

General Secretary's Accountability Report

Origin: General Secretary

Then afterward I will pour out my spirit on all flesh; your children shall prophesy, your old men shall dream dreams, and your elders shall see visions. —Joel 2:28

“We sing of a church of inspired, resilient and diverse contextual communities of disciples seeking to continue the story of Jesus by embodying Christ’s presence in the world. A church that is present and deeply connected coast to coast - to coast- to coast in rural and urban settings, and in ecumenical and global relationships. A church guided by hope-filled, adaptive and effective ministry leaders, in a denomination that is increasingly multigenerational, multiracial and intercultural.”

The Staff leaders' team (GCO and Regional) continue to work collaboratively to ensure the effective implementation of *Toward 2035*. We understand this to be the utmost priority for the life of the church. It is the North Star for the work of the triennium. The Strategic Direction is before this meeting for your approval. It will form the contract between you as governors and we as a management team. In approving the direction, we will report back on how we are operationalizing and living into the plan, and it will become the framework for accountability.

We continue to be encouraged by the sense of excitement and the willingness to participate in living into the invitation of *Toward 2035*.

Strategic Operational Plan

During the months of October and November, the focus has been on completing the [Q3 report](#) for the 2025 annual plan and refining the strategic directions and strategic objectives for 2026-2028 based on GCE feedback. The decision has been made to make use of a six-month transition to allow for reflection and evaluation on the 2023-2025 plan and ensure detailed program and budget planning for the 2026-2028 plan that would begin on July 1, 2026. More limited activities, extended from 2025, would happen in the first half of 2026, with appropriate time left for 2026-2028 planning that will enable strong alignment with the strategic direction of T2035. Some of this detailed planning—with both national and regional staff—could occur in a spring staff gathering.

In November, regions have been identifying their needs so that the 2026 additional growth funding, authorized by GC45 can be best made available to areas most required for the implementation of T2035. The focus is on supporting communities of faith with stronger accompaniment.

There have been a host of church engagement opportunities on T2035 such as at the Board of Vocation, regional meetings, regional executives, staff groupings and network meetings. The [following log](#) outlines the range of engagement events since November of 2025. Feedback on a

pilot congregational resource (session 1) has been gathered and is being used to revise the resource for release. Staff are working towards a baseline survey on T2035 understanding among congregations to assist with goals for stronger engagement over the next three years.

2025 Operating Results at the end of the Third Quarter

Mission and Service contributions are tracking closely to the prior year and are expected to meet or exceed the budgeted amount of \$20.22 million. Bequest revenues have already surpassed the budgeted \$1.8 million, and congregational contributions are trending slightly higher than last year, indicating strong overall performance in this area.

The treasury investment portfolio delivered a 9.39% ROI for the first three quarters of 2025, reflecting good market condition. However, this is 4.39% below the benchmark, primarily due to underperformance in equity investments. Despite this short-term variance, the seven-year rolling average remains slightly above the benchmark, demonstrating long-term stability and resilience.

Year-to-date expenses are tracking over budget in the range of over \$1 million, due to unfavorable variances in areas such as professional fees, IT licenses, and meeting/travel costs. Strategic plan program actuals are tracking below the budgeted amount of \$2 million.

UCC Protect United Insurance Program (Kindred Insurance)

The United Church of Canada (UCC) established a captive insurance structure in 2022 to stabilize premiums by streamlining renewal and administrative processes. UCC has provided \$4 million in seed loans and a \$12 million letter of credit facility to support the captive. The \$4 million loan earns interest at a competitive rate. The first year's interest was paid, while the second year's interest was accrued because the captive insurance company's cash flow did not permit payment. The \$12 million letter of credit serves as security required by the fronting company, AIG, which handles the front-end operations such as issuing insurance certificates and managing claims. The \$12 million credit facility has not been accessed to date and is not intended to be used under normal operating conditions. It's worth noting that the captive insurance structure has also been able to deliver the planned premium savings to participating congregations in the first two years of operation.

As the next renewal cycle approaches, the General Council Office and HUB International have undertaken a review of the captive insurance structure, aiming to optimize the risk-transfer structure, stabilize insurance premiums, and reduce the letter of credit required by the current fronting company. The current risk-transfer structure includes a \$2 million per-occurrence limit, a \$5 million aggregate limit, and a \$7.7 million stop-loss. Under this arrangement, recent adverse claims would require a higher-than-normal premium increase because the experience drives up excess insurance costs—the premiums charged by reinsurers for coverage above the \$2M/\$10M claim limits.

HUB International recommends increasing the aggregate limit to \$10 million while maintaining the \$2 million per occurrence limit, based on thorough actuarial modeling analysis. This change would retain more premiums to the captive insurance company, strengthening reserves and improving premium stability. However, it also means assuming greater risk within the captive. Actuarial modelling indicates a very low probability (1 in 1,000 years) of exceeding the \$10 million threshold. Under the proposed structure, premiums would rise modestly for the upcoming renewal cycle starting December 1, 2025.

The CFO and Finance Advisory Committee support HUB International's recommendation as it aligns with UCC's strategic objectives to build reserves and manage premiums competitively. While the risk of an extreme loss event remains, the Church has the capacity to recapitalize if necessary. Maintaining the current structure is not advised due to the high likelihood of breaching the \$5 million aggregate, exposure to a \$2.7 million uninsured gap, and limited reserve growth. The 2025/2026 renewal notices are currently being processed and will be finalized in the coming weeks.

