

MEETING MINUTES

BOARD MEETING



Date: **November 19, 2024**

Time: 6:30 pm

ATTENDEES

Role	Name	Present	Absent
Chair	Maie Kellerman	x	
Vice-Chair	Blair Anderson-Croft	x	
Secretary	Tori Bardell	x (online)	
Treasurer	Kim Boyes	x	
Trustees	Pam Boutilier	x	
Minister	Christopher New	x	
Congregational Care	Berni Hardin	x	
Finance/Stewardship	Jacob Kellerman	x	
Ministry & Personnel	Esther Oaks	x	
Outreach	Marg Hetherington	x	
Property Maintenance			
SSUC Saskatoon	Trisha Little	x (online)	
Spiritual Gatherings	Marilyn Blackall	X (online)	
Affirm	Paxsi	X (online)	

1. CALL TO ORDER – 6:37 PM

Welcome Paxsi, they are heading up the Affirm Committee going forward.

2. LAND ACKNOWLEDGEMENT

We acknowledge that we are on and respect the histories, languages, and diverse cultures of the First Nations, Métis, and all First Peoples that have taken care of this land. We are grateful

for their contributions that continue to enrich our communities. We honour their rich cultural heritage.

A moment for Murray Sinclair, he will be missed.

3. MISSION MOMENT

Something that connects you to the values of SSUC... Pam acknowledged the musical spirits that make Sunday gatherings so beautiful.

4. ADOPTION OF AGENDA

Agenda October 15, 2024 distributed prior to meeting. Additions:

1. Gender neutral washrooms, 6C;
2. Passive income idea, 6D;
3. Replace #9 – Rowan no longer interested in a position with SSUC; replace with Jukebox volunteer discussion;
4. Addition to Finance report – GIC renewal.

Motion:

Move to approve agenda as modified – Blair, Pam 2nd.

All in favour, none opposed or abstained.

5. APPROVAL OF MINUTES OF PREVIOUS MEETING

Board Meeting October 15, 2024

Motion:

Moved for approval: Jacob; Esther 2nd

All in favour, none opposed or abstained.

6. MATTERS ARISING FROM PREVIOUS MINUTES

A. Progress on Action Items from Board Retreats:

- Grants – no word yet, but another available for youth work, February/March 2025. Chris would like to chat with someone to write that – Wes. Blair will liaise to discuss. We missed the one for media on this round.
- True Earth – first payment received, deposit to 'fundraising'
- Grocery cards – working on a new idea, as well as thermometer idea will move forward next year, February
- Launch Fund script March 1, 2025
- Renting Space – do not have currently someone focusing on renting space. Suggested a candlelight fundraiser at SSUC.
- Podcast has been recorded, no launch yet.
- Estate Planning – no dates yet.
- Investment Policy – discuss later.
- Purchase a franchise – abandoned.
- Thrift Store – Jacob spoke to a few people, need a business license, etc. It is a very large undertaking. Donations only do not need a license. Need direction –

- what is it that we want to achieve? Paxsi suggested an event style thrift store v. running it all the time. This is to be passed to fundraising or outreach teams for exploration and or initiation.
- Vision statement – drafted letter to a specific list of people as in invitation to engage in a meeting to explore the vision mission as is, and revise if and as necessary. Tori will prepare PP presentation for the meeting; letter will go out early December.
- B. Ongoing Support for Emberwood:
- Need more time to meet with Fergus and Jude, as they are in a time of transition. Maybe put Emberwood in the outreach budget ... Note there are people within SSUC that are against Emberwood, we must acknowledge that. We must find out how deep the sentiments are on both sides, and we must manage it.
- C. Gender neutral washrooms:
- Nice 3D model received; cost is approx. \$20K – believe that to be low. However, it needs revision, less accessible stalls, more neutral stalls and kiddy stalls. Also, it was suggested that we keep a progress report – before, during and after.
- D. Bottle pickup idea – Maie spoke of a company that picks up bottles - find out more.

NEW BUSINESS

7. 100TH ANNIVERSARY OF UNITED CHURCH OF CANADA

Asked to be a local host for area celebration. No thank you – declined. We will find our own ways of celebrating. Do we want to celebrate this, or SSUC's 60th in 3 years? Or both... Set up a sub-committee – Marg, Trisha, Paxsi to come back with suggestions.

8. REPORTS

1. Congregational Care – Berni has advised this will be her last Board meeting; however, she will still be heavily involved. Thank you sincerely from each and all of us for all you have done! See attached reports.
2. Trustees (Just Like Family) – please see attached report for background and timeline, also see notes from meeting for clarity of information. JLF is a social enterprise, for-profit company. MNP report has been reviewed.
3. Earth Charter – n/a
4. SSUC Saskatoon – there is not a written report this month. Unitarians are in transition; we will share our way of gathering to see if it fits them. Moving forward with introducing GLI (guaranteed livable income) in our community. Looking at Seeds of Hope grant.
5. Finance – behind on donations against budget right now; but November and December are better months. Ops budget is good, however not managed well. PMT good. Community is good. M&P needs top up to \$33k. PM budget uncertain – contracts and land use cost is unclear. Budget is presented for approval at AGM March 9, 2025. We should seriously consider new ways to put SSUC on a more financially sound foundation.
 - GICs up for renewal December 7, 2024, investments coming down to 3.7%. Rollover or withdraw? Reinvest the interest?
 - Investment policies indicate we are prohibited from investing in certain industries including fossil fuels, gambling, cigarettes, weapons, etc.

9. JUKEBOX VOLUNTEERS-

Maie is looking for 2 greeters for the event.

