

Paths to the Future in 2025



Choosing our own paths, we come together to grow in spirit; to honour and celebrate our connection to each other and the natural world; to listen with humility to the wisdom of each person's experience; to work together for justice, and co-create a diverse and thriving community, where all feel respected, cared for, and held in love.

A Message from Reverend Shana:

We are at an important moment in our life together as a community. We've lost so many beloved members over these last several years. We've been asking ourselves again and again—who are we now? What do we let go of? What endures?

As you reflect on what this place and what these people mean to you, and think about what you are able to give to help it continue to grow and change, I hope you'll think deeply about your part. By that I mean, your pledge, yes, but I also mean much more than that. What can you give to support the congregation in every sense of that word? In terms of time or tasks, talents and treasure, what support can you offer? Each gift we give adds to the whole, brings us together and connects us.

For three years in a row, we have passed deficit budgets. Obviously, this is not a trend that we can continue. We must get back to balance and find ways to be sustainable. The formula for sustainability seems clear— increased rental income and growing membership so that our pledge base is wider and the costs of “running the church” are shared more broadly. Our rental income is up dramatically since the pandemic hit, and we are exploring ways to grow our membership.

These are tough times for spiritual institutions. Many have closed their doors or slashed their budgets. We are very fortunate and grateful. We have not yet had to take any drastic measures. Largely because of the love and foresight of our present and past congregants, we have had time. We are figuring out how best to move forward. We have time to invest in ourselves in new ways. We have time to try new things, sing new songs, write a new mission statement, and even change our name. It is clear that we can no longer do what we have always done. We must meet the moment. Your generous pledge for 2025 will help us to do just that. May 2025 be a year of meaningful growth and change for us as a community.

Blessed Be.

Annual Budget Campaign 2025

Financial Facts

It costs about \$1,600 and at least 44 volunteer hours every day to operate our congregation.

It costs us about \$2,200 per member to operate with our present level of programs for one year.

63% of our revenue comes from financial pledges made by our members and friends.

64% of our expenses go to staff and contractor salaries.

Special events fundraising from our annual Auction brought in about \$22,000 in 2024.

IMPORTANT DATE OCTOBER 6 – ABC SUNDAY

JOIN US FOR A PANCAKE BREAKFAST BEFORE THE SERVICE, STARTING
AT 9 AM IN THE LION HALL.

(THE MENU INCLUDES PANCAKES, SCRAMBLED EGGS, SAUSAGES, TEA, COFFEE AND JUICE.)



ABC FAQs

How do I pledge? On Breeze, through the website, or by mailing your paper pledge form to the Church. See the October Newsletter to learn how to get onto Breeze and find the pledge form.

When do I pledge? To minimize work for our volunteers and provide timely input for the budget to the Finance Committee, we ask everyone to pledge – either online, at church, or by mail – **by October 20**. Come to or watch online the special ABC service on Oct. 6, and then complete your pledge form.

Why is it important for me to pledge? Your pledge allows our church to budget for the year. We need to know how much you and others will be donating, so we can anticipate our cash flow and can be confident that our employees and creditors will be paid on time. To help fund our operating budget for 2025, we need pledges of at least \$350,000. The most important thing is to make your pledge in a timely manner so Finance and the Board can develop a budget for 2025.

How much should I give? Stewardship is about time, talent, and treasure – we know you contribute in many ways. In the past few years, we saw significant increases in our costs due to inflation, insurance premium surges and staff wages (to maintain a living wage and benefits). **Based on your personal situation, the ABC Team suggest you consider one of these alternatives:**

- A minimum pledge increase of 5% to help reduce the expected deficit for 2025; OR
- If you are able to financially pledge more, this will assist those who cannot. The overall pledge increase needed to balance the 2024 budget would have been an additional 11%. This is about \$125 per member or friend.
- Some of us are experiencing financial difficulties. You know what you can manage. A pledge of any amount is appreciated, including \$1 pledges (for a contribution of record) that lets us know you still want to be connected to the congregation. For those experiencing financial hardship, asking the Board for a waiver for their 2025 pledge is option f) on the pledge form.