2026-2028 Triennial Budget

You have as a part of your package for this meeting the proposed triennial budget for 2026-2028. The budget is part of the plan for how we will live into the strategic direction for the church. The 2026-2028 budget aims to prioritize resources in line with strategic goals while optimizing core costs to support long-term sustainability. Recognizing the challenges of declining revenue and inflation, the budget reflects a proactive stance - balancing financial discipline with targeted investment in growth. Staffing decisions will consider retirements, succession planning, activity changes, and business continuity, ensuring resources are faithfully aligned with strategic outcomes. The budget is consistent with the principles and assumptions you approved in September of 2025.

Mission and Service

Thanks to the continued generosity of the people of the United Church, Mission and Service continues to outpace contributions made by this time last year. As of September 30th, we had received a total of \$13.5M compared with the \$10.6M in 2024. This is good news and at least in part a reflection of the celebrations related to the Centennial that happened across the church. Bequests, gifts through the Foundation for Mission and Service (from long term funds and immediate gifts), and specially designated donations are the three categories where we see the biggest differences year over year. Congregational giving is more or less holding steady year to year which is also a good sign.

What's not as positive is the response that we have received so far to the Thanksgiving campaign. It is tracking significantly behind expectations, in large part because of the postal strike. Many staff and regions have made extra efforts to encourage online giving and promote the campaign, and we are grateful for that. The team is working on plans for increase the robustness of Advent-Christmas campaign in an attempt to recoup as much of the difference as

possible. All-in-all, we are confident that we will end the year in a good position and will share campaign materials with you for your information at the meeting in November. In case you didn't see the Thanksgiving campaign pieces including the stories of how through Mission and Service we support various food programs, you can view them here: <https://united-church.ca/thanksgiving>

Work from General Council 45

Most of the work directed by the General Council has been assigned to various staff and working groups. Over the next few months, you will be finalizing appointments to the various working groups. In your package, you will find several proposals for Manual changes consistent with the decisions of the Council.

Ongoing Work

As we seek to pivot to the renewed and clear focus on Toward 2035, there are some ongoing pieces of work that are part of our identity as The United Church of Canada. You have several proposals for your approval. One related to the appointment of The United Church of Canada's Partner Council. The Partner Council is an instrument for the United Church to live out its commitment to mutuality in partnership relationships. This is rooted in the 2010 report on [Global Partnership in the midst of Empire](#) and the 2012 report on [Canadian Partnership Review](#) . As part of the background, you also have a report from the outgoing partner council (2022-2025). We are grateful for the commitment and partnership of the Council as they support both the global partnership program and the work of the church, we look forward to the ongoing work of the council as they assist us in living into the commitment of mutual radical accompaniment.

I have asked the staff in the global partnership program to build on the work of [Mutual Radical Accompaniment](#) to develop a sustainable global partnership program for the future. As part of that process, the team designed a pilgrimage to the various regions of the church's partnership program. You have in your package, the report of the pilgrims. This is for your information. In the next six months or so I will be bringing to you for your discernment as framework for the partnership program as we move into Towards 2035.

At the October 2020 annual meeting of the 43rd General Council, the General Council committed the church to [Becoming an Anti-racist Denomination](#). One of the ways we have sought to engage the work is through the Common Table. You have two proposals; one deals with the reimagination of the Common Table and the other deals the establishment of an Equity and Anti-Oppression Circle. The Circle will be a significant part of the continuing work of Equity and Diversity. While the church has at least 9 different commitments to equity, there is currently not a national committee who focuses on engaging these equity commitments as a collective, the intersections of these commitments, and the ways they are lived out across the church. This diverse circle of people would offer feedback and advice on programs, policies, processes, and resources that will deepen the United Church's commitments to equity and anti-

oppression. A third proposal invites the church to commit to participating in the United Nations 2nd decade on People of African Descent. This is part of the work on anti-black racism which was a part of the 2020 commitment to becoming an anti-racist denomination.

The official launch of Then Let Us Sing, occurred in Ottawa (<https://ottawachurches.ca/then-let-us-sing-hymnal-launched-at-orleans-united-church/>). We are grateful for the work of the staff team – Alydia Smith, Sartu Mohamed and Chris Dumas, and all the many volunteers for this exceptional resource. We trust that you have been engaging with the resource.

As part of the growth initiative to deepen invitation the [100 Tables](#) campaign is unfolding with vibrant energy and deep community engagement. Across the country, congregations have transformed picnic tables into spaces of welcome, justice, and connection – each reflecting local priorities such as reconciliation, food security, and 2SLGBTQIA+ inclusion. 100 Tables continues to grow; there are 115 communities participating and [32 Community Tables profiled](#) on United-Church.ca. As the centennial year continues, 100 Tables embodies the church's commitment to radical hospitality and spiritual presence in everyday spaces and is proving to be both a celebration and a bold invitation to reimagine faith in action.

With the work Toward 2035 we will be identifying some of the current work that will be coming to an end in the life of the General Council Office to enable us to continue to be intentional and focused on the the commitments to strengthen the life and ministry of communities of faith.

I will be on sabbatical starting January 2nd, 2026. I will be away until April 1, 2026. Cheryl-Ann Stadelbauer-Sampa will serve as acting General Secretary.