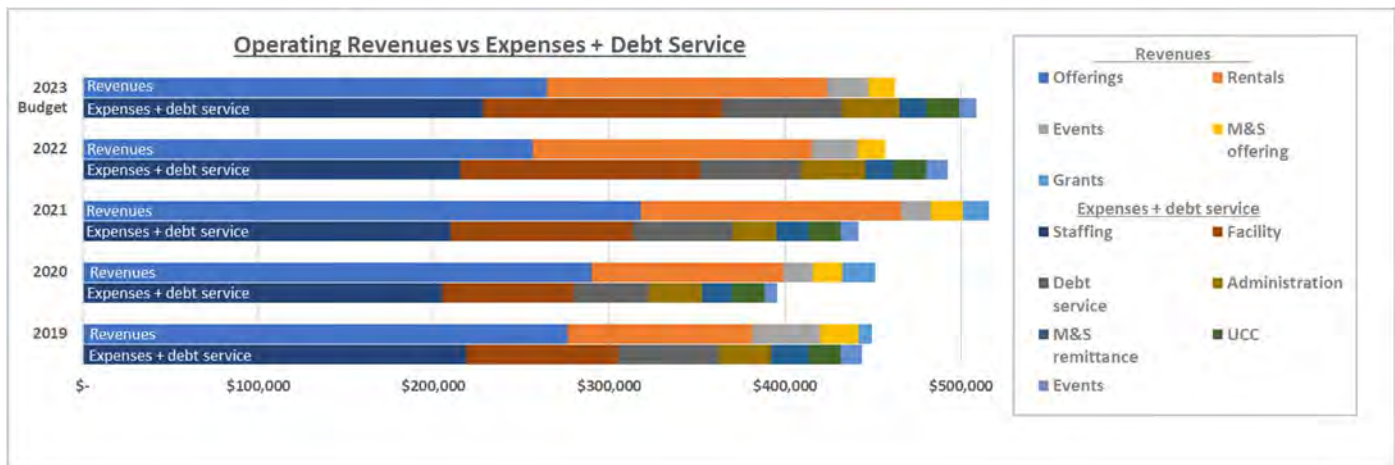
Our 2023 budget, at \$60,000, anticipates several planned and potential unplanned repairs to our aging facility based on a property condition report prepared by the Property and Maintenance Committee, led by Don Trenn. Planned activities include repainting the outside of the church, some lighting replacements, a roof inspection, floors maintenance, and possible repairs to the northwest sewer line that has been plaguing the parking lot drainage, as well as some of the items that were deferred from last year. As we entered 2023, unplanned repairs so far included replacement of a failed furnace for \$6,400, and we have also made provision for the possibility of other issues arising based on the property condition report.

Debt service / mortgage: Also see **Schedule 2**. With the maturity and renewal of our mortgage in November, our monthly mortgage payments increased from \$4,740/month (P&I) to \$5,190/month (P&I) as of December 1, 2022, due to the increase in our interest rate from 4.35% to 7.50% at the time of renewal (currently 7.75%). An additional \$50,000 was applied to the mortgage principal from excess operating cash received through the pandemic, and a further \$40,839 was applied to the mortgage in 2022 based on offerings received from our fall 2022 mortgage reduction campaign. The mortgage was further reduced in 2023 by \$15,000 from further special contributions received in late December and early 2023, and a further \$25,000 reduction was approved by the board from cash reserves in February 2023. We started 2022 with a mortgage balance of \$395,546, ended the year at \$263,710, and at the time of writing (March 2023), we are at \$212,847, a 46% reduction from just over a year ago! Based on the current interest rate and payment amount, our annual debt service cost is \$62,280 which would result in full payout in about 4 years. The cost of servicing our mortgage at the moment is a significant contributor to our operating fund shortfall, hence our focus on reducing this obligation as quickly as practicable.

Our 2023 budget also includes a net \$40,000 payment to eliminate the \$60,000 CEBA loan we received during the pandemic, which must be paid by December in order to have \$20,000 of the debt forgiven.

Cash: We ended 2022 with \$160,828 in our operating fund, of which \$65,000 is committed to mortgage reduction (\$25,000 paid in February 2023) and CEBA loan payout (\$40,000 in December). Our 2023 budget indicates a further potential reduction of cash in the amount of approximately \$45,000, which, if accurate, would leave us with a balance of cash at the end of 2023 in the order of \$50,000.