10. CHRISTMAS EVE OFFERING –

Donate to No Room at the Inn NRI. Offer folks the opportunity to give to SSUC, NRI, or both...
Decision: 50/50, it will be noted on the envelope to split evenly.

11. ENGAGEMENT MONTH UPDATE –

Email a package for response either digitally or bring to gathering. No printed copies available this year.

NEXT BOARD MEETING

January 21, 2025

6:30 pm

- Budget draft
- AGM date confirmation
- Annual report submissions due by January 31, 2025
- M&P salary increase proposals

ADJOURN – 9:17 PM

AGENDA

AGENDA FOR THE MEETING OF THE BOARD OF
SOUTHMINSTER-STEINHAUER UNITED CHURCH

TUESDAY, November 19, 2024, 6:30 pm In-person/Zoom Meeting

Zoom Link: <https://us02web.zoom.us/j/86584389561?pwd=ang1WmZjb0lDN1ZFWi90V1NINjJkUT09>

Item No.	Topic	Presenter	Reference
1	Call to order		
2	Land Acknowledgement		
3	Mission Moment		
4	Adoption of Agenda		
5	Approval of the Minutes of October 15, 2024		Distributed
6	Matters arising from previous minutes a) Progress on Action Items from Board Retreats b) Ongoing support for Emberwood	All Marg, Jacob, Maie	Distributed
	New Business		
7	100 th Anniversary of the United Church of Canada	Maie K	
8	Reports: a) Congregational Care b) Trustees (Just like Family) c) Earth Charter d) SSUC Saskatoon e) Finance	Berni Hardin Pam B Joe D Trisha L Jacob K	
9	Request from Rowan Morris for reinstatement in Outreach role	All	See attached
10	Next Board Meeting: January 21, 2025 Budget draft, AGM date confirmation, annual report submissions due by January 31, 2025, M&P salary increase proposals		
11	Adjournment		

Hello folks!

I hope all is well!

I am writing today to express my incredible level of interest in returning to my previous role with SSUC.

After getting so sick this summer and having to leave my position I ended up experiencing some permanent physical disabilities and was unable to return to my second job at KIND because of that development. This all culminated in me experiencing housing insecurity and being homeless for two weeks. I felt so incredibly down in that time that I did not think returning to SSUC would ever be something you folks were interested in. Due to this insecurity I was so stressed and applied to every job I could find and accepted one that ended up being quite unsafe for me. I have been off for about 5 weeks now while HR investigates some workplace transphobia.

I have made the decision that the YMCA is not somewhere I can return and have been on the job hunt once again. After meeting with Dara this morning to discuss some future events with trans rights yeg x ssuc, I have come upon the inspiration to write this email and ask if SSUC would consider my return to the outreach role?

I was so devastated when I had to step away and was so unbelievably excited for the work I was going to be able to do. Not only would returning to this position empower me to meet my basic needs, I would also get to have a job that I can continue my advocacy around.

I would love to talk more about this.

Thank you for taking the time to read this email and for the consideration. No matter what comes out of this I look forward to working with SSUC in any capacity.

Rowan

Southminster Steinhauer United Church 2021

Income Statement 2024-01-01 to 2024-10-31

REVENUE

GIVINGS

Local	279,485.62
Loose	508.35
M & S	25,350.00
Sundry	925.00
Non-Receiptable - Other Sources	<u>18,938.62</u>
TOTAL GIVINGS	<u>325,207.59</u>

OTHER REVENUE

Fundraising	9,860.15
Sundry	179.00
Facility Rental	22,006.81
Grants	<u>0.00</u>
TOTAL OTHER REVENUE	<u>32,045.96</u>

TOTAL REVENUE	<u>357,253.55</u>
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EXPENSE

OPERATING EXPENSE

Furniture & Equipment	2,728.31
Photocopier Lease, Usage Cost	2,748.21
Supplies	1,605.29
Telephone	2,300.14
Sundry	4,795.72
SSUC-SK Admin. Contract	<u>3,168.75</u>
Office Expenses Sub-Total	17,346.42
Bank Charges	789.98
PayPal Fees	155.52
Insurance	8,713.10
Maintenance	46,793.01
Maintenance Reserve Funding	0.00
Power	7,568.71
Water & Sewage	6,678.39
Natural Gas	<u>4,355.11</u>
Utility Sub-Total	18,602.21
Board Expense	227.86
Trustees	0.00
Finance Committee	547.50
Ministry & Personnel	200.00

Archives	0.00
TOTAL OPERATING EXPENSES	<u>93,375.60</u>

PERSONNEL EXPENSES

Minister	105,977.90
Administrative Assistant	39,459.30
Program & Affirming Animator	34,614.39
TOTAL PERSONNEL EXPENSE	<u>180,051.59</u>

COMMUNITY PROGRAM

Spiritual Gatherings	4,338.10
Communications Coordinator	12,395.86
Congregational Care	548.87
Website	3,691.77
Publicity	3,514.50
Broadview	30.00
Earth Charter	0.00
Social	0.00
Library	35.20
Community Outreach Liaison	1,771.40
TOTAL COMMUNITY PROGRAM	<u>26,325.70</u>

DEVELOPMENT PROGRAM

Adult Programming	0.00
Midweek Programming	2,000.00
Youth Programming	400.00
Summer Programs	883.88
kidSPIRIT	5,307.88
Congregational Development Sub-Tota	8,591.76
Affirm Initiatives	700.85
TOTAL DEVELOPMENT PROGRAM	<u>9,292.61</u>

