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Appendix I

Governance as Leadership: An Introduction

This framework offers governors and executive staff practical and energizing approaches to enrich non-profit leadership. The central construct in the framework is described in three distinctive yet interdependent “modes” of governance that allow leaders to anticipate and set effective mindsets or mental models to support decision-making, strategizing and imagining possible futures for their organizations. The three mindsets, mental models, or *modes* are:

Fiduciary (Type I)

When working in this mode, governors seek to ensure that the organization’s assets are conserved and optimized to advance the mission and vision and that all regulatory and compliance issues are addressed. The focus of Type I/Fiduciary governance is on oversight/monitoring of audits, budgets, assets, investments, funding, facilities; lawful and ethical conduct (compliance with regulations/policies/bylaws/codes), and on CEO/GS performance.

When attending to Type I/Fiduciary issues, governors tend to *look at issues from the inside out*, they focus on **oversight** and act like **sentinels**.

Disposition: Oversight
Key Questions: “What...?”

Strategic (Type II)

When working in this mode, governors seek to ensure that the organization is actively seeking to align its internal strengths and opportunities with external strengths and opportunities to maximize its impact; governors intend to construct consensus about what the strategy should look like while avoiding the operational. In an effective Type II/Strategic mode, board structures, meetings, and information are all designed to facilitate strategic work; form follows function/purpose.

In Type II/Strategic work, governors’ *attention shifts to outside in* (from “conformance towards performance”); they focus on **foresight** and act as **strategists**.

Disposition: Foresight
Key Questions: “ How...?”

Generative (Type III)

Working in the generative mode encourages cognitive processes for deciding what to pay attention to, what it means and what is possible in response. Generative thinking produces a

sense of what knowledge, information and data mean; it is a subjective process that illuminates multiple perspectives and dominant frames and allows thinkers to deliberately shift frames to take perspective and see opportunities. In the generative mode, *problem framing* precedes *problem solving*.

As governors work in this mode, they focus on **insight**, they are **sense makers**, interrogating their current reality by acknowledging their preferred frames, *re-framing*, and *anticipating* future challenges facing the organization.

Disposition: Insight

Key Questions: "Why...?"

Appendix II

Consent Reports / Information

Moderator Accountability Report

Origin: Moderator

This has been a time of transition for me.

New jobs always mean growth, learning and transition. I'm grateful to those who have helped me to settle in and understand more fully the role of the Moderator and the work of The United Church of Canada. The early days were spent meeting with staff and teams of the UCC in person and online. I quickly realized that where I needed significant orientation was with the systems we use for our communication and work.

In the old days, orienting to the physical space and to people doing the work would have been the bulk of the orientation but the General Council Office at 3250 Bloor St. W. is not the place most people work anymore – thanks in part to the pandemic that moved many of us to working from home and to the fact that the office is in the process of physically moving. I needed orientation to Microsoft Office, Teams, SharePoint, Narthex and delightful apps such as Chrome River and Egencia. I am still finding my way around this space though my proficiency is increasing.

General Council and General Council Executive

One of the first tasks of significance was chairing the recall of General Council 45, which took place on September 13. Thanks to the Way Forward, the Governance and other teams, the business was conducted smoothly, and we accomplished more than we had anticipated. From my perspective, the technology worked well; commissioners participated with minimal challenges.

On September 25-28, the GCE met in person. It was good to put names to faces and to get to know this leadership team better. The team-building exercise in an escape room was a highlight. The meeting was a good orientation to our roles, responsibilities and commitments, as well as to the governance model we use to facilitate our decision-making. Once again, it was an occasion for me to learn how, as a chair, to effectively move us into good discussion and debate, but also to help navigate the process for coming to a decision. I am grateful to the Governance Team for their leadership in this area.

External invitations to the Moderator

The first invitation I received was from the Islamic community in Brockville. On August 22, I was invited to address the community that gathered for Friday prayers. Over the years, Wall Street, the pastoral charge at which I served, had developed a good relationship with the Islamic

community and so I was grateful for the invitation; it was clear they were honored that I was able to accept.

Reflecting the occasion of the 100th anniversary of the United Church of Canada, I was invited to bring greetings and to speak to the Canadian Conference of Catholic Bishops in Dorval, QC, on September 22-23. It was a rich experience, and my message was well received.

I attended the ceremony for the National Day of Truth and Reconciliation on Parliament Hill in Ottawa on September 30. I helped to carry the Memorial Cloth on which was printed the names of the children who are known not to have returned home from residential school. By chance, I ended up holding onto the cloth for a section of names of students attending a United Church-run school. To see the names of real children is moving but to carry those names in the capacity of the spiritual head of a denomination that was one of the partners and architects in this brutal history is heavy and sobering. I will carry those names with me as I journey through my time as Moderator.

The invitation to be the Paul Scott Wilson preacher for the Lester Randall Preaching Fellowship, October 26-28, came before I was elected Moderator; however, they are very much lifting up my new position and have invited me to participate in some panel discussions while at the conference.

Connecting with the wider UCCan

Along with the General Secretary, I met with and spoke to the National United Church Women's conference in Toronto on September 16. They are a hospitable, energetic and engaged group of women.

I participated in the English and French Cross-Country Check-ins online. For the latter, it became apparent that I need to practice my casual spoken French. While I read and understand quite fluently, I struggle to put thoughts together and to find the right vocabulary and expressions when speaking unscripted in French. Connecting with the francophone community and lifting our commitment to being "functionally bilingual" is a priority for me and therefore, I plan to spend some time honing this ability.

On weekends off, I have taken the opportunity to attend local United Churches (Alderwood UC in Toronto, Toledo and St. John's in the Brockville area) and to be present during worship. I was invited to preach at St. Williams, part of the Long Point Bay Pastoral Charge in Horseshoe Falls for their 155th anniversary. They were so appreciative that a moderator would visit them. On October 26, I am preaching at Timothy Eaton in Toronto as part of the Lester Randall Preaching Fellowship.

I was invited to be present for part of the Office of Vocation in-person meeting in Toronto, where I spoke to the gathered community and connected with the more than 100 people from across the country. I was impressed by the content and the connections.

I've also had the opportunity to connect online with National Elders of the Indigenous Church.

Media and church engagement

With the Communications team, I recorded an introduction video and an Advent video, each with an additional video in French. I will be recording another 3 or 4 videos (each with companion French video) in early November.

There have been written and live interviews with *Broadview* and other media.

Other endeavors

Mostly, my work has been responding to various requests. However, I felt called to initiate a prayer vigil during the month of October for peace in Palestine and Israel. One proposal that came to the GC in August was an emergency proposal on this dire situation. One of the recommendations in COM06 was to “Declare a time of fasting, prayer and protest.” When I saw this in August, it struck me as different and needed.

We are quick to send letters to the government but sometimes we don’t connect our justice work to our faith work. When I presented the idea of a weekly prayer vigil on Wednesdays during the month of October to some staff, I was expecting them to support it but tell me it might have to wait until after Christmas. However, it was clear that the moment for such an initiative was now, and the staff rallied to make it happen in a very short time frame. These prayer circles have so far been well attended (around 50 people gathered) and appreciated.

Other thoughts

I am still finding my sea-legs in this role and part of my challenge is likely because we are in transition between the time when the Moderator had an Advisory Committee and the formation of the new Accountability Committee for both the Moderator and General Secretary. The reasons for making the shift are good and clear but I am feeling the vacuum.

In hindsight I wonder if there should have been a transition time of a Moderator’s Advisory Committee for one year while the other comes into being. I also wonder whether the new Accountability committee will offer as much support and wisdom for the Moderator as the previous model. It continues to be challenging to discern not only which visits the Moderator should make but even more which staff initiatives should have higher or lower priority for my involvement.

Conclusion

It is a real honour to be in this role. I am so grateful for the many connections I am making with people and ministries across this church, and I am grateful to the staff, the GCE, and the many who are supporting all that I am called to do.

Transitions are always disruptive and challenging, but they are necessary as we move into a new place. As God has called me to this new role and as They continue to lead the church into its Call and Vision, we say with faith that we are not alone:

Being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus. – Philippians 1:6

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.

The United Church of Canada/L'Église Unie du Canada

Strategic Plan 2023–2025

2025 Operational Plan Report

Quarter 3

October 2025



2025 Operational Plan Report:

Quarter 3

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Legend:

Excellent	Good	Fair	Delayed	Awaiting Activation
				
Progress on the overall objective or activity is moving along well. Key results per quarter are being met.	Progress on the overall objective or activity continues but not exactly at the rate or in the sequence anticipated.	More significant issues have surfaced related to the overall objective or activity and they are being actively managed towards continued progress.	Something significant has delayed this activity and we are giving attention to discerning the way forward or getting it back on track.	This activity was not planned to begin until a later quarter.
80-100%	60-79%	50-59%	Under 50%	

Bold is for priority activities

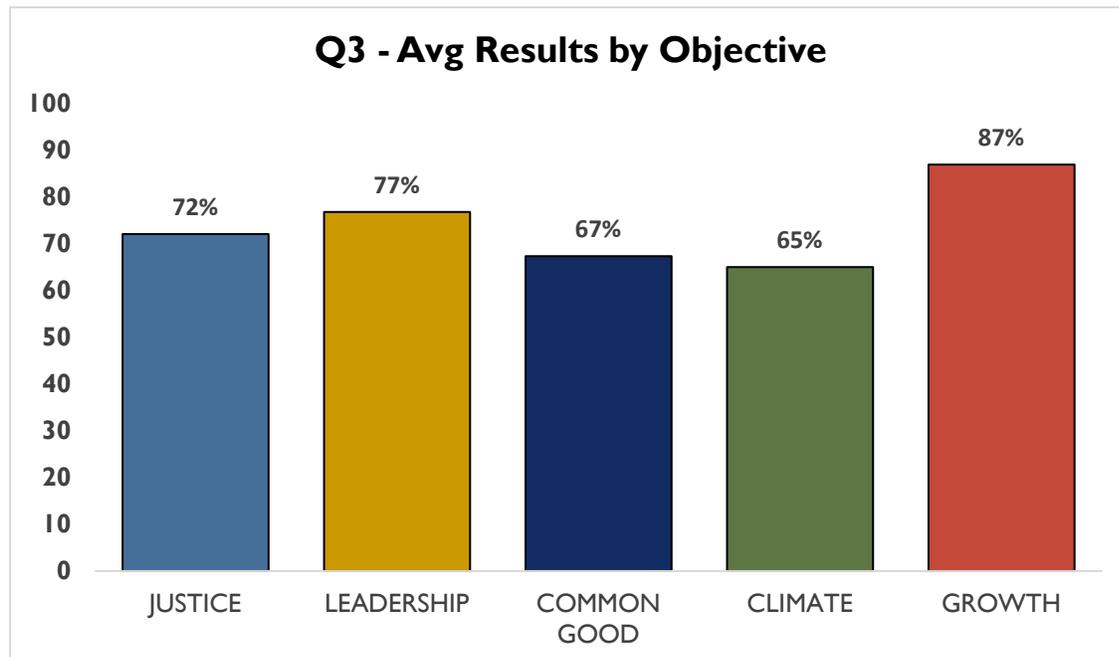
Overall Results:

Chart



Strategic Objective	Progress on Key Results
Strengthen Invitation	87%
Embolden Justice	72%
Nurture the Common Good	67%
Invigorate Leadership	77%
Deepen Climate Integrity	65%
Journeying Indigenous Pathways	Fair

Graph



Narrative Summary

Quarter 3 (Q3), July, August and September, was a challenging period for regular programming with both the General Council 45 (GC45) in-person meeting in Calgary and vacation periods. However, some key pieces of work in Leadership, such as First Third Leadership Development and Equity Training in Governance, had their high point at General Council. The opportunity to have a delegation of migrant church plant leads present at GC45 reflected a significant accomplishment of this overall plan: the creation of emerging communities of faith within the broader Growth Initiative. Growth, the newest and highest priority of this 2026-2028 plan, reflects strong progress in Q3 on key results at 87% completion. Within this overall context, most initiatives continue to move forward solidly in Q3, reporting overall progress on planned key results at 75%, on par with the last quarter.