The Official Board is also tentatively considering a possible further reduction to the mortgage of \$25,000, however we have deferred decision on this until later in this spring as we see how we are faring relative to the 2023 budget, given the expected level of shortfall budgeted for 2023. The following graphic highlights the trending of our revenue vs expenses and minimum debt service (i.e. excluding special disbursements to mortgage reduction and the CEBA loan):



As indicated, from 2019 thru the pandemic in 2020 and 2021 we operated at a surplus with increasing levels of offerings, government grants, and reduced operating costs due to pandemic restrictions. Our revenues exceeded our expenditures and regular mortgage payments in those years. However, expenditures exceeded revenues in 2022, albeit largely due to some necessary repairs that had been deferred for several years, and our budget indicates that this may continue into 2023. As such, we are being very careful with our remaining cash reserves to ensure that we can maintain our operations as well as our facility for the next few years as we recover from the pandemic.

A particular highlight for the year was the installation of solar panels on the east-side roof of the church. We ran a special campaign for this in the spring of 2022, and raised over \$40,000 to supplement a \$29,000 grant from the United Church of Canada to complete the project. Many thanks to Matthew Schoenhardt for his initiative and leadership in this endeavor. A further 12 solar panels were donated to the church in 2023 to fill in the remainder of the roof, and this is included in our 2023 budget. The details of the Solar Panel Fund activities are reflected in **Schedule 3**.

Schedule 4 reflects a number of other funds that are maintained within our cash accounts, and these are restricted to the activities of the respective funds. Notably, the \$11,000 balance of the Mortgage Fund, representing donations received in late December, was fully applied to the mortgage principal in January 2023.

As your Treasurer, I can attest to the diligence of the Official Board as we debate the merits of mortgage reduction, facility repairs and maintenance and other less spiritual pursuits in the context of our spiritual mission, our worship and outreach activities, and the spiritual well-being of our community. I do believe that the decisions arising from this debate truly balance our spiritual pursuits with the realities of managing our financial situation and our physical assets as best possible.

I believe that the schedules included in this reporting reflect the discussion herein and the formal reporting prepared by our external accountants, and certainly, should anyone have any questions regarding this information, please do not hesitate to contact me. I extend personal thanks to Jackie, Catherine, and Kristen for their assistance in maintaining our records, and to numerous folks that are working in the background as counters, organizers, bank couriers and tenders of a host of other necessary tasks to manage our financial resources. Thanks also to the Official Board and particularly Valerie for their leadership and guidance through our debate and decision-making in these times. Most importantly thanks to all in our congregation for continuing support and engagement in this amazing community we have at RUC. Through Riverbend United Church, we are offered an invigorating opportunity to share in faith, fellowship, caring and community, thanks to all for your part in it.

Respectfully submitted,

Ray Hawrelak,

RUC Treasurer

RIVERBEND UNITED CHURCH - Treasurer's Report, March 2023

Supplemental Summary Financial Info

Years ended December 31

Schedule 1 OPERATING FUND	Budget	2022			Actual		
	2023	Actual	Budget	Variance	2021	2020	2019
Revenue:							
Offerings to operating activities	\$ 264,245	\$ 256,020	\$ 311,135	\$ (55,115)	\$ 317,654	\$ 289,928	\$ 275,989
Mission & Service Fund offerings	15,600	15,723	18,500	(2,777)	18,298	16,655	21,756
Rentals	159,502	159,201	141,632	17,569	148,452	108,784	105,225
Events and fundraising	23,285	26,111	14,750	11,361	16,629	17,020	38,720
Grants and subsidies	20,000	-	-	-	14,902	19,118	7,650
Total income	482,632	457,055	486,017	(28,962)	515,935	451,505	449,340
Expenses:							
Staff salaries, benefits and honoraria	227,742	215,218	234,480	19,262	209,447	204,745	218,768
Supplies and administration	32,847	36,847	29,234	(7,613)	24,768	30,691	29,540
Events and fundraising	9,512	12,293	8,200	(4,093)	10,592	7,141	12,026
Facility - operating and insurance	76,855	80,567	92,306	11,739	74,780	74,778	63,346
Facility - major repairs	60,000	55,826	72,500	16,674	28,835	-	22,639
Mission & Service Fund	15,600	15,723	18,500	2,777	18,298	16,605	21,581
UCC assessment	18,540	18,512	18,512	-	18,257	18,911	18,470
Total expenses	441,096	434,986	473,732	38,746	384,977	352,871	386,370
Excess of revenue over expenses before debt service	41,536	22,069	12,285	9,784	130,958	98,634	62,970
Debt service:							
Servus mortgage interest	16,905	16,333	17,018	685	18,775	20,396	22,616
Regular principal payments	50,484	40,997	39,862	(1,135)	38,105	22,264	34,761
Extra principal payments from reserves	25,000	50,000	-	50,000	-	-	-
CEBA loan repayment	60,000	-	-	-	-	-	-
	152,389	107,330	56,880	49,550	56,880	42,660	57,377
Excess (shortfall) of revenue over expenses after debt service	\$ (110,853)	\$ (85,261)	\$ (44,595)	\$ (39,766)	\$ 74,078	\$ 55,974	\$ 5,593