OUTREACH PROGRAM

Bissell Centre	4,500.00
Families/SW Community Needs	450.00
Operation Friendship	4,500.00
Inner City High/Duggan Elem.	2,000.00
Social Justice/Kairos	200.00
Food Assistance	1,300.00
Affordable Housing/Ambrose Place	5,000.00
Indigenous Initiatives	610.00
Camp Dragonfly	5,000.00
Emerging Issues	2,500.00
SSUC Sask Outreach	2,250.00
Project Sub-Total	28,310.00
ICPM Lunch	417.09
M & S Expense	<u>25,350.00</u>

TOTAL OUTREACH PROGRAM	<u>54,077.09</u>
WIDER CHURCH	
Presbytery / Conference	<u>18,313.34</u>
TOTAL WIDER CHURCH	<u>18,313.34</u>
TOTAL EXPENSE	<u>381,435.93</u>
NET INCOME	<u><u>-24,182.38</u></u>

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Southminster Steinhauer United Church 2021 Balance Sheet As at 2024-10-31

ASSET

CURRENT ASSETS

Servus Chequing Account	277,699.35	
Servus GIC 1	132,000.00	
Servus GIC 2	85,000.00	
JLF Invested	50,000.00	
MVU Funds Invested	100,000.00	
SH Invested	0.00	
Servus Savings Account	6,088.11	
Grocery Cards on Hand	20,711.00	
Petty Cash	400.00	
Total Cash		671,898.46
GST Reimbursable		2,126.82
Prepaid Regional Assessment		3,662.66
Membership in Servus		7,191.22
Patronage Rewards Payment		0.00
TOTAL CURRENT ASSETS		684,879.16

FIXED ASSETS

Investment in Land	288,588.53	
Investment in Building	1,879,357.11	
Investment in Furnishings	49,255.70	
TOTAL FIXED ASSETS		2,217,201.34

TOTAL ASSET		2,902,080.50
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LIABILITY

CURRENT LIABILITIES

Accounts Payable		0.00
TOTAL CURRENT LIABILITIES		0.00

SPECIAL FUNDS

Special Causes Fund/SH Proceeds		135,987.74
SH Invested Interest Earned	8,718.59	
SH Funded Projects Sub-Total		8,718.59
MVU Funds Transferred		81,699.28
Maintenance Reserve Fund		20,986.50
Refugee Fund		1,817.57
Ananais Sponsorship Fund		36,743.43
Yemane Ghebretsadik Sponsorship		16,857.01

Siem Ghebretsadik Sponsorship	16,207.01
Christmas Eve Fund	0.00
Special Events	5,956.14
Camp Dragonfly	34,120.86
Emberwood	40,276.86
Memorial Funds	26,738.98
M. Thomas Memorial Fund	500.87
Bequests	60,379.00
Caring Fund	2,253.43
Facility Improvement Fund	3,357.14
TOTAL SPECIAL FUNDS	<u>492,600.41</u>

TOTAL LIABILITY 492,600.41

EQUITY

EQUITY AND SURPLUS

Equity in Land	288,588.53
Equity in Building	1,883,559.28
Equity in Furnishings	<u>49,255.70</u>
Total Equity in Fixed Assets	2,221,403.51
Equity in Membership	7,191.22
Equity in Patronage Payment	125.07
Equity in SH Invested Interest Earn	85,000.00
Previous Year Surplus/Deficit	119,942.67
Current Earnings	<u>-24,182.38</u>
TOTAL EQUITY AND SURPLUS	<u>2,409,480.09</u>

TOTAL EQUITY 2,409,480.09

LIABILITIES AND EQUITY 2,902,080.50

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Congregational Care Committee Report to SSUC Board November 2024

- Congregational Care continues to contact members of the congregation who have been identified as having special needs. Sometimes it is merely contact with no actions required or other times we provide comfort food or respond to specific needs. We continue to send cards to celebrate special occasions and to keep in touch with shut ins. We will be sending out Christmas greetings in the next few weeks to those identified.
- We recently welcomed Niina Luong to the congregation with a handmade baby quilt and are looking forward to welcoming Chloe Krayenhoff in the near future.
- CCC in the throes of organizing our Caregivers group for those in the congregation who are struggling with the care of a family member. We are working with Caregivers Alberta to set up some online support for facilitators and caregivers. Our plan is to train facilitators and have a support group at the church. [Once a month, at present but hopefully more often in the future.] Online options are being explored. We had our first meeting in October with 7 caregivers attending in person or online.
- CCC organized 5 memorials in August and September. This involved a lot of people power but the families were very appreciative of all we did. We are currently looking at reorganizing the process to have more people involved in making these services happen with less responsibility on just a few people. A couple of former coordinators have volunteered to help this happen.
- On December 11th CCC will be hosting the social aspects of the Blue Christmas service. The committee has done this for several years.
- Finally this will be my last SSUC board meeting. I am stepping back from most Congregational Care commitments. Maureen Andre will be taking over leadership of the committee in 2025.