As in Quarter 2, we continue the trajectory of large organizational development projects wrapping up, particularly in the area of Common Good; this will allow us to conclude this objective at the end of this year. The direction of *Toward 2035* for the 2026-2028 plan anticipates the focusing of strategic objectives to four from the current six to: Strengthen Invitation (Growth); Embolden Justice (including Climate Justice); Invigorate Leadership; and Journeying Indigenous Pathways. Work is being done to sharpen both the direction and the objectives, strengthening the use of metrics for the work ahead. In order to have a strong evaluation of the 2023-2025 plan and detailed plan fully aligned to the overall direction, a transition period is being anticipated for January 1-June 30, 2026. This also allows time for stronger collaboration with regions as we build a whole church strategy.

Good News from Growth Animators

One community of faith offered a weekend-long event focused on sharing the gospel within its community, with folks trained around invitation in advance.

A community of faith began offering ASL classes with a large registration!

More than 300 people attended a bazaar run by two emerging communities of faith, that also featured talks on a mix of Christian life and creativity.

One church in Southern Alberta is feeling much clearer about how they plan to communicate their identity. Coming together to listen to the Spirit together in writing a new vision statement has them feeling much more confident and energized.

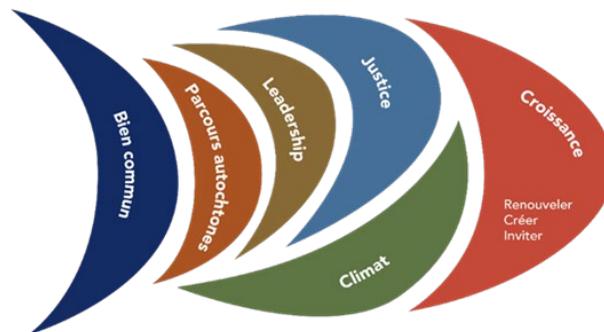
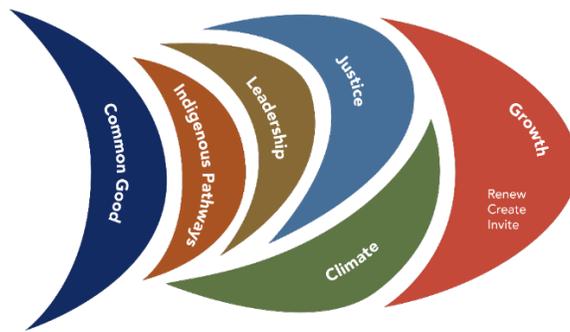
After an Invitation workshop in British Columbia a couple of laypeople named how helpful it was to have some simple language to use in sharing their faith.

Successful fundraising in Newfoundland has brought a CoF one step closer to being able to install an elevator, making it the only physically accessible building in their community.

One community of faith is offering “Walking Church” along a local trail, and inviting others.

Strategic Objectives

The strategic objectives—Justice, Leadership, Common Good, Climate, and Indigenous Pathways—show strong intersections among them, and collectively contribute to the overarching strategic priority on Growth. The following section identifies each objective and offers a narrative and numerical summary of overall progress, as well as giving more detailed information as to how each activity in this objective has fared in this quarter. Please note that the numbers reflect progress not to the ultimate three-year goal, but to the planned key results for this quarter. For a further description of an activity, and/or the relevant key results, please contact planning@united-church.ca



Strengthen Invitation: Humility and Confidence in 87% Sharing Faith

Objective: Develop and implement effective and connected regional and national strategies that result in growth within existing ministries, and by seeding and sustaining new expressions of communities of faith.

Accomplishments

Renew: Growth Animators engaged with 222 ministry personnel and 138 communities of faith (CoFs). 112 communities of faith are participating in the 100 Tables Project and 149 communities of faith have articulated invitation plans. 3 Blogs were published on Rural Ministry and 5 sites of rural ministry have received investment to support experimentation.

Create: 10 migrant church plant leads attended GC45. This was both a galvanizing experience for their sense of connection to the United Church but they also had a significant impact on their table groups and in learning labs; one shared significantly in the plenary presentation on *Toward 2035*. Emmanuel Iranian Ministries, an affirming Farsi speaking network of communities, began connecting with the United Church. The Indigenous-Racialized Youth Retreat was held and the Young Scholars program participants completed their research. 4 possibilities for new campus ministries have been identified where discernment is underway with Regions, Communities of Faith, or other Campus Ministries.

Invite: 70 Social Media Stories and 21 Traditional Media Stories have come from the 100 Tables Project for an overall media impression count of 1.9 million

Challenges

Renew continues to be the main priority outside of the migrant and diasporic space. While some sites for new “create” projects--in spaces not connected to migrant and diaspora communities--are being identified – the move towards readiness of such projects and the relationships required for shared support develop on different timelines than our current budgeting. This makes understanding how to invest in and fund this work challenging.

A lively learning lab at GC45 on evangelism drew a great crowd highlighted the increasing enthusiasm for sharing faith among many in the United Church. We are learning that as conversations and support around sharing faith happens, United Church people are excited to engage. How to spark more such conversations at a scale to change a tongue-tied culture will continue to be an ongoing discussion.

Planning for the future is highlighting the reality to work on a coordinated strategy around support for Communities of Faith in the diverse yet interconnected streams lifted up in *Toward 2035*.

Looking Forward

Self Guided downloadable resources for communities of faith to develop their invitation practices are scheduled for release in Q4. 19 Communities of faith have received targeted investments to work on a particular aspect of invitation, with work to begin in Q4. A road trip of Regional staff, National staff and serving Ministry personnel to offer support to lay lead congregations in Northern Ontario as been prepared for the fall.

Accountable: Rev. Cameron Fraser

Multi-Year Initiative	Activity Name	Progress on Key Results
RENEW: Strengthen the capacities of existing communities of faith Shift: Increased ability to welcome, attract, retain, transform and send people into the world.	Tools and Accompaniment for CoFs	83
	Stewardship for CoFs	90
	Moderator's Initiative: Church Workshops	100
	Renewing Francophone Communities	100
	Supporting Renewal in Rural Ministries	70
CREATE: Gathering learning from our own experience and that of denominations and global partners, create 100 new communities of faith. Shift: Towards vibrant diversity, and intercultural community, transformative in the world.	Regional/Identity Communities	75
	Migrant/Diasporic Communities of Faith	100
	New Francophone Communities	100
INVITE: Galvanize common identity and purpose and communicate effectively to the public about the spiritual home or pathways to home in the church. Shift: Towards greater internal connectedness; stronger external outreach.	Engage with Call and Vision	100
	Outreach: Communication Strategy	80
	Francophone Outreach	65
	Centennial Commemoration	80

Good News Story

Of the 7 Communities of Faith in Western Canada who did Stewardship Best Practices & Set Up Your Giving Program in 2023 & Spring 2024 they have seen a collective increase in Mission and Service giving of 44% or \$27,432 over 2023 giving. This work takes time, but it consistently shows results.

Embolden Justice: Collaborating to Mend Church and World 72%

Objective: Make meaningful collective progress on Indigenous justice, racial equity, and Two Spirit or LGBTQIA+ rights both in the church and world, while demonstrably deepening bold effective solidarity on other justice issues, through ecumenical collaboration and denominational networking

Accomplishments

Interconnected work on anti-racism and migrant justice has created visible synergies, such as United Church engagement with advocacy networks (e.g., Migrant Rights Network, National Right to Housing Network). This strengthen capacity both for direct church advocacy and partnership approaches on related justice issues.

Education and resource development, particularly on CHURCHx and through the “40 Days of Engagement” program, are cultivating new networks of leaders and equipping communities for ongoing anti-racism action. Evaluation data indicates strong participant engagement and practical application of learnings.

LGBTQIA+ refugee sponsorships have broadened in geographical diversity (rural/urban) and depth of engagement, shown by a documented increase (nearly 30%) in inquiries following focused outreach at GC45, and successful partnerships across multiple regions and intersectional community organizations. The expanded newsletter demonstrates heightened communication and engagement.

Ecumenical and global partnerships are contributing to a broader impact: cross-partner learning labs (e.g., mutual radical accompaniment) generated deep reflection and dialogue on decolonizing practices, leading to measurable shifts in awareness and practice for systemic justice. The planning of events such as the 10th anniversary of full communion with UCC-USA demonstrate that single activities can reinforce strategy across worship, learning, and advocacy areas.

Emergency responses and resource-sharing for global partners (e.g., in Cuba, Jordan, and Kenya) are meeting targets and generating streamlined, documented reporting and enhanced follow-up, reflecting improved organizational learning and responsiveness.

Challenges

Ambitious goals in areas like anti-racism advocacy and communications exposed capacity and resource constraints, which subsequently led to adjustments being made to some of the key results. The initiative to form advocacy networks and engage champions encountered obstacles related to scheduling and inconsistent buy-in, prompting a shift toward a more flexible community of practice

model that emphasizes networked solidarity rather than top-down leadership approaches.

The limitations of the anti-racism youth app prompted a strategic rethink toward developing a web-based, gamified approach aimed at enhancing interactivity for engagement across diverse audience groups.

The complexities of global partnerships highlight that power imbalances and systemic barriers necessitate ongoing honest reflection for achieving mutual radical accompaniment, indicating that partnership models require continual realignment. Political and regulatory factors led to delays in certain activities, highlighting the importance of balancing patience with agility when pursuing justice-oriented initiatives.

Looking Forward

There is preparation for deeper ecumenical engagement, especially the high-profile joint worship with UCC-USA and upcoming international gatherings. These will offer new opportunities for visible justice collaboration and global witness. Locally and nationally, ongoing resourcing, network formation (e.g., ChurchX for anti-racism), and preparation for a “Let Justice Roll” campaign are setting the stage for more sustained and interconnected advocacy, education, and mobilization heading into next year.