Schedule 2 MORTGAGE	Budget	2022			Actual		
	2023	Actual	Budget	Variance	2021	2020	2019
Balance due, beginning of the year	\$ 263,710	\$ 395,546	\$ 395,546	\$ -	\$ 451,528	\$ 479,363	\$ 524,319
Regular monthly principal payments	(50,484)	(40,997)	(39,862)	(1,135)	(40,224)	(22,264)	(34,761)
Extra principal payments from reserves	(25,000)	(50,000)	-	(50,000)	-	-	-
Extra principal payments from offerings	(15,000)	(40,839)	-	(40,839)	(15,758)	(5,571)	(10,195)
Balance due, end of the year	\$ 173,226	\$ 263,710	\$ 355,684	\$ (91,974)	\$ 395,546	\$ 451,528	\$ 479,363

Schedule 3 SOLAR PANEL FUND	Budget	2022			Actual		
	2023	Actual	Budget	Variance	2021	2020	2019
Offerings	\$ 13,800	\$ 42,065	\$ 40,000	\$ 2,065	\$ -	\$ -	\$ -
UCC grant/subsidy	-	29,000	30,000	(1,000)	-	-	-
Total revenue	13,800	71,065	70,000	1,065	-	-	-
Disbursements	(13,800)	(68,239)	(70,000)	1,761	-	-	-
	\$ -	\$ 2,826	\$ -	\$ 2,826	\$ -	\$ -	\$ -

Schedule 4 OTHER FUND BALANCES	Total						
		Mortgage	Solar panel	M&S	Memorial	Legacy	Opportunity
Fund balance, December 31, 2021	\$ 20,028	\$ 200	\$ -	\$ -	\$ 12,942	\$ 1,000	\$ 5,886
Offerings	110,242	51,639	42,065	15,723	815	-	-
UCC grant/subsidy	29,000	-	29,000	-	-	-	-
Disbursements	(124,801)	(40,839)	(68,239)	(15,723)	-	-	-
Fund balance, December 31, 2022	\$ 34,469	\$ 11,000	\$ 2,826	\$ -	\$ 13,757	\$ 1,000	\$ 5,886

RIVERBEND UNITED CHURCH

Financial Information

Year Ended December 31, 2022



COMPILATION ENGAGEMENT REPORT

To the Members of Riverbend United Church

On the basis of information provided by management, we have compiled the statement of financial position of Riverbend United Church as at December 31, 2022, and the statements of revenues and expenditures and changes in net assets and cash flows for the year then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information ("financial information").

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

We performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, *Compilation Engagements*, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that the financial information may not be appropriate for their purposes.

Edmonton, Alberta
March 15, 2023

A handwritten signature in blue ink that reads 'KBH'.

Chartered Professional Accountants

RIVERBEND UNITED CHURCH**Statement of Financial Position****December 31, 2022**

	2022	2021
ASSETS		
CURRENT		
Cash	\$ 34,711	\$ 104,052
Short term investments	160,677	150,000
Accounts receivable	3,854	2,759
Inventory	-	14,225
	<u>\$ 199,242</u>	<u>\$ 271,036</u>
LIABILITIES		
CURRENT		
Accounts payable and accrued liabilities	\$ 3,895	\$ 4,869
Current portion of long term debt <i>(Note 3)</i>	82,425	41,917
	<u>86,320</u>	46,786
LONG TERM DEBT <i>(Note 3)</i>	<u>241,285</u>	413,629
	<u>327,605</u>	460,415
NET ASSETS		
Unrestricted - Operating Fund	(162,832)	(209,407)
Externally restricted - Memorial Fund	13,757	12,942
Externally restricted - Legacy Fund	1,000	1,000
Externally restricted - Opportunity Fund	5,886	5,886
Externally restricted - Mortgage Fund	11,000	200
Externally restricted - Solar Panel Fund	2,826	-
	<u>(128,363)</u>	<u>(189,379)</u>
	<u>\$ 199,242</u>	<u>\$ 271,036</u>

RIVERBEND UNITED CHURCH
Statement of Revenues and Expenditures and Changes in Net Assets
Year Ended December 31, 2022