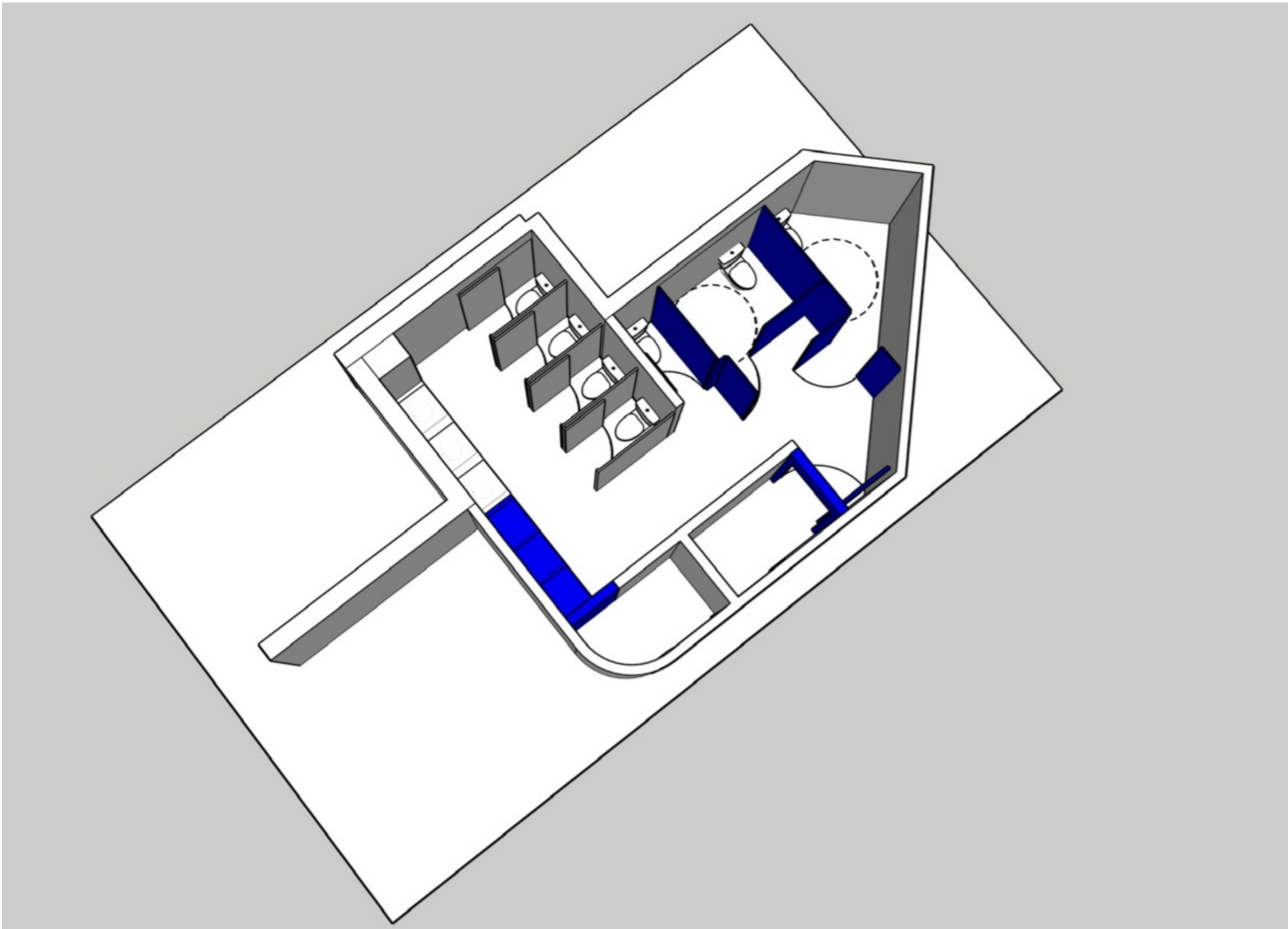
SSUC GENDER NEUTRAL WASHROOMS PROPOSAL

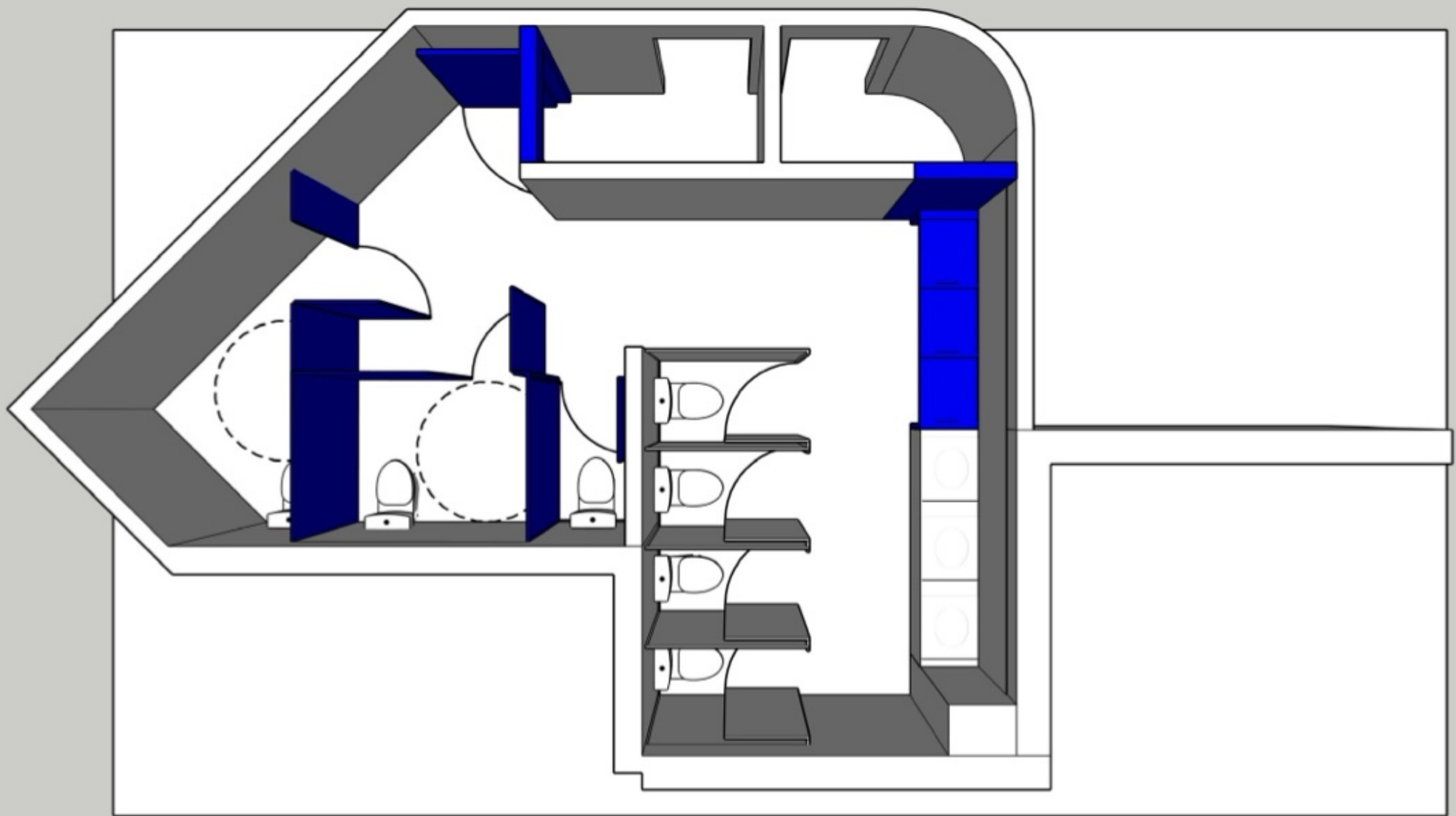
PROCESS

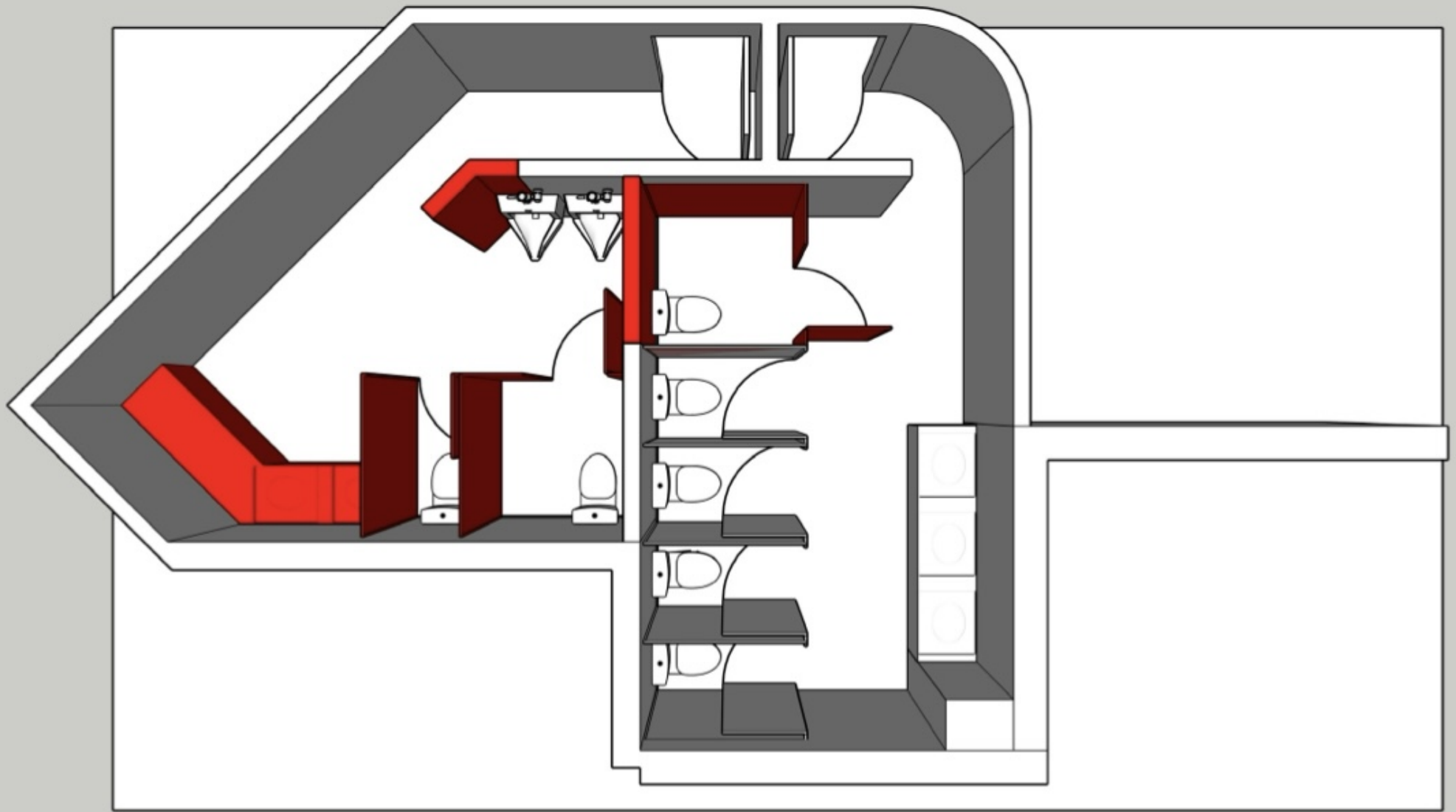
1. Create a sketch plan (based on the Affirm committee report) for tentative approval by the Board.
2. Develop a complete Scope of Work with material specifications and sufficient detail to ensure comparable contractor bidding.
3. Submit the SoW for contractor bidding. Three independent bids are preferred to ensure compliance to SSUC contract requirements. Tender documents must include a complete demolition plan, an execution plan to allow some use of the washrooms during construction, a construction period duration estimate, permit application (if required) and complete “as built” drawings.
4. Following final Board approval, a funding plan can then be developed.