Technical and methodological revisions (e.g., in digital youth resources, evaluation tools, storytelling/reporting systems) are expected to expand learning capacity and engagement bandwidth across the whole church, testing new models and measuring impact more effectively as new programs are piloted in 2026. Important lessons around inclusion, intersectionality, and decolonizing practices will inform refinements to partnership, funding, and engagement approaches, shaping the next phase of justice strategy—even as continued global, social, and political unpredictability is anticipated.

Accountable: Rev. Dr. Japhet Ndhlovu

Good News Story

In a remarkable display of collaboration and faith in action, United Churches in Regina area joined forces under the Rainbow Refugee Society to sponsor three LGBTQIA+ refugees. The main contact (Constituent Group) leading this initiative is Harmony United Church, which has played a pivotal role in organizing and supporting these sponsorships. One of the sponsored refugees is a church minister with a Master of Divinity degree, who is currently studying online through St. Andrew’s College with the goal of becoming an ordained United Church Minister. This inspiring story highlights the transformative power of inclusive sponsorship—where refugees not only find safety and belonging but also contribute their gifts and leadership to the ministry of the church. It exemplifies how CoFs can live out the United Church’s call of justice, compassion, and radical welcome.

Multi-Year Initiative	Activity Name	Progress on Key Results
INDIGENOUS JUSTICE: Address anti-Indigenous racism and White supremacy and make the church and Canada safer and more equitable for Indigenous peoples. Shift: Towards decolonization and increased justice.	Reparations	70
RACIAL EQUITY: Advance racial equity. Shift: Towards transformed structures and systems and intentional leadership of racialized people.	Anti-racism advocacy	60
	Addressing Antisemitism	0
	Anti-Racism Education/Action	80
	Migrant Justice	70
2S-LGBTQIA+ RIGHTS: Enhance 2S-LGBTQIA+ rights including addressing religious-induced homophobia. Shift: Towards integrating and intersecting with other justice issues.	Refugee Sponsorship	85
	2SLGBTQIA+ Global and Ecumenical Advocacy	100
ECUMENISM: Increase ecumenical collaboration and effectiveness. Shift: Towards stronger impact and reduction in overlap.	Advocacy: Presence and Methodology	75
	Ecumenical Youth Exchange	0
	Stronger Ecumenical Partnerships	80
RADICAL ACCOMPANIMENT: Strengthen accompaniment of global partners. Shift: Towards needs development.	Radical Accompaniment: Financial Sharing	90
	Radical Accompaniment: Crisis Response	90
	Radical Accompaniment: People to People	90
	Radical Accompaniment: Witness	80
	Radical Accompaniment: Visits and Meetings	100
	Radical Accompaniment: Roundtables	75
PUBLIC WITNESS: Strengthen presence in the public sphere and effectiveness in advocacy as a denomination. Shift: Towards greater public presence, clearer principles and processes of response.	Moderator's Initiative: Events and Book Club	80

Good News Story

Before the high-profile period launched, people have remarked on the usefulness and practicality of this year's new resources for the 40 Days of Engagement on Anti-Racism. One lay person, for example, shared that they have already viewed all 14 videos, downloaded the accompanying congregational resources, and forwarded the resources to other members of their anti-racism committee. Then, they decided with the ministry personnel at their community of faith, to highlight some of the videos throughout the fall along with a question prompt, and then to draw on the resources to engage in a Lenten study next year.

In another reflection, the following quote came from the course evaluation, for White ministry personnel:

“One of the biggest learnings was just how much I am shaped by White supremacy culture. A lot of those traits had never been framed that way for me before. By the same token, it helped me recognize and name experiences I've had in congregations in a new way, recognizing white supremacy culture as the undercurrent. Learning about detours, derailing, and denial was also really helpful in reflecting on past experiences and helping me to be more aware when this comes up in the future.”

Invigorate Leadership: Adapting and Innovating for Bold Discipleship 77%

Objective: Renew a vision of leadership based on the call of the denomination—deep spirituality, bold discipleship and daring justice—and align discernment, recruitment, training, and support of ordered and lay leadership, to this vision.

Accomplishments

First Third Leadership Development: The GC 45 Youth Forum participants and Leadership Animators offered significant leadership at General Council, including bringing proposals to the floor; leadership in various GC45 committees and GCO task groups – Business, Structural Review, Public Issues sub-committee, etc.

Music & Worship: The use of *Then Let Us Sing!* new hymns at General Council helped to introduce this resource to a wider audience and highlighted ways in which our music helps to form our theology and helps us continue to live into our commitment to become an intercultural church.

Reimagine Theological Education: The work on the Lilly grant application has deepened the relationship amongst the schools and the national church, which will help us continue in the direction of reimagining theological education and collaborating, regardless of whether we receive the Lilly grant or not.

Co-operative Ministry: The Living Skies Regional Council pilot project has engendered lots of learning as staff and communities of faith members work together to explain, refine, and come to agreement on what a co-operative ministry pilot in this area could be. We are learning that: this work takes longer and more staff time than anticipated; ministry personnel are needed to be part of leadership with lay people; it will take time for this pilot to live into the vision of co-operative ministry; identifying governance and polity changes likely needed.

Equity Training Governance: This was the first GC with this number of pre-GC events, connected to various identities. Participants overwhelmingly affirmed the importance of these events: 95% agree that similar pre-events should be offered at subsequent General Councils; 92% agreed that the pre-event gatherings helped them connect with others who shared their identity or experience; and 88% named that the pre-events offered them an additional space for support. In addition, 87% of people were clear about the purpose of the pre-event gathering, and 83% noted that the pre-events helped them participate more fully in General Council 45.

Challenges

Co-operative Ministries & Mentorship: the challenge and gift is that this work is highly relational and takes longer than anticipated to implement. And there are learnings along the way that are helping us

to refine this work further. As we continue to develop pilots and programs, what we have learned will make us more able to anticipate potential challenges and be proactive about addressing them.

Looking Forward

Mentorship: this pilot project will start in Quarter 4 and continue into 2026.

Co-operative Ministry pilot: we anticipate the pilot itself will start in 2026; Quarter 4 will continue the work of trying to find a ministry personnel who will be part of this pilot, alongside the one ministry personnel already in place and lay leaders.

Creating Safe and Respectful Environments: modules are being rolled out.

Equity work – governance and staff: this work is continuing in Q4; elected members on various national committees will be engaging the Equity, Diversity, Anti-Oppression modules.

Accountable: Rev. Dr. Jennifer Janzen-Ball

Multi-Year Initiative	Activity Name	Progress on Key Results
WHOLE PEOPLE OF GOD: Reinvigorate our commitment to the ministry of the whole people of God. Shift: To better coordinated support and resources.	Whole People of God Training	100
	First Third Leadership Development	90
	Worship Resources	100
MINISTRY PERSONNEL: Work to align policy and systems for recruiting, training, authorizing and overseeing ministry personnel with the new Vision. Shift: Leadership development from a program to a mentorship-model (investing in ministers in first 5 years, ministers interested in developing leadership skills, Indigenous church, First Third).	Reimagine Theological Education	95
	Cooperative Ministry and Mentorship Pilot	70
	Recruitment	80
	Leadership Counts	75
	Moderator's Initiative: (Re)Generate	50
	Pastoral Relations Equity Animation	60
ELECTED LEADERS: Support the increased diversity and effectiveness of faithful elected leaders. Shift: Towards greater inclusivity and accountability.	Animating Safe/Respectful Workplace Policy	100
	Equity Training-Governance	90
STAFF: Strengthen equity, accountability and effectiveness in GC staff system.	Culture Shift in GCO	75

Shift: Towards learning culture, alignment, and evaluation against work plans.	Equity in Recruitment and Retention	80
	Management Training	10

Nurture the Common Good: Equity and Sustainability in 7 Resources

67Objective: Significantly increase denominational capacity and will to make decisions on properties and resources focused on the ministry of the whole church, enhancing equity, sustainability, right relations, and administrative efficiency and effectiveness.

Accomplishments

A number of activities came to a close at the end of Quarter 3 and/or will continue on as regular cyclical work now that they are established programs. The continuation of strong support for denominational work through Mission and Service is encouraging and hopeful. The on-going refinement of the availability and use of data to inform decisions is evident in the *Toward 2035* engagement.

Challenges

As always, ensuring adequate capacity in the team supporting and carrying out the work is a challenge. That coupled with external factors over which we have no control has set back a few of the activities in this objective

Looking Forward

As we enter the final quarter of 2025, we expect the majority of the activities to be competed or nearly completed by year-end. Those that carry-on will either do so in a new form in the 2026 strategic plan or become part of the regular cyclical work of the General Council Office

Accountable: Sarah Charters

Multi-year Initiatives	Activity Names	Progress on Key Results
FINANCIAL HEALTH: Remove barriers to congregational financial health. Shift: Towards financial viability and administrative effectiveness.	Support: Treasurers Plus	85
	Technology Best Practices	90
COLLECTIVE DECISIONS: Strengthen decision making and management of property and resources. Shift: Towards decisions that reflect the ministry needs of the whole church.	Optimize Asset Retention	50
FINANCIAL SUSTAINABILITY: Ensure financial sustainability of the denomination. Shift: Towards stability and increased resiliency	Mission and Service Support	83
SHARED SERVICES: Reduce costs and improve capacity through shared service structures. Shift: Towards administrative efficiencies and effectiveness.	Shared Space	0
	Information Management	25
	Improve PAR	90
	Digital AV/Image Storage	60
ACCOUNTABILITY: Strengthen planning--strategic and operational--and increase accountability. Shift: Towards evidence-based decisions, greater alignment and impact.	Operational Planning	75
	Data Collection and Analysis	80
	Transparency	70
POLICY FRAMEWORKS: Improve policy frameworks and enhance effectiveness in governance. Shift: Towards appropriate roles and greater transparency	Governance Reviews	100

Deepen Integrity: Living Climate Commitments

65%

Objective: Amplify and integrate current initiatives in a bold, hopeful denominational climate strategy that accelerates reductions towards the goal of an 80% decrease in emissions by 2030.

Accomplishments

This summer, 10 climate motivators worked with the church to raise environmental awareness and advocacy. The climate motivators program provides summer employment for youth and young adults. It is funded in part by a Canada Summer Jobs Grant.

Four of the climate motivators, along with two of their leaders, decided to travel from Toronto to General Council 45 in Calgary by train as a commitment to a greener means of transportation. Only the experience proved much more than that! To quote from the trip summary:

“In general, this train offers a scenic and immersive transcontinental journey, offering a unique comfortable travel experience. There were stunning landscapes of lakes, trees, rocks, prairies, the occasional animal, and communities along the railway. As well, we were served by caring staff, ate amazing food, played games, visited, rested, and read. One of the distinct opportunities was to disconnect and connect with each other and fellow travelers from all over the world.”

A decision made for one reason—greener travel—reaped so many more benefits. It became an opportunity to disconnect from routine and device to experience the people and landscape of Canada. It’s a reminder that our climate commitments can impact our well-being in more helpful ways than we might first anticipate.