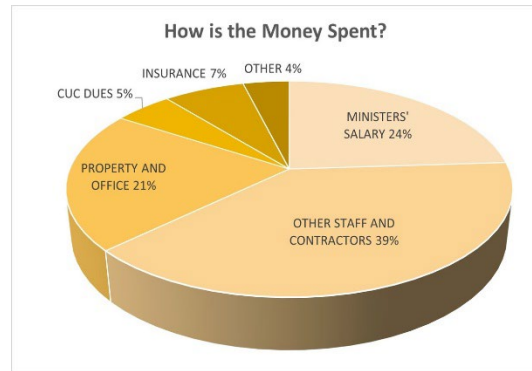
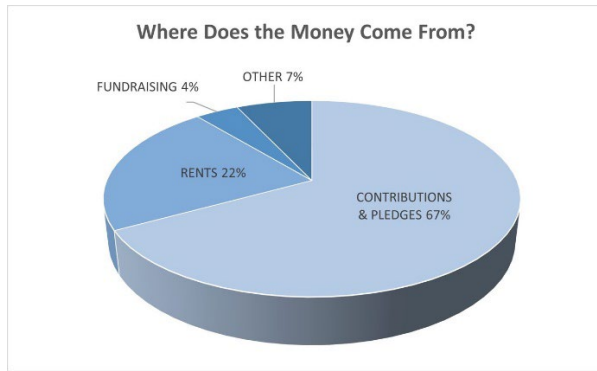
What is being done to reduce the deficits we recently had?

In April 2023, a stewardship consultant presented a report to the Board and congregation with 5 recommendations (https://drive.google.com/file/d/1fH-d57rsISzvnHpVZMFakDIXKS_NYhx/view?pli=1). The more relevant recommendations focused on member retention, engagement and development and the implementation of marketing plans for increasing both membership and facilities rentals. Additionally, a five-year financial plan is being prepared reflecting the benefits and costs of these recommendations. A number of working groups have been formed to develop and execute strategies that will help implement the recommendations.

Specifically, our new rental website (<https://victoriaunitarianhallrentals.ca/>) will help us promote our spaces in general, and our sanctuary with state-of-the-art AV in particular, increasing our rental income.

Where can I get answers to other questions? Contact ABC: Nancy Dobbs nandobbs@telus.net 250-652-5438; Kathleen Zimmerman AgResults@shaw.ca 1 778 833-0158; Bruce Nicol brucenicol@inbox.com 250 590-4107; Lynne Bonner lbonner@shaw.ca 250 208 3663.

FINANCIAL FACTS – 2024 FISCAL YEAR



For those who are fortunate enough to pay income tax, the following table gives an idea of your approximate savings. Your actual tax credit is based on your taxable income and may vary from below.

When you Pledge:	Estimated Tax Credit	Actual Cost
\$ 600 (\$50/mo.)	\$ 216	\$ 384
\$1,200 (\$100/mo.)	\$ 478	\$ 722
\$1,800 (\$150/mo.)	\$ 740	\$1,060
\$2,400 (\$200/mo.)	\$1,003	\$1,397
\$3,600 (\$300/mo.)	\$1,527	\$2,073
\$4,800 (\$400/mo.)	\$2,036	\$2,764

Note: You can now also donate investment shares, which may reduce the after-tax cost of your charitable giving or increase the amount of your gifts without increasing the after-tax cost. See Option e) on the pledge form.

If you have any comments about the Annual Budget Campaign or the church, please write them on the back of your paper pledge form, or include them in the final text box in the online form.

FIRST UNITARIAN CHURCH OF VICTORIA
5575 West Saanich Road, Victoria BC V9E 2G1
250-744-2665

2025 PLEDGE FORM



Name: _____

Address: _____

Pledge Information

My pledge for 2025
is \$ _____

Signature _____ Date _____

Prepayment (if any)

I plan to pre-pay \$ _____ of my pledge by December 31, 2024 (to be included in my 2024 tax receipt).

Method of Payment

a. **Automatic Withdrawal from my chequing account.** Please provide the information in the following box and sign on the signature line. (Note: If you paid your pledge last year by Automatic Withdrawal, and there has been no change in your chequing account information, a voided cheque is not required, but we still need your authorization in the box below).

AUTHORIZATION FOR AUTOMATIC WITHDRAWAL

I hereby authorize the withdrawal of \$ _____ from my bank account on the 1st or the 15th of each month to meet my 2025 pledge. You have my chequing account information or my voided cheque is attached. The maximum amount that may be withdrawn in 2025 is \$ _____.

Signature _____ Date _____

b. **Post-dated cheques.** My post-dated cheques are enclosed or will follow.

c. **Cheque(s) or cash as the year progresses.** (I will ensure my pledge payments are identified so the Treasurer will know they apply to my pledge).

d. **PayPal from the Church Website.** (Note: PayPal payments incur a cost...)

e. **Donation of Publicly Traded Securities.** For further information please send an email to treasurer@victoriaunitarian.ca.

f. **Financial Hardship.** Due to financial hardship, I am asking the Board to waive my pledge for 2025.

I have provided for a bequest to the church in my will.

I would like to speak to a member of the Planned Giving Team about leaving a bequest to the church.

(for office use only)

Attachments

Voided cheque (✓) _____

Payment cheque(s). _____

Number attached _____

\$ Amount(s) _____

(Initial)