TENTATIVE LAY-OUT

- At the Board meeting on November 19, 2024 the Affirm Committee presented a report of proposed changes to the main floor washrooms to convert it into a single gender accessible facility.
- The Board decided to request the Property and Maintenance Team to develop the proposal further and obtain cost estimates for further consideration.
- The PMT approached an architect who inspected the existing washrooms, confirmed dimensions and developed a sketch which can be used as a basic document for another party to create a complete Scope of Work for inviting tenders.
- The following are comments from the architect,
 - The plan depicted by these sketches is aimed at limiting demolition cost while complying with code.
 - The privacy wall in the men’s washroom will have to be shortened to ensure wheelchair accessibility.
 - To comply with wheelchair accessible code, main entrance doors should be automatic. To limit cost, it makes sense to have only one entrance door and therefore the suggestion is to move the single entrance door as indicated.
 - The doors for wheelchair accessible cubicles should open outwards. To ensure that the doors do not obstruct human traffic, the two proposed wheelchair accessible stalls are relocated towards the west wall of the existing men’s washroom.
 - The existing bank of the wash basins in the women’s washroom should be extended to compensate for the loss of basins on the men’s side, and some or all of the new basins will be lower than the current basins to permit comfortable use by the wheelchair bound. Mirrors over the lower basins will be angled downwards for improved utility.
 - The current “foyer” to the women’s washroom will be walled off from the new enlarged washroom and will provide useful janitorial storage space to be accessed from the outside corridor.







NOTES from meeting with Carla Leon, President of Just Like Family

Thursday, October 31, 2024

Attendees: Christopher New, Maie Kellerman, Jacob Kellerman, Brian Rothwell, and Pam Boutilier

Carla reviewed the slides from Just Like Family's AGM held in June, 2024

Carla also provided us with an update on developments since the AGM

- a) Initially purchased all 10 Toronto regions; have sold 5 locations with more sales pending
- b) Hired an organization called Social Economy Through Social Inclusion (SETSI) as a partner to develop the franchise portion of their operations, particularly working with potential owners who are women and BIPOC (Black, Indigenous, People of Colour). JLF paid them approx. \$12,000 in 2024.
- c) Lowered their interest rate on loans from 12% to 6.5%
- d) Adjusted the way they award franchises – more about advocacy and quality of care.
- e) Developed their new website – www.justlikefamily.com
- f) Staff & owners look like our fabric of Canadian life (Canadians who recently came to Canada; primarily women). 79% women owned, 44% BIPOC owned.
- g) They pay a 'living wage' to their staff (typically about \$5/hr. higher than other entities). 70% of reporting franchises exceed national median hourly wage.

Questions and Concerns discussed:

- 1) Asked for clarification regarding their certification as a 'certified social enterprise'. www.buysocialcanada.com is the accreditation body. Excerpt from their website - "At Buy Social Canada, we believe in building community capital: healthy communities that are rich in human, social, cultural, physical and economic capital. We are redefining how goods and services are bought and sold. By building relationships between social suppliers and purchasers, Buy Social Canada is leading the movement for community capital creators across the country."
- 2) We asked about an 'exit' strategy should SSUC decide to divest itself of this endeavour. Carla indicated other investors have the right of first refusal. There would be an independent evaluation of the worth of our \$50,000 contribution. There are 9 individual investors, and Carla said there would not be a problem selling our investment. We indicated we weren't contemplating that now, but just wanted to understand the process, if required.

- 3) We discussed the lack of financial transparency in their Annual Report. She indicated, based on our feedback, that more rigor would be taken in the next AGM to provide more information. Their CFO (Jeff) is an outside at arms-length with the firm MNP. MNP files Just Like Family's CRA tax returns. Upon request, we can obtain a copy of their MNP report (not audited).
- 4) Dividends – Carla expressed her confidence that a dividend will be paid by year 5, hopefully by year 4. We signed onto this project in April, 2022, so we may see some dividends by April, 2026 or April, 2027.
- 5) Book – *Win Win Capitalism* (Just Like Family Collaborative) – Carla was one of the authors of this book. She will be doing a book tour in October, 2025, and hopes to make SSUC one of her stops to promote her book.

Summary:

All of us agreed that Carla has a strong hand on the pulse of this business endeavour. She is working very hard to lower their expenses and interest rates on loans. She is positive about the impact the work Just Like Family does in our communities. We have faith that this endeavour will succeed in time.

"Win Win Capitalism" (book & study questions – possibility of book study)

JUST LIKE FAMILY

BACKGROUND FOR SSUC INVESTMENT DECISION

The Opportunity

SSUC was approached early in March 2022 by Carla Leon who at that stage was still employed by EDGE (a network group for the United Church of Canada's Ministry Development Group) with the opportunity to invest in a private venture which provides home care services. The Ministry and Development Group was first approached with the offer to take over the complete franchise of the company that is now known as Just Like Family. The UC of C denied the offer as they felt that the timeline to make the decision to make such a major investment was too short. However, it was seen as an opportunity for willing congregations to consider making smaller capital investments in a business that delivers a community service, has a demonstrated track record of growth and is aligned with the principles of the United Church.

Who is Just Like Family?

Just Like Family is a privately owned company with several large and smaller capital investors. It bought the Master Franchise from the previous owner who was looking for a buyer for his start-up business that grew too big for him to manage and the demand for further growth outstripped his capability and resources. In looking for a buyer, he wanted to ensure that values he has instilled in the company would be secured with the next owner. At that point the Master Franchise represented 27 franchisee locations throughout Canada. Because of the success that one of the franchise holders had with their home care model, the original franchise holder first approached Broadview United church in Victoria with the offer to buy the Master Franchise. BVU already owned two franchises and decided not to invest further.