	Operating Fund 2022	Memorial Fund 2022	Legacy Fund 2022	Opportunity Fund 2022	Mortgage Fund 2022	Solar Panel Fund 2022	Total 2022	Total 2021
REVENUES	\$ 457,055	\$ 815	\$ -	\$ -	\$ 51,639	\$ 71,065	\$ 580,574	\$ 534,543
EXPENSES								
Management committee	23,733	-	-	-	-	-	23,733	19,083
Music ministry	33,048	-	-	-	-	-	33,048	31,676
Non-operating expenses	20,840	-	-	-	-	-	20,840	21,306
Office and administration	26,136	-	-	-	-	-	26,136	19,543
Property and maintenance	152,775	-	-	-	-	-	152,775	122,389
Salaries and benefits	162,778	-	-	-	-	-	162,778	170,085
Special events	1,905	-	-	-	-	-	1,905	4,635
Spiritual formation	30,104	-	-	-	-	-	30,104	15,934
Solar panels	-	-	-	-	-	68,239	68,239	-
	451,319	-	-	-	-	68,239	519,558	404,651
NET EXCESS OF REVENUES OVER EXPENSES	5,736	815	-	-	51,639	2,826	61,016	129,892
NET ASSETS - BEGINNING OF YEAR	(209,407)	12,942	1,000	5,886	200	-	(189,379)	(319,271)
	(203,671)	13,757	1,000	5,886	51,839	2,826	(128,363)	(189,379)
Transfers	40,839	-	-	-	(40,839)	-	-	-
NET ASSETS - END OF YEAR	\$ (162,832)	\$ 13,757	\$ 1,000	\$ 5,886	\$ 11,000	\$ 2,826	\$ (128,363)	\$ (189,379)

RIVERBEND UNITED CHURCH**Statement of Cash Flows
Year Ended December 31, 2022**

	2022	2021
OPERATING ACTIVITIES		
Excess of revenues over expenses	<u>\$ 61,016</u>	<u>\$ 129,892</u>
Changes in non-cash working capital:		
Accounts receivable	(1,095)	881
Inventory	14,225	(7,100)
Accounts payable and accrued liabilities	<u>(974)</u>	<u>(490)</u>
	<u>12,156</u>	<u>(6,709)</u>
Cash flow from operating activities	<u>73,172</u>	<u>123,183</u>
INVESTING ACTIVITY		
Increase in short term investments	<u>(10,677)</u>	<u>(150,000)</u>
Cash flow used by investing activity	<u>(10,677)</u>	<u>(150,000)</u>
FINANCING ACTIVITY		
Mortgage principal repayments	<u>(131,836)</u>	<u>(55,983)</u>
Cash flow used by financing activity	<u>(131,836)</u>	<u>(55,983)</u>
DECREASE IN CASH FLOW	(69,341)	(82,800)
Cash - beginning of year	<u>104,052</u>	<u>186,852</u>
CASH - END OF YEAR	<u>\$ 34,711</u>	<u>\$ 104,052</u>

RIVERBEND UNITED CHURCH

Notes to Financial Information

Year Ended December 31, 2022

1. BASIS OF ACCOUNTING

The basis of accounting applied in the preparation of the financial information is on the historical cost basis, reflecting cash transactions with the additions of:

- Accounts receivable less an allowance for doubtful accounts;
 - Short term investments recorded at cost;
 - Inventory valued at cost; and
 - Accounts payable and accrued liabilities.
-

2. PURPOSE OF THE ORGANIZATION

The Riverbend United Church provides members the opportunity to learn about and further their understanding of the teachings of the United Church of Canada.

3. LONG TERM DEBT

Servus Credit Union Mortgage, bearing interest at 7.5%, payable in monthly blended payments of \$5,190. The loan renewal date is November 2023. As demand is unlikely a current portion of this loan has been recognized below based on the current repayment terms.

	<u>2022</u>	<u>2021</u>
	\$ 263,710	\$ 395,546

Servus Credit Union Canada Emergency Business Account credit agreement bearing interest at 0%, no minimum monthly principal payments until December 31, 2023. Up to 33% (\$20,000) of the loan balance can be forgiven with no interest charges provided the outstanding balance is fully paid on or before December 31, 2023. If not repaid in full by December 31, 2023 the loan will be converted to a 2 year term loan bearing interest at 5%.

	<u>60,000</u>	<u>60,000</u>
	323,710	455,546
	<u>(82,425)</u>	<u>(41,917)</u>
	<u>\$ 241,285</u>	<u>\$ 413,629</u>

Amounts payable within one year