Challenges

Capacity

This bears monitoring as programs change and it is anticipated that climate work is relocated within Justice objective of the strategic plan:

- Climate is important but it is not always urgent and other items with a more immediate timeline become a higher priority. This has led to a delay in the initiation of one activity and in progress towards a few key results;
- The financial demands made on the *Faithful Footprints* program have led to a pause and the development of new criteria starting as of January 2026 as we strive to balance a program that motivates communities of faith to improve their buildings with the limitations of the financial support available for that work.

Integration

We need to expand the reach and the impact of the participants in climate activities such as Climate Motivators, COP 30 attendees, *Faithful Footprint* grant recipients etc. We are providing opportunities for a deepening understanding and engagement by individuals but need to strengthen how their understanding and engagement translate into impact on the church. How are we leveraging their experience to effect change within the church and outside of it?

Looking Forward

Toronto, Ontario

This upcoming quarter, United Church representatives will join with KAIROS representatives to attend COP 30 in Brazil in early November. We will look forward to their feedback and ideas upon their return.

Accountable: Rev. Cheryl-Ann Stadelbauer-Sampa

Multi-year Initiatives	Activity Names	Progress on Key Results
INTEGRITY: Put our own house in order through reducing church emissions. Shift: Towards broader engagement across the church; towards system change in sectors.	Faithful Footprints	25
	Reducing Carbon Emissions	Awaiting Activation
VOICE: Raise our spirited voice. Shift: Towards greater public recognition of both the issues and United church leadership in responding.	Advocacy on Climate	90
	Youth Climate Activists	95
RECONNECT: Reconnect with the Earth Shift: Towards reawakened and strengthened love for all God’s creation	Eco-Spirituality	50

Good News Story

Matthew Tyhurst was a Climate Motivator in 2023. This September he received the Youth Champion in Environmental Action and Awareness Award which recognizes outstanding youth leadership on water and environmental issues. It is offered by the United Nations University Institute for Water, Environment, and Health, in collaboration with the International Peace Festival. Matthew was nominated by the “Grandmas Act to Save the Planet” group from his home congregation at St. John’s United Church, Georgetown.

Journeying Indigenous Pathways: Forging Right Relations**

Objective: Deepen Indigenization and healing in The United Church of Canada towards self-determination and the possibility of reconciliation.

Report is unavailable at this time.

***Note that Indigenous pathways is using another process other than key results methodology for their reporting.*

Multi-year Initiatives	Activity Names
SELF GOVERNING: Create and develop a fully self-governing Indigenous Church within the United Church. Shift: Towards greater implementation of the Calls to the Church.	Structure: Indigenous Church
	Funding model: Indigenous Church
	Indigenous Testamur
	Theologies/Spiritualities: Indigenous ways
	Indigenous Youth Leadership
	New Indigenous Ministries

Origins of the Plan

The General Council Office developed an operational plan that would reflect the Call and Vision adopted by the General Council in October 2021 and implement the strategic objectives confirmed by the General Council Executive in November 2021. This required not just the creation of content, but the development of systems and processes of detailed planning, reporting, and evaluation, and clarification of lines of accountability. The operational plan uses objectives and key results (OKRs) as the organizing framework.

In alignment with six strategic objectives, staff developed 26 initiatives. 2024 began with 78 activity streams. Each 2024 activity stream has an activity lead, with progress tracked monthly, and reports issued quarterly related to key results. The cumulative key results for that strategic objective are a measure of overall objective progress.

Call



Vision

Called by God, as disciples of Jesus, The United Church of Canada seeks to be a bold, connected, evolving church of diverse, courageous, hope-filled communities united in deep spirituality, inspiring worship, and daring justice

For more Information:

Planning@united-church.ca

Pension Board Accountability Report

Origin: Pension Board

Recommended questions for discussion by the Executive

Where in the accountability report do you see evidence of the Pension Board's execution of the responsibilities delegated to it by the Executive?

Additional items recommended for approval by the Executive

Terms of Reference of the Executive of the General Council in its role as Plan Administrator

As per item 2.a.vi of the Pension Board Accountability Report, the Board recommends the draft Terms of Reference which document, in one place, the Executive's retained responsibilities in relation to the Plan. Proposal follows.

Funding Policy

As per item 3.e of the Pension Board Accountability Report, the Board agreed to recommend the updated **Funding Policy** to the Executive for its approval. Proposal follows.

PENSION BOARD ACCOUNTABILITY REPORT

Context

As the legal administrator of the Pension Plan of The United Church of Canada (**Plan**), the Executive of the General Council (the **Executive**) is responsible for ensuring that the Plan and its pension fund (**Fund**) are operated prudently and in accordance with their terms and applicable law.

The Executive has extensively delegated responsibility for Plan and Fund oversight to the Pension Board and supporting committees, which are principally comprised of subject matter experts. The Executive retains few Plan- and Fund-related tasks, which are detailed in the Plan's governance documents.¹ The Executive's retained responsibilities generally entail (1) establishment and modification of the governance structure for the Plan and Fund; and (2) ensuring that the Pension Board, Pension Plan Advisory Committee (**PPAC**) and Investment Committee (**IC**) have the necessary skills and experience required to fulfil their mandates.

This Accountability Report for the period November 1, 2024, through October 31, 2025, (the **Reporting Period**) is intended to assist the Executive with discharging its retained responsibilities. Except as indicated, the Report incorporates information provided by the Board based on its governance responsibilities, reporting supplied by the PPAC and the IC relating to their oversight responsibilities, and information supplied by Staff, in each case to the best of the relevant party's knowledge and belief.

Appendix B to this Report includes "Fast Facts" about the Plan, which are excerpted from the 2024 Pension Annual Report.

1. Executive Summary

Subject to the commentary provided, the Plan has an appropriate governance structure, professional support, tools and experienced staff to meet its compliance obligations.

As of the end of the Reporting Period, subject to the qualifications noted, the Plan and the Fund were operating in substantial compliance with their terms and applicable law. There was no litigation against, or brought on behalf of, the Plan or the Fund.

As of the most recent actuarial valuation report for funding purposes (as at December 31, 2023), the Plan was in a surplus position on both a going concern basis (funded ratio: 121%) and wind-up basis (transfer ratio: 125%).

¹ See Appendix A for a list of key governance documents relating to the Plan.

The Plan was amended effective January 1, 2025, to provide an ad hoc benefit improvement consisting of (1) a one-time 2.7% increase to retirees' and deferred members' pensions; and (2) for active members, an accrual rate of 1.85% for 2025 only (increase of 0.45%).

The Plan continues to attract and retain a very diverse, talented and experienced group of industry experts who volunteer their time and expertise to serve as members of the Pension Board, the PPAC and the IC, in addition to two members of the Executive and two members at large from the church constituency appointed by the Executive to the Pension Board. As of the end of the Reporting Period, Pension Board, the PPAC and the IC possess the necessary mix of skills and experience to discharge their mandates. A search is currently underway for two members-at-large to serve on the Pension Board.

2. Governance

a. Summary of Key Activity and Material Developments

Subject to the commentary provided, the Plan has an appropriate governance structure, professional support, tools and experienced staff to meet its compliance obligations. The Pension Board reports the following key activities and material developments in respect of its scope of responsibility:

- i. The Board continues to oversee implementation of the new Pension and Benefits Administration System (**PABAS**), which is currently in its stabilization phase after going live November 2024.
- ii. At the Pension Board's June 2025 meeting, the PPAC Chair updated the Pension Board on the status of the PABAS project and related Plan administration issues. The update outlined certain member experience shortcomings, including legacy delays delivering benefit packages to a number of members who had terminated plan membership. Issues were also raised relating to compensation of staff with Plan-related responsibilities and the importance of ensuring that the Plan is adequately staffed and administered by personnel with the appropriate talent, skills and experience. The Board established a Working Group consisting of a subset of its members to provide advice and support to management. The Working Group has engaged Willis Towers Watson (**WTW**) to conduct a compensation review to help formulate recommendations, and will provide an initial report to the Board at its December, 2025 meeting regarding the action the Board has asked to be taken to address the issues identified.
- iii. An asset/liability (**AL**) study was completed in Q1 2025, by a cross-committee working group with assistance from Mercer, the Plan actuary. Following on the AL Study, a modified asset mix for the Fund is being phased-in gradually over the next five years.

- iv. The Enterprise Risk Management (**ERM**) Task Group, another cross-committee working group, began its work in October 2024. With assistance from Willis Towers Watson (**WTW**) who were contracted to consult on the project, the ERM Task Group plans to present a risk register for the Plan in time for the Q1 2026 Board and committee meeting cycle.
- v. At its December 2024 meeting, the Pension Board approved an updated Code of Conduct for pension governors and staff.
- vi. At its March 2025 meeting, Pension Board reviewed draft Terms of Reference which document, in one place, the Executive's retained responsibilities in relation to the Plan. The Board-recommended draft is recommended to the Executive for approval at its November 2025 meeting.
- vii. A governance policy is being developed to document, in one place, the principal elements of the existing governance structure in anticipation that a review of that structure will be initiated in 2026.
- viii. A proposed Climate Action Plan advancing the Plan's commitment to Net Zero by 2050 for plan investments is expected to be presented to the Board at its December 4, 2025, meeting.

b. Compliance

Subject to the commentary provided, the Pension Board reports the following in the Reporting Period:

- In discharging its duties and responsibilities, the Pension Board complied with its Terms of Reference in all material regards. ✓
- Compliance certificates were obtained from all Pension Board members confirming their compliance with the Code of Conduct for the Plan. ✓

3. Plan Administration

a. Funding

The Plan's funded status was monitored for consistency with the Funding Policy for the Plan. As of the most recent actuarial valuation report for funding purposes, the funded position of the Plan was as follows:

	Going Concern	Wind-up
Valuation Date	December 31, 2023	
Asset (\$M)	\$1,675	\$1,485
Liability (\$M)	\$1,387	\$1,187
Surplus (Deficit) (\$M)	\$288	\$297
Funded Ratio	121%	125%

In the Reporting Period contributions to the Fund were remitted to the trustee as and when required. ✓

An actuarial valuation report in respect of the Plan was prepared and filed with the applicable regulatory authorities, in accordance with applicable law (Valuation date: December 31, 2023). ✓

b. Compliance

Subject to the commentary provided, in the Reporting Period the Plan was administered in substantial compliance with its terms and applicable law. ✓

In discharging its duties and responsibilities, the PPAC complied with its Terms of Reference in all material regards. ✓

Compliance certificates were obtained from all PPAC members confirming their compliance with the Code of Conduct for the Plan. ✓

Commentary (significant activities and additional context). See above under Governance > Summary of Key Activity and Material Developments > Item (ii).

c. Communications

The terms and features of the Plan were communicated to members, beneficiaries, participating employers and other interested persons. ✓

Commentary (significant activities and additional context). Information regarding the Plan is available via multiple channels, including the Benefits Centre website, in the Plan Summary, and via semi-annual online Pension Information Seminars.

d. Regulatory Filings

The following were filed on a timely basis, with the applicable regulatory authority(ies) in the Reporting Period:

- Annual Information Return (FSRA² Form 2) ✓
- Audited Financial Statements for the Fund³ ✓
- The following amendment(s) to the plan text, FSRA Form 1.1 (Application for Registration of a Pension Plan Amendment) and CRA Form T920 (Application to Amend a Registered Pension Plan):
Amendment 2025-1 (Ad hoc pension improvement) ✓
- Pension Adjustment (PA) reporting ✓
- FSRA Assessment Fees were paid when due. ✓

e. Policy Review

In the Reporting Period, PPAC reviewed the Funding Policy, recommending non-material changes in keeping with good governance practices. At its September 10, 2025 meeting, PPAC endorsed the updated Funding Policy for presentation to the Pension Board for consideration at its October 2025 meeting. The Board agreed to recommend the updated Funding Policy to the Executive for its approval.

f. Service Providers

In the Reporting Period, the PPAC exercised oversight of non-investment related service providers in accordance with the applicable service standards and the following material items are noted:

Mercer (Plan Actuary) Mercer provides actuarial and consulting services for the Plan, including ongoing monitoring of the Plan's funded status. Mercer also attends meetings of the PPAC to provide analysis of legislative changes.