Just Like Family is now a Social Enterprise with limited shareholding and with the majority of profits going back into charities and Not-For-Profit shareholder organizations. It is governed by a Board of Directors and Carla Leon is the President and CEO.

The experiment of social enterprise + church seems to have been proven in this model by allowing churches to buy equity into an enterprise which strives to improve the home care space for all stake holders. This objective is achieved by paying employees living wages, while placing emphasis on the dignity in all aspects of how clients, employees, franchise owners and investors are treated.

By paying living wages to employees, JLF has impacted the home care environment by employing qualified workers and paying fair living wages which forced competitors do the same. Home care has been known as a business stream prone to paying minimum wages with resultant poor service delivery.

In researching online reviews of JLF one can find the odd negative reviews. These seem to come mainly from disgruntled ex-employees. In general reviews are very good and seems to support the management vision of building a for-profit home care business that is strongly values based.

SSUC's investment in JLF

When SSUC was approached with the opportunity to invest in the Just Like Family venture, the chair of the SSUC Board (Jacob Kellerman) spent time to gather as much information as possible before getting all the members of the Board involved. A few members of the Board, including a representative from the Board of Trustees, then met online with Carla Leon seeking more clarification. During this interview with

Carla, she made it clear that she had to make a decision on accepting an investment for the final \$50,000 needed to secure the deal for the sale of the Just Like Family enterprise by the end of March 2022.

A special meeting of the Board was called on March 22, 2022. The invitation to that meeting, as well as the final minutes, are attached. Carla Leon again attended the full meeting of the board to answer any concerns raised by members present. She made it very clear, when explaining the JLF five-year business plan, that SSUC should not expect a dividend within the first three years following the initial investment. Any declared profit will first be utilized to pay off capital loans that were made to support the buy-out. After Carla signed off, the Board had a detailed discussion and approved the motion to proceed with requesting the Board of Trustees to divert \$50,000 from the Southern Homes Fund for investment in JLF.

The details of this Board decision were communicated to the SSUC community at the March 27, 2022 AGM. The detail of funds transferred is reflected in the balance sheet that was presented.

It was made very clear that this was a venture capital investment in JLF. It does not get SSUC involved in any one specific franchise and we will have no responsibility for the management or operations of JLF. The interest from this investment will come in the form of a declared dividend to shareholders. In this regard, it does not differ from any other investments which are made on behalf of SSUC. It was, however, explained as a venture into investing in a for-profit organization with a set of declared values which resonate with our own.

This was never intended to sponsor an organization with the intention of buying cost effective home care for our own members or others. Rather this was, and should be seen as, an investment in a for-profit organization which delivers a quality and well needed home care service to individuals who can afford it. (Alberta now has Client Managed Care which will cover some, or all, of the associated costs. It also allows clients to select their own service providers, which, because of their superior service, gives JLF a competitive advantage.) These are funds raised outside our SSUC community which can then be deployed inside our community to benefit those organizations which we choose to support with our outreach funding.

Imagine if we can increase our outreach contribution with an annual benefit from this investment. This as a concept may just be attainable based on the benefits that Broadview United realised from their initial investment. Initially BVU invested \$250,000 in buying a franchise license and building the business which had an operating budget of \$1.2m at the end of 2023. They have subsequently decided to sell their franchises as it has become too big a business for them to administer.

Based on conservative forecast numbers a return for SSUC of 30% on initial investment can be expected to be realised from 2025 forward.

Appendix 1: Email sent to Board Members on 15 March, 2022 regarding the JLF franchise and inviting them to a Special Board Meeting

Hi Board Members,

I would like to invite you all to a special board meeting on Tuesday night to discuss an investment opportunity that has been offered to SSUC. We have until the end of March to decide whether we want to participate in this project and I would, therefore, like to start the discussion as soon as possible.

Background

Many of you have heard the name of EDGE - A Network for Ministry Development for The United Church of Canada. They are the mentors and granting arm of the United Church, helping new initiatives with funding and support. For us, they have been a huge part of helping us fund Camp Dragonfly and Emberwood and are supporting us through the process of the larger 'New Ministries Grant' to support the work of SSUC Wild Sanctuary/Emberwood.

EDGE has come to us and a few other forward thinking congregations with an investment to consider. EDGE, themselves have been offered the opportunity to buy the master franchise for a home care business and are inviting other congregations to consider investing as a way to more directly fund work that has a clear social impact while also improving the area of home care services. The organization subscribes to a set of shared values with SSUC.

Some History

Broadview United Church, Victoria B.C., purchased a home care franchise from the original franchisor on Vancouver Island in 2019. EDGE supported them with an Embracing the Spirit grant for legal counsel to determine if this was possible. They purchased this franchise and grew it from \$250K in 2020 to \$1.2M in 2021 and they now project \$2M in 2022. Based on their performance and core values, they have been invited to purchase the master franchise which represents 27 franchisee locations for home care across Canada. Right now, the majority are not performing as well as Broadview's franchise, but the business plan is to scale the model of good leadership, franchisee coaching, living wages to employees and client-first approaches in order to build the business and disrupt the industry based on these values.

Opportunity

Equity investment in the master franchise that is a values-aligned business. The experiment of social enterprise + church has been proven in this model through the equity, living wage, and dignity in all aspects of employees, clients, and franchisee owners. This for-profit business impacts lives through home care services and is strongly values based. The business has existing royalties that makes it a cash positive business. A church congregation (Broadview UC) already has owned & operated a franchise for years, de-risking the investment of the master franchise. Initial conservative projections are still showing a 30% Initial Return with significant upside. This is a pastoral care ministry that, as a successful financial investment, could fund other ministries and pay it forward to explore and support new and continued outreach efforts.

This investment is different from some other investments we have been involved in as a congregation. We have, for the past few years, invested in mutual funds that invest our money in for-profit businesses, most of which we don't know at all the values, ethics or business practices of. This is definitely a higher risk, direct investment but, in a company whose leadership we know and who will be doing work that is directly benefiting the community and has the opportunity to positively impact the industry it is in. Like other investments that we've had, we would not be hands-on in running or advising the business. It would involve placing our trust in the Board of Directors, some of which are known to us: from

Broadview UC, and Carla Leon, the EDGE Innovation Director soon to be CEO of this company.

The United Church of Canada has declined to invest in this based on feeling rushed by the opportunity. However, The United Church of Christ is investing, wanting to see this model reach the U.S. Broadview UC has committed \$200K, another Ontario United Church has committed \$50,000, the same amount for SSUC to consider as well.

A few of the board members and one Trustee have spoken with Carla Leon at EDGE this week to learn more and to ask questions. We would like the chance to discuss this possibility as a board. Let's do so at a special board meeting on Tuesday, March 22 at 6pm MDT. We've invited Carla to join us to speak about her vision and the opportunity before us, In the meantime, please watch the first 11 minutes of this video that describes how this Victoria Church got involved hands on and how that led to us being invited to invest in the larger business. <https://www.youtube.com/watch?v=63Fhthk5Ui8>

Please indicate whether you will be able to attend this discussion and I am sorry for the very short notice.

Regards
Jacob

Appendix 2: Minutes of the SSUC Board of March 22, 2022

MINUTES OF THE SPECIAL MEETING OF THE BOARD OF

SOUTHMINSTER-STEINHAUER UNITED CHURCH

DATE: March 22, 2022 LOCATION: Zoom

		Present	Absent
Chair	Jacob Kellerman		X
Vice-Chair	Joanne Van Beek	X	
Secretary	Jennifer Guy		X
Treasurer Kim Boyes		X	
Ministry Team	Nancy Steeves		X
	Christopher New	X	
Treasurer	Kim Boyes	X	
Congregational Care	Berni Hardin	X	
Finance/Stewardship	Bill Hibbard	X	
Ministry & Personnel	Lynne Wolford	X	
Outreach	Marg Hetherington	X	
Property Maintenance	Andrew Redeker		X
SSUC Saskatoon	Trisha Little	X	
Spiritual Gatherings	Charles Bidwell	X	
Affirm	Janet Campbell		X
Trustee	Pat Seale	X	
"Just Like Family" / EDGE representative	Carla Leon	X	

1. Call to Order

Joanne Van Beek called the meeting to order at 6:04 PM

2. Approval of Agenda (Appendix A)

MOTION: That the agenda be accepted.

Moved: Lynne Wolford

Seconded: Bill Hibbard

Carried

3. Investment in "Just Like Family" (Appendix B)

3.1. Carla Leon presented her proposal where SSUC would invest \$50,000 towards the master franchise of "Just Like Family" home care services. She referred to it as an "Impact investment" in an organization that has a "People First Approach" in regards to their clients and employees (paying living wages with benefit plans); strives for "Operational Excellence" and offers one-on-one training for its employees with a focus on empathy for their clients. The organization is very particular

about who they will accept as franchisees in order to preserve the living out of their value system. Investors are largely faith-based organizations, along with ministers and some individuals. SSUC would be a shareholder in the master franchise and would stand to make 20-30% return on royalties per year for the first 5 years with larger returns in subsequent years. Carla fielded questions from Board members.

- 3.2. During the subsequent discussion, concerns were expressed about this being too risky a venture for our community; that it is too rushed – not allowing for due diligence; that it is a private, for-profit organization dependant upon payments by seniors/persons in need. The conversation continued pointing out that our present mutual funds go towards private, for-profit companies of whose ethics of which we are uncertain; that we have had an ongoing relationship with Carla through EDGE and some members trust her judgement on the viability and ethics of this investment for SSUC; that the royalties earned will sustain SSUC in the coming years as well as offer more funds towards Outreach programs which are dear to our hearts.

MOTION (original): It is moved that the SSUC Board direct the Trustees to move \$50,000 from current investments to the direct equity investment of "Just Like Family".

Moved: Kim Boyes
Seconded: Berni Hardin

Amendment to Motion: the motion should specify that the \$50,000 come from Southern Homes investments to give the Trustees clear instructions.

Vote on Amendment: 8 for; 1 against

Carried

MOTION (amended): It is moved that the SSUC Board direct the Trustees to move \$50,000 from the Southern Homes investments to the direct equity investment of "Just Like Family".

Moved: Trisha Little
Seconded: Charles Bidwell

Vote on Amended Motion: 7 for; 2 against

Carried

4. **Refugee Request (Appendix C)**

MOTION: It is moved that the SSUC Board approve that SSUC become the new Sponsorship Application Holder for two Eritrean refugees applied for by First United Church, Ottawa, (Siem, 25 and Yemane, 27); and that Judy Dube work with Dean and Ruth Stewart-Verger to facilitate the paperwork, and ensure finances and support personnel are in place.

Moved: Margaret Hetherington
Seconded: Berni Hardin

Carried

5. **AGM and Board vacancies**

Secretary and Vice-Chair positions are still vacant. There is a possibly a SSUC SK member interested in the Secretary role, but she is unable to commit at this time. In the past, empty board positions will be noted at the AGM and members will continue to seek out interested parties in the coming weeks and months.

Jacob Kellerman will chair the AGM on-line to conclude his tenure as Chairperson with Joanne Van Beek as a back up.

6. **Adjournment:** 8:10 p.m. by Joanne Van Beek

Moved: Bill Hibbard

Vice-Chair, Joanne Van Beek

Trisha Little
Secretary (substitute), Trisha Little