TELUS Health (Administration Systems Provider) Telus Health provides and supports, on a contractual co-sourced basis, the Plan's pension and benefit administration system. The system has been in implementation phase from 2020 to 2024, going live for administrator use in November 2024 and anticipated member access by the end of 2025.

² "FSRA" refers to the Financial Services Regulatory Authority of Ontario, the Ontario pension regulator.

³ The auditor, KPMG, issued an unqualified opinion on the 2024 Audited Financial Statements (AFS). In compliance with legislative requirements for multi-employer pension plans, the AFS show the net assets available for benefits, but do not show the Plan liabilities.

ADP (Payroll Service Provider) Provides payroll services to the general council office and regions, as well as the pastoral charge payroll service, facilitating the flow of pension and benefit premiums and data.

MBS (Data Consultants) Provide data cleansing and support the ADP Data Formatter.

Prescient Compensation Law (External Pension Law Counsel) John Prezioso, of Prescient Compensation Law, provides legal services to the pension plan. Until June 2025, he fulfilled this role as a partner at Brown Mills Klinck Prezioso LLP, but he has since done so through his own law firm, Prescient Compensation Law. He advises the Plan with regard to pension standards and income tax compliance issues, as well as matters of Plan administration, interpretation, and communication. He also supports Plan governance, attending meetings of the Pension Board and PPAC as a guest on a non-chargeable basis, providing support and insight as needed, delivering fiduciary education to Board and committee members, and delivering periodic legal updates.

KPMG LLP, Chartered Accountants KPMG serves as the auditor for the Fund. KPMG audited the special purpose financial statements for the Fund year ended December 31, 2024. (overseen by Audit Committee of The United Church of Canada General Council)

g. Other material developments

The following material developments in the Reporting Period in respect of the PPAC's scope of responsibility are noted: **None**.

4. Investment

a. Returns

	Absolute Returns
Actual	3.82% (4-year period ended December 31, 2024)
Target	>4.16% (Return of the Policy Benchmark Portfolio + >0.25%, net of investment management fees, measured on a 4-year basis)

b. Oversight

Subject to the commentary provided, in the Reporting Period:

- The IC reviewed the Statement of Investment Policies and Procedures **(SIPP)** for the Plan. As appropriate, changes to the SIPP were recommended by the IC to the Pension Board for its approval. ✓
- The IC reviewed the overall investment structure, operation and costs to ensure that they continue to support the goals and objectives of the Fund and the Plan. ✓

Commentary

The Fund did not meet the above target due to below-benchmark performance in Global equity, Canadian equity and private equity. Global equity returns largely reflect the performance of new managers appointed in Q3 2020. Although performance is below benchmark, among global equity mandates the Fund's global equity performance was close to first quartile over four years. Manulife has been managing Canadian equity for the Fund for two years, which is too short a period to draw conclusions on performance. Private equity provided strong absolute returns of 9.2% over four years, however it did not meet the absolute benchmark of 11%. Over 10 years the return on private equity was 13.6% exceeding the 11% absolute benchmark.

c. Compliance

Subject to the commentary provided, in the Reporting Period:

- The assets of the Fund were invested in material compliance with the SIPP. ✓
- In discharging its duties and responsibilities, the IC complied with its Terms of Reference in all material regards. ✓
- Compliance certificates were obtained from all IC members confirming their compliance with the Code of Conduct for the Plan. ✓

Commentary (significant activities and additional context). No issues noted.

d. Regulatory Filings

Subject to the commentary provided, the following were timely filed with the applicable regulatory authority(ies) in the Reporting Period:

- Investment Information Summary (FSRA Form 8) • ✓
- As applicable, amendments to the SIPP approved by the Pension Board and a FSRA Form 14 (SIPP Information Summary) ✓

Commentary (significant activities and additional context). No issues noted.

e. Investment-related Service Providers

In the Reporting Period, the IC exercised oversight of the following investment-related service providers in accordance with the applicable service standards and the following material items are noted:

RBC Investor Services Trust (Custodian). No issues noted.

Shareholder Association for Research and Education (“SHARE”). A Canadian leader in responsible investment services, research, and education, SHARE provides engagement services to the Pension Board. No issues noted.

Groupe Investissement Responsable (“GIR”). GIR votes the United Church’s proxies. The IC works with GIR to determine how the Plan should vote on particular issues. No issues noted.

KKR US Senior Direct Lending fund. In 2024, a \$20 million dollar commitment was made to the KKR US Senior Direct Lending fund. The funding for this commitment will come from existing corporate debt mandates. To date, the commitment has not been funded.

Other Managers. No issues noted. There were no other manager changes pending completion of asset liability study.

f. Other material developments

The following material developments in the Reporting Period in respect of the IC's scope of responsibility are noted:

- In 2024, the Board appointed a nine-person Asset Liability Study Working Group from members of the Board, IC and PPAC. Mercer was engaged to complete forecasts and modelling. The Working Group completed its work at the beginning of 2025, and the Board approved the below new asset mix at its March 27, 2025, meeting.

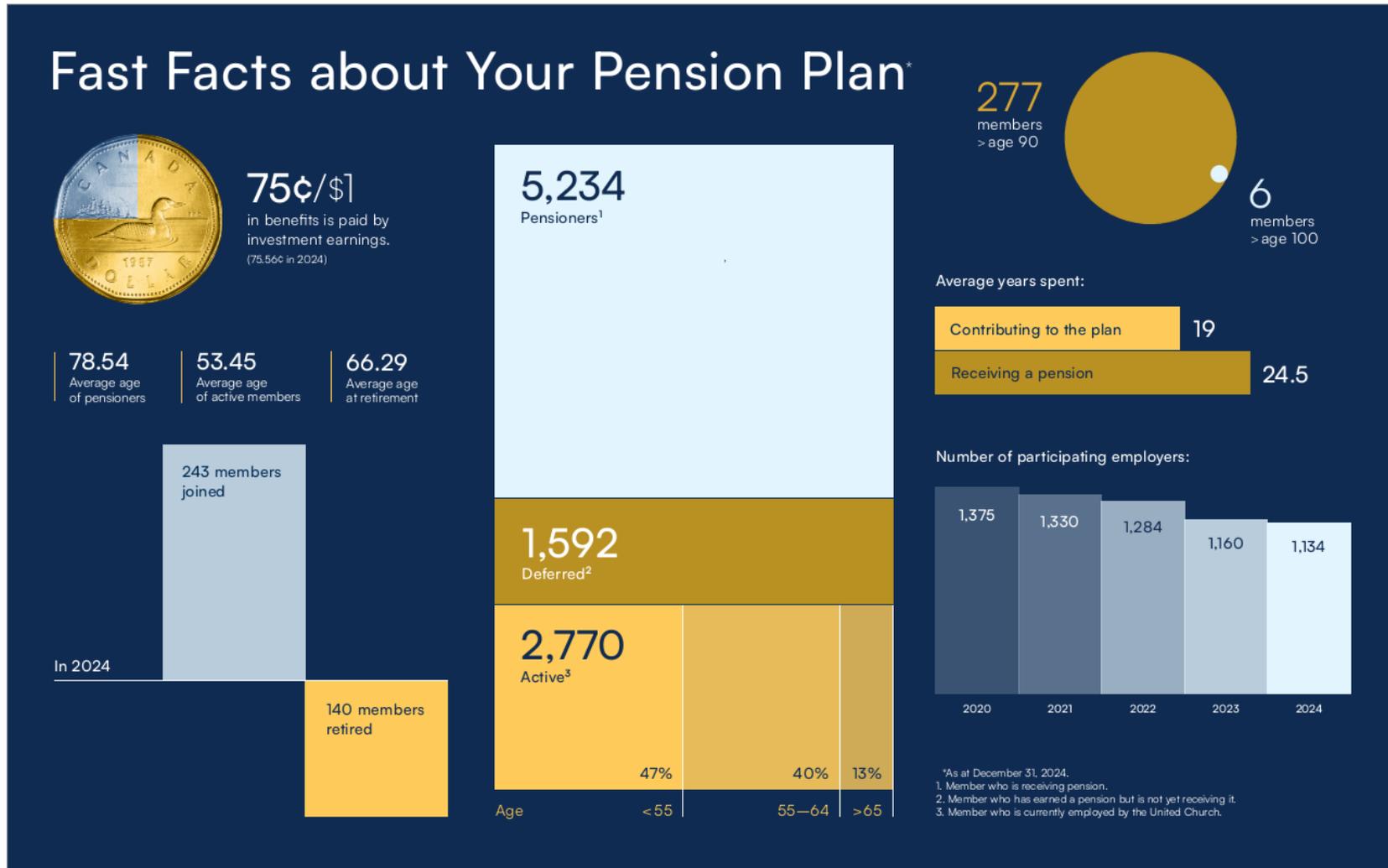
	Current	New
Canadian Corporate Bonds	15%	20%
Canadian Universe Bonds	34%	10%
Canadian Long-Term Bonds	6%	25%
Total Fixed Income	55%	55%
Public Equity	30%	25%
Real Estate	8%	8%
Private Equity	4%	5%
Infrastructure	3%	7%
Total Equity	45%	45%

The Board further agreed that the IC has up to five years to implement changes for the increased infrastructure and private equity allocations. Also, over the next year, the IC will study the risk/return of using leverage in the fixed income portfolio. If found suitable, the IC will make a recommendation to the Board.

Appendix A
List of Governance Documents
(as of October 16, 2025)

1. Statement of Beliefs and Guiding Principles ([Link](#))
2. Code of Conduct for the Pension Plan and Fund ([Link](#))
3. Terms of Reference of the Executive of the General Council (pending Executive approval)
4. Pension Board Terms of Reference ([Link](#))
5. Investment Committee Terms of Reference ([Link](#))
6. Pension Plan Advisory Committee Terms of Reference ([Link](#))
7. Pension Plan Funding Policy ([Link](#))
8. Statement of Investment Policies and Procedures ([Link](#))
9. Responsible Investment Process Guidance ([Link](#))

Appendix B Fast Facts (excerpted from the 2024 Pension Annual Report)



Consent Proposals

GS15 CLARIFYING STATUS AND ACCOUNTABILITIES OF MINISTRY PERSONNEL APPOINTED TO STAFF POSITIONS IN THE GENERAL COUNCIL AND REGIONAL COUNCIL OFFICES

Origin: General Secretary

1. What is the issue?

Ministry personnel who are order of ministry and are appointed to administrative positions in the General Council and regional council offices (Manual section I.1.2.5) retain ministry personnel status and accountability to the Office of Vocation for compliance with the Ethical Standards and Standards of Practice for Ministry Personnel. Appointments to staff positions can be without term; the General Council and regional council offices are considered ministry sites.

However, distinct from accountabilities under the pastoral relations system (ministry personnel appointed or called to a community of faith), ministry personnel appointed to positions in the General Council or regional council offices are, for employment purposes, primarily accountable to their supervisor and the Human Resources Policies and Procedures of the staff system. Terms of appointment (employment) adhere to the Human Resources Policies and Procedures, which may differ from the pastoral relations policies outlined in The Manual and in the Pastoral Relations: Ministry Personnel Handbook.

(NB: The Manual section I.1.2.5 refers to ministry personnel being “appointed” to staff positions; Canada Revenue Agency refers to clergy engaged “exclusively in full-time administrative service by appointment of a . . . religious denomination”; thus these terms are used here).

2. Why is this issue important?

There can be a lack a clarity about when ministry personnel in staff system positions are subject to The Manual provisions for ministry personnel and when they are subject to the human resource policies and practices of the staff system. This proposal seeks to bring clarity.

3. How might the Executive of the General Council respond to the issue?

It is proposed that the Executive of the General Council affirm that:

- 1. the employment status and accountability of ministry personnel appointed to a regional council or the General Council is subject to the Human Resources Policies and Procedures of the General Council Office;**
- 2. the credentials of ministry personnel and any associated follow up affecting status remains the responsibility of the Office of Vocation;**
- 3. an appointment to a regional council or the General Council may be without term;**

4. **these distinctions be noted in both the Human Resources Policies and Procedures manual and the Pastoral Relations: Ministry Personnel Handbook, as well as in offers of appointment (employment) letters to order of ministry personnel;**
5. **that a notation be added to The Manual section I.1.2.5 Staff Appointments that might be worded: *"There are additional policies and procedures that pertain to ministry personnel in the staff system. Please see Human Resources Policy Portal and the Pastoral Relations: Ministry Personnel Handbook."***

GS19 AMENDMENTS TO SECTION D.4.1.3**Origin: General Secretary, General Council****1. What is the issue? Why is it important?****GC45 WF26: GCE01 – Review of the Roles of the Moderator and General Secretary for**

Summer 2025 was carried at the last General Council meeting in August. A task group reviewed the roles of the Moderator and the General Secretary and produced a report with several recommendations.

The General Council received the report and adopted all of its recommendations except for Recommendation 9, which proposed distinguishing between the General Secretary speaking *for* the Church and the Moderator speaking *to* the Church. This particular recommendation was referred back to the General Council Executive for further analysis, with a report to be provided to the General Council in 2026.

All other recommendations were accepted, and the Manual Committee was directed to revise the by-laws accordingly.

2. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to section D.4.1.3. The original wording is presented first, followed by the proposed changes.

D.4.1.3 Responsibilities

Original Text

As the senior elected officer of the United Church, the Moderator has the following responsibilities:

- **Giving leadership:** The Moderator gives leadership to the United Church, especially in spiritual things, quickening in the hearts of the people a sense of God as revealed in Christ, and heartening and strengthening the whole United Church.
- **Presiding:** The Moderator presides at the meetings of the General Council, its executive, and its sub-executive.
- **Visiting:** The Moderator visits throughout the United Church, giving sympathetic guidance and counsel, and reporting to the General Council and its executive.
- **Serving as spokesperson:** The Moderator serves as the primary spokesperson and representative for the United Church.

The Moderator is the senior elected officer and spiritual leader of the United Church. Their responsibilities include:

Spiritual leadership:

- a. Inspire and encourage the church in its faith and mission;
- b. Quicken the hearts of people with a sense of God as revealed in Christ; and
- c. Be an instrument of unity and strength for the whole denomination.

Presiding:

- d. Chair meetings, including those of the General Council, its Executive, and Sub-Executive.

Pastoral presence:

- e. Engage communities of faith across the church by listening, guiding and encouraging.

Public Voice:

- f. Serve as the primary spokesperson and representative of the church;
- g. Communicate the Call and Vision set by the General Council in ways that connect with the whole denomination; and
- h. Call the church to prophetic action in response to current issues.

Collaborative ministry with the General Secretary:

- i. Advance the Call and Vision set by the General Council of deep spirituality, bold discipleship, and daring justice;
- j. Discern and articulate what is happening in the church;
- k. Advance right relations with the Indigenous church;
- l. Maintain strong connections with national, global, and ecumenical partners;
- m. Ensure a consistent and thoughtful voice on prophetic or controversial matters; and
- n. Clarify and communicate the United Church's role as a distinctive Christian expression.

3. For the body transmitting this proposal to the General Council Executive:
N/A

GS20 AMENDMENTS TO SECTION D.4.2.3**Origin: General Secretary, General Council****3. What is the issue? Why is it important?**

GC45 WF26: GCE01 – Review of the Roles of the Moderator and General Secretary for Summer 2025 was carried at the last General Council meeting in August. A task group reviewed the roles of the Moderator and the General Secretary and produced a report with several recommendations.

The General Council received the report and adopted all of its recommendations except for Recommendation 9, which proposed distinguishing between the General Secretary speaking *for* the Church and the Moderator speaking *to* the Church. This particular recommendation was referred back to the General Council Executive for further analysis, with a report to be provided to the General Council in 2026.

All other recommendations were accepted, and the Manual Committee was directed to revise the by-laws accordingly.

4. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to section D.4.2.3. The original wording is presented first, followed by the proposed changes.

D.4.2.3 Responsibilities

Original Text

The General Secretary is the senior staff and administrative officer of the General Council, its executive, and its sub-executive.

The General Secretary is responsible for

- a) assisting the Executive of the General Council in discharging its responsibilities;
- b) preparing for the meetings of the General Council, its executive, and its sub-executive;
- c) preparing and circulating a report of the meetings of the General Council, its executive, and its sub-executive;
- d) arranging for implementation of the decisions by the General Council, its executive, and its sub-executive;
- e) facilitating the work of the committees and commissions of the General Council;
- f) ruling on questions about the polity, procedures, and practice of the United Church;
- g) preparing draft changes to *The Manual* for the General Council or its executive to consider;

- h) overseeing publication of *The Manual*;
- i) preparing the annual budget of the General Council for the Executive of the General Council to consider;
- j) having possession of the corporate seal of the United Church and the documents and records of the General Council;
- k) serving as an automatic member of any committee established to direct planning or research;
- l) serving as a general liaison officer for the councils of the United Church; and
- m) performing other duties as assigned by the General Council.

Proposed Text

The General Secretary is the senior staff and administrative officer of the United Church and is responsible for ensuring that the church's Call and Vision are advanced.

The responsibilities include:

Vision and Strategy

- a. Hold the longest horizon of vision for the church;
- b. Lead the implementation of the strategic plan to accomplish the Call and Vision;
- c. Ensure General Council staff and executive ministers/officers are aligned with the strategic direction.

Leadership and Management

- d. Lead the executive staff team of the General Council and regional councils;
- e. Support and oversee collaborative work across the church;
- f. Make operational and procedural decisions to ensure effective and efficient functioning of the General Council Office;
- g. Be responsible for the organization of the General Council Office
- h. Appoint executive ministers/officers and establish human resources policies for General Council and regional council staff;
- i. Oversee preparation of and have accountability for the annual budget;
- j. Hold the corporate seal and maintain official records.

Governance and Oversight

- k. Support, facilitate and oversee collaborative work among and between regional councils and General Council Executive;
- l. Prepare for meetings of the General Council, its Executive, and Sub-Executive;
- m. Prepare agendas, reports, and accurate minutes, preserving the historic memory of the church;
- n. Facilitate the work of General Council committees and commissions;
- o. Implement decisions of the General Council and its Executive;
- p. Make formal rulings and interpret *The Manual*;
- q. Oversee the drafting and publication of *The Manual*;

- r. Facilitate the election process for the Moderator and ensure the Moderator is briefed and supported; and
- s. Assist the General Council Executive in carrying out its responsibilities.

Spokesperson and Public Voice

- t. Ensure the prophetic voice of the denomination is in alignment with the Call and Vision and is credible and faithful;
- u. Represent the church with national, global, and ecumenical partners in line with the Call and Vision;

Collaborative Ministry with the Moderator

- v. Advance the Call and Vision set by the General Council of deep spirituality, bold discipleship, and daring justice;
- w. Discern and articulate what is happening in the church;
- x. Advance right relations with the Indigenous Church;
- y. Maintain strong connections with national, global, and ecumenical partners;
- z. Ensure a consistent and thoughtful voice on prophetic or controversial matters; and
- aa. Clarify and communicate the United Church's role as a distinctive Christian expression.

3. For the body transmitting this proposal to the General Council Executive:

N/A

GS22 AmendmentS to Sections D.4.6.2 d.

Origin: General Secretary, General Council

1. What is the issue? Why is it important?

The proposal WF25: COM04 Elected or Not was not carried at the last General Council meeting in August. However, the General Council referred it to the General Secretary to clarify the language regarding electing and appointing, with a view to proposing revisions to section D.4.6.2(d).

2. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to sections D.4.6.2 d.

The original wording is presented first, followed by the proposed changes.

Original Text

d. Nominations Committee: The Nominations Committee is responsible for recommending people for appointment to the Executive of the General Council, Office of Vocation, committees, boards, or task groups, or United Church representatives to other bodies, as requested by the General Council, its executive, or the General Secretary of the General Council.

Proposed Text

d. The Nominations Committee is responsible for:

1. Recommending people for election

The Committee prepares a slate of individuals for election to the General Council Executive, Board of Vocation, and other bodies designated as "elected". These elections are "restricted", in that the General Council votes yes/no on the slate. If the slate is not approved, the Nominations Committee presents a new one. Nominations from the floor are not permitted.

2. Recommending people for appointment

The Nominations Committee recommends individuals for appointment to church bodies such as committees, boards, and task groups. The authorizing body has the authority to accept or reject these recommendations.

People for both election and appointment must be equipped to serve and reflect the church's commitments to diversity, inclusion, intercultural ministry, and reconciliation with Indigenous peoples, as directed by the General Council in 2018.

3. For the body transmitting this proposal to the General Council Executive:

N/A

GS23 AMENDMENT TO SECTIONS D.5.3.3 AND D.5.3.4**Origin: General Secretary, General Council****5. What is the issue? Why is it important?****GC45 WF26: GCE01 – Review of the Roles of the Moderator and General Secretary for**

Summer 2025 was carried at the last General Council meeting in August. A task group reviewed the roles of the Moderator and the General Secretary and produced a report with several recommendations.

The General Council received the report and adopted all of its recommendations except for Recommendation 9, which proposed distinguishing between the General Secretary speaking *for* the Church and the Moderator speaking *to* the Church. This particular recommendation was referred back to the General Council Executive for further analysis, with a report to be provided to the General Council in 2026.

All other recommendations were accepted, and the Manual Committee was directed to revise the by-laws accordingly.

6. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to sections D.5.3.3 and D.5.3.4.

The original wording is presented first, followed by the proposed changes.

Original text**D.5.3.3 Committees**

The Executive of the General Council is responsible for

- a) appointing an Advisory Committee for the Moderator;
- b) appointing a General Secretary's Supervision Committee; and
- c) receiving and reviewing reports at least annually from the committees established by the General Council or its executive.

D.5.3.4 General Council Office

The Executive of the General Council is responsible for

- a) ensuring there is a General Council Office to carry out the ongoing work of the General Council;
- b) deciding on the organization of the General Council Office;
- c) setting human resource policies for General Council and regional council staff;
- d) appointing General Council officers, executive ministers or officers, and regional council executive ministers or speaker; and

Proposed text

D.5.3.3 Committees

The Executive of the General Council is responsible for

- a) appointing an Accountability Committee for both the Moderator and the General Secretary, composed of at least two members of the Executive, two members named by the Indigenous church and two members at large named by the Executive through the nominations process.
- b) receiving and reviewing reports at least annually from the committees established by the General Council or its Executive.

D.5.3.4 General Council Office

~~The Executive of the General Council is responsible for~~

- ~~a) ensuring there is a General Council Office to carry out the ongoing work of the General Council;~~
- ~~b) deciding on the organization of the General Council Office;~~
- ~~c) setting human resource policies for General Council and regional council staff;~~
- ~~d) appointing General Council officers, executive ministers or officers, and regional council executive ministers or speaker; and~~
- ~~e) deciding on the office accommodation of the General Council Office.~~

- 3. For the body transmitting this proposal to the General Council Executive:**
N/A

GS24 AMENDMENTS TO SECTIONS I.2.1.1 AND 1.2.1.4

Origin: General Secretary, General Council

7. What is the issue? Why is it important?

The 44th General Council directed a total compensation study for ministry personnel in the pastoral relations system and for ministry personnel and lay employees in General Council and regional councils staff systems be undertaken, reporting back to the 45th General Council.

In November 2023, the Executive of the General Council established a Total Compensation Review Task Group to look at compensation practices through lenses of equitableness, adequacy, and sustainability.

A proposal entitled GC45 GCE02 Total Compensation Review Proposals for Summer 2025 was brought to the General Council in August 2025 for their discernment.

The General Council received the report, and requested the following changes to the Manual:

- i. add to the Manual section 1.2.1.1 a) the words “fair, just and equitable;” and
- ii. encourage regional councils to exercise oversight to seek to provide full-time equivalent employment opportunities wherever possible rather than ministry personnel having to “cobble together” full-time equivalencies, recognizing that there are situations where part-time ministry is appropriate for both the community of faith and the ministry personnel.

8. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to sections I.2.1.1 and I.2.1.4, which are marked in red.

I.2.1 Remuneration and Reimbursements for Ministry Personnel

I.2.1.1 Policy

The community of faith is responsible for

- a) paying adequate remuneration to all ministry personnel called or appointed to it **that is fair, just and equitable**; and
- b) reviewing the remuneration annually.

The community of faith is also responsible for ensuring salary is paid at least monthly through the pastoral charge payroll service. (2021)

There is a policy for the community of faith payroll service. See the

Financial Handbook available from the General Council Office.



1.2.1.4 Part-Time Positions

A ministry personnel in a part time position must be paid a corresponding percentage of the full-time salary and benefits:

- a) if a comprehensive salary is provided, the salary is pro-rated based on their hours of service compared to a full-time position; and
- b) if a manse and base salary is provided, the base salary is pro-rated, and the ministry personnel receives full-time occupancy of the manse.

The percentage is based on a 40 hour work week.

There are policies for utility costs, furnishings, and other matters



related to the manse. See the Financial Handbook, available from the General Council Office.

N.B. Regional Councils shall exercise oversight with a view to providing full-time equivalent employment opportunities for ministry personnel wherever possible. This oversight is intended to reduce the need for ministry personnel to assemble multiple part-time positions to achieve full-time employment. Part-time ministry may, however, be appropriate in certain circumstances for both the community of faith and the ministry personnel.

3. For the body transmitting this proposal to the General Council Executive:

N/A

GS25 AMENDMENT TO SECTIONS I.3.1.4 -I.3.1.6**Origin: General Secretary, General Council****9. What is the issue? Why is it important?**

GS03 Group Benefits 2026 proposal was carried at the September General Council Executive meeting. Amongst many changes, the proposal introduced an enhanced life insurance model, replacing the employer indemnity model.

Under the new model, the employer is no longer responsible for providing salary or benefits for six months following the death of a ministry personnel member. Instead, insured benefits will be paid directly to the member's named beneficiaries. Spouses or dependents will not receive the equivalent salary or benefits but may continue to reside in the manse or alternative accommodation for six months.

As a result of this shift, section I.3.4 of the Manual will need to be updated to reflect these changes.

10. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to sections I.3.1.4 to I.3.1.6, which are marked in red.

I.3.4 Death of Ministry Personnel**I.3.4.1 Financial Support ~~Who Is Entitled to Financial Support~~**

~~In the event of the death of a ministry personnel, who is an active and contributing member of the Pension Plan of the United Church of Canada, their designated beneficiaries are entitled to receive benefits.~~

~~N.B. For more information about these benefits, please go to uccbenefits.ca.~~

~~N.B. If the beneficiary, spouse and/or dependent children require immediate financial assistance, bridge funding may be provided on compassionate grounds. Contact the Regional Council Pastoral Relations Minister for information.~~

~~The financial support under this section (I.3.4) is for the spouse or, if there is no spouse, the dependent children of a ministry personnel who~~

- ~~a) had been called to or appointed to a community of faith at the time of their death;~~
- ~~b) was a member of the group insurance plan; and~~
- ~~c) was not receiving a United Church pension.~~

1.3.4.2 Salary and Benefits—Six-Month Period

If the spouse or dependent children of a ministry personnel were living in the manse at the time of death, they are entitled to continue to live in the manse or be provided with alternative accommodation for another six months.

~~The spouse or dependent children of a ministry personnel are entitled to receive the equivalent amount of the ministry personnel's salary and the equivalent amount and/or use of the ministry personnel's benefits for six months. This includes the use of the manse or alternative accommodation. It does not include a travel allowance or other allowances for professional duties. (2023)~~

~~They are entitled to the same amount of salary and benefits as the ministry personnel was receiving at the date of death.~~

The six-month period starts following the end of the month in which the death took place. The month in which the death took place is not counted.

~~There is one exception, set out in section 1.3.4.3 below. (2021)~~

1.3.4.3—Calculation of Six-Month Period

~~This section applies where the ministry personnel was receiving disability benefits under section 1.2.2 above.~~

~~The combined benefit under section 1.3.4.2 and 1.2.2 is for a maximum of six months. The month in which the death took place is not counted even if disability benefits were paid for that month.~~

1.3.4.4—Responsibility to Pay

~~The community of faith is responsible for providing the support outlined in 1.3.4.3. (2023)~~

~~It may ask for financial assistance if it is unable to fulfill this responsibility.~~

~~The request is made through the regional council to the appropriate General Council working unit.~~

1.3.4.5—Regional Council's Responsibility

~~When a ministry personnel dies, the regional council must~~

- ~~a) ensure that appropriate arrangements for pastoral care are made for the ministry personnel's family and the community of faith; and~~
- ~~b) ensure that arrangements are made for payment of the financial benefits under section 1.3.4.2 above.~~

1.3.4.63 Alternative Accommodation

The community of faith and regional council must consult with the ministry personnel's spouse or dependent children (through the children's legal guardian) about their special circumstances or needs related to alternative accommodation.

The community of faith is normally responsible for the reasonable moving costs of the ministry personnel's spouse or dependent children to the alternative accommodation.

3. For the body transmitting this proposal to the General Council Executive:

N/A

GS26 AMENDMENTSTO SECTIONS D.5.3.4 -D.5.3.7**Origin: General Secretary, General Council****11. What is the issue? Why is it important?**

As a result of the changes from **GC45 WF26: GCE01 – Review of the Roles of the Moderator and General Secretary for Summer 2025**, section **D.5.3.4 General Council Office** has been removed. Its responsibilities will now be assumed by the General Secretary.

Consequently, the deletion of section D.5.3.4 affects the numbering of subsequent sections:

- **D.5.3.4** will now be *Theological Schools Related to the United Church*
- **D.5.3.5** will now be *Financial and Property Matters*
- **D.5.3.6** will now be *Associate Member Agreements*

Updating these section numbers is important to ensure accuracy and consistency in the Manual.

2. How might the General Council Executive respond?

The General Secretary recommends the following updates:

- **D.5.3.4** – formerly *General Council Office*, now *Theological Schools Related to the United Church*
- **D.5.3.5** – formerly *Theological Schools Related to the United Church*, now *Financial and Property Matters*
- **D.5.3.6** – formerly *Financial and Property Matters*, now *Associate Member Agreements*

3. For the body transmitting this proposal to the General Council Executive:

N/A

Origin: General Secretary, General Council

1. What is the issue? Why is it important?

GC45 WF26: GCE01 – *Review of the Roles of the Moderator and General Secretary for Summer 2025* was carried at the last General Council meeting in August. A task group reviewed the respective roles and produced a report with several recommendations.

The General Council received the report and adopted all of its recommendations except Recommendation 9, which proposed distinguishing between the General Secretary speaking *for* the Church and the Moderator speaking *to* the Church. That recommendation was referred back to the General Council Executive (GCE) for further analysis, with a report to be provided to the General Council in 2026.

The proposal also shifted the GCE's operational responsibilities for the General Council Office to the General Secretary. As a result, section D.5.3.4 was removed. However, it remains appropriate that the GCE retain responsibility for ensuring that there is a General Council Office to carry out the work of the General Council. The GCE also continues to have authority to set denominational policies for the Church, except for human resources policies applicable to General Council and regional council staff.

The General Secretary recommends that these two responsibilities be explicitly reflected in section D.5.3.2 General Council.

2. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to section D.5.3.2, highlighted in red.

D.5.3.2 General Council

The Executive of the General Council ~~is responsible for the following~~ **has the following responsibilities:**

- a) **Ensuring there is a General Council Office to carry out the ongoing work of the General Council;**
- b) **Setting denominational policies alongside the General Council;**
- c) initiating or passing on any proposals to the General Council for action by the General Council that the executive considers necessary or advisable;

There is a policy for the form and content of proposals to the General Council. It is available from the General Council Office prior to each regular meeting of the General Council.



- d) making recommendations to the General Council;

- e) consulting with the church and then referring to the General Council any denomination-shaping or faith-shaping issue that arises for the executive;
- f) reporting its actions to the General Council;
- g) ensuring that the decisions and recommendations of the General Council are carried out, or explaining why they were not carried out;
- h) communicating its decisions to all members of the General Council and all councils;
- i) calling special meetings of the General Council;
- j) overseeing remits; and

The Executive of the General Council oversees remits authorized by the General Council. The executive may not authorize a remit itself. See Initiating Action and Change F.2 for more information.



- k) approving changes to *The Manual* to
 - i) implement General Council decisions; or
 - ii) improve the wording or organization of *The Manual* where it is redundant, ambiguous, or unclear.

3. For the body transmitting this proposal to the General Council Executive:

N/A

NOM03 RECOMMENDATIONS FOR APPOINTMENT

Originating Body: The Nominations Committee

All information in this proposal is to be held in confidence pending approval and until all who expressed interest are notified of these decisions.

1. What is the issue?

We believe that the Holy Spirit calls us to use our God-given gifts. Our gifts differ, but all are needed. The practices of Christian spiritual formation call on us to practice individual and group discernment in selecting and affirming leaders for the church.

2. Why is this issue important?

The Executive of the General Council needs to appoint and authorize members to serve on committees and task groups which conduct work on its behalf and as delegates to represent The United Church of Canada.

3. How might the General Council Executive respond to the issue?

The Nominations Committee recommends the Executive appoint the following members with terms as noted:

Moderator and General Secretary Accountability Committee (December 2025 – GC46 August 2028)

- David Leyton-Brown (Lay, Shining Waters), *chairperson, General Council Executive*
- Thea Sheridan-Jonah (Lay, Pacific Mountain), *General Council Executive*
- M Chorney (Lay, Prairie to Pine), *one-year-appointment to fill outstanding vacancy from nominations call*
- Heather Leffler (Ordained Minister, Western Ontario Waterways)
- Charlene Throop (Lay Person, Indigenous Church & Prairie to Pine) *as named by the National Indigenous Elders Council*
- Leeann Shimoda (Lay Person, Indigenous Church & East Central Ontario) *as named by the National Indigenous Elders Council*

Pension Board, Member at Large (December 2025 – December 2028)

- Blair Patterson (Ordained Minister, Eastern Ontario Outaouais)
- Daniel Yourkevich (Ordained Minister, East Central Ontario)

Benefits Committee, Member at Large (December 2025 – December 2028)

- Robin Pilkey (Lay Person, Shining Waters)
- Brian Copeland (Ordained Minister, Eastern Ontario Outaouais)

Finance Advisory Committee (December 2025 – December 2028)

- John Fraser (Lay Person, Western Ontario Waterways)

Treasury Investment Committee (December 2025 – December 2028)

With the joint recommendation of the Finance Advisory Committee

- Daisy Xu (Lay Person), *Specialist*, Reappointment for a 2nd term

Academic Awards Committee (December 2025 – December 2028)

- Lee Heard (Lay Person, Eastern Ontario Outaouais)
- Susan Lukey (Ordained Minister, Chinook Winds)

4. What will be the impact?

These appointments enable the responsibilities and commitments of these groups to be carried out. Appointments are offered with a view to the strategic objective of Invigorate Leadership: Adapting and Innovating for Bold Discipleship. The work that these appointments advances falls within different strategic objectives including Invigorate Leadership with the majority under Common Good: Equity and Sustainability in Resources.

5. How does this proposal help us live into the commitments on equity?

In its discernment, the Nominations Committee considers diversity with regards to geography, gender identity and ministry stream, as well as the myriad ways that our lives, cultures and lived experiences make each of us unique. All members of committees and representatives of The United Church of Canada to ecumenical bodies are expected to uphold the United Church's commitments to equity in the roles to which they are being appointed.

6. For the body transmitting this proposal to the General Council Executive:

The Nominations Committee conducts its work in accordance with the mandate outlined in the Manual, the Terms of Reference set out in *Policy 2.08 The Nominations Committee* and the expectations set out in *Policy 1.08 Committee Membership*

An open call for nominations was held in September and October. The Nominations Committee met on line November 12 to consider expressions of interest for the groups included in this report. The committee has rescheduled the planned second day of their meeting to later in November to consider other appointments, including those for The Manual Committee. Those recommendations will be brought to a sub-executive meeting.

Moderator and General Secretary Accountability Committee. This committee is to be composed of two members of the General Council Executive, two named by the Indigenous Church and two recommended by the Nominations Committee through an open call for nominations. Following conversation and consultation with staff and elected members related to this new committee, the Nominations Committee is recommending that one of the two vacancies from the open call be filled now, with the other held for a year. This will allow time for the committee to meet, secure external staffing, and assess the needed skill set and related search strategy to fill that vacancy. As the body accountable for this committee, the General Council

Executive could appoint one of their members to serve for this interim period. For coordination, the nominations proposal includes the names of those appointed by the National Indigenous Elders Council and the General Council Executive members recommended by the Governance Committee.

The Nominations Committee offers gratitude to all who offered their gifts, and prays for faith and joy in the service of all those who are appointed

The Nominations Committee: Lynella Reid-James (chair), Allan Buckingham, Florence Bukam, Jun-Hyok Chon, Norm Seli, Jessica Taylor. *Regrets:* Alcris Limongi (GCE), Katherine Brittain (GCE) Diane Bosman & Jamie Wilder (staff)

WF36: WOW01 Election of Adherents to Governing Bodies of Communities of Faith

Three-quarters of groups discussed this proposal. Two did not support this proposal, noting the value of inviting people into full members. The other groups, a large majority of overall groups, supported this proposal.

On review with theology staff in the General Council Office, the Manual prior to the 2013 simplification outlined three possible structures for community of faith governance: a session and stewards and official board model, a church board model, and a church council model. In these models, stewards and therefore official board members could be adherents, and in the church council model adherents could serve on the church council. It appears in the simplification of the Manual over time this flexibility was reduced.

There continues to be deep value in inviting people to profess faith in Jesus Christ and to become full members, and communities of faith should have flexibility to respond contextually to the lives of faith of the people they serve and invite into leadership, under the oversight of their Regional Council.

Therefore, in response to WOW01, the Way Forward Team proposes:

That, in response to WOW01 Election of Adherents to Governing Bodies of Communities of Faith, the 45th General Council, 2025 amend The Manual Bylaw B7.3.1. as follows:

B7.3.1 General

The Governing Body has the following members:

- A. The full members of the congregation elected by the congregation or pastoral charge
Change to read: The full members **and adherents** of the congregation elected by the congregation or pastoral charge, **with the majority being full members of the congregation.**
- B. Unchanged
- C. Unchanged
- D. Unchanged
- E. Unchanged

EXCEPTION CLAUSE

- change

Exception: In special circumstances with the regional council's approval.

There is one exception to the requirement in paragraphs (a) and (e) above for governing body members to be full members of the congregation: **If a congregation wants to name a governing body with less than 50% as full members, they must seek regional council approval.**

WF40: HF02 Policy That Meets a Variety of Changes in Communities of Faith

Most groups did not discuss this proposal, and those groups that did were split.

There was confusion about the requests in the proposal. A couple discussion groups expressed the need for clear handbooks that help communities of faith navigate times of change and transition.

Therefore, in response to HF02 Policy That Meets a Variety of Changes in Communities of Faith the Way Forward Team proposes:

That the 45th General Council, 2025,

- 1. Direct the General Secretary to explore the creation of a handbook and other education and theological resources to support Communities of Faith in times of change and transition, and report back for the next meeting of the 45th General Council in 2026**
- 2. Take no further action on HF02 Policy That Meets a Variety of Changes in Communities of Faith**

Appendix III

GS09 The Pension Plan of The United Church of Canada Funding Policy

Origin: Pension Board

1. What is the issue?

The Funding Policy of the Pension Plan of The United Church of Canada outlines the best practices for promoting the long-term security of accrued benefits, allowing for stable and predictable contributions from Participating Employers and members, and providing guidelines for a buffer against future adverse events.

The policy is to be reviewed periodically in keeping with good governance practices. The goal of the Funding Policy has not changed since the current policy was drafted and approved by the General Council Executive on May 25, 2020

2. Why is this issue important?

The Funding Policy review provided an opportunity to:

1. incorporate updates in line with best practices and legislative changes since the last approved policy;
2. use recent Asset Liability (AL) study learnings to inform the new draft. New analysis, based on some of the slides/calculations from the AL study are to be done annually or as often as possible;
3. provide more discretion for the Pension Plan Advisory Committee and the Board in considering benefit improvements;
4. bring the format up to date with other governance documents and update wording to be consistent with other documents.

At its September 10, 2025. meeting, the Pension Plan Advisory Committee endorsed the updated Funding Policy, for presentation to the Pension Board. At its October 2025 meeting, the Pension Board agreed to recommend the updated Funding Policy for approval by the General Council Executive.

3. How might the Executive of the General Council respond to the issue?

The Pension Board recommends that the Executive of the General Council approve the updated Funding Policy: GS09a Pension Plan Funding Policy.

4. Questions for Discussion

Within the policy, what are principles of funding the Plan that resonate for you?

What questions for clarification are arising for you related to the Funding Policy?

THE PENSION PLAN OF THE UNITED CHURCH OF CANADA

FUNDING POLICY

INTRODUCTION

The Pension Plan of The United Church of Canada (the "Plan") is a multi-employer pension plan maintained for the benefit of eligible employees of Participating Employers. The Executive of the General Council (the "Executive") is the Administrator ("Administrator") pursuant to the Pension Benefits Act (Ontario) and has established the Pension Board ("Board") to support the Executive in governing, managing and operating the Plan and the Fund (i.e., the assets of the Plan) as set out below. The Executive continues to be responsible for overseeing all aspects of the Plan and the Fund.

One of the documents which the Board has established in support of the Plan's goals is the Funding Policy (the "Policy").

PURPOSE

The purpose of the Funding Policy is to:

- promote the long-term security of accrued benefits;
- allow for stable and predictable contributions from Participating Employers and members;
- provide guidelines for a buffer against future adverse events.

The Policy will:

1. Guide decisions of the Board and all its delegates concerning Plan funding and contribution and benefit levels, based on principles in the Statement of Beliefs and Guiding Principles (the "Statement") including:
 - The Administrator and all its delegates must be guided by what is in the best interest of the Plan members in all investment and administrative activity. In matters relating to Plan design and funding, the broader interest of the Church and Participating Employers (including, without limitation, their financial circumstances) should also be considered.
 - The Administrator and all its delegates should strive to maintain stable contribution levels that should not exceed the current levels (6% employee and 9% employer contributions).
 - The Administrator and all its delegates should strive to provide a retirement income from the Plan which generally maintains its real value over the long-term subject to available funding and to the provisions of the Funding Policy
 - Funding levels must ensure a high level of certainty regarding the security of benefits under the Plan.
 - Equity among the membership generations is desirable in terms of contribution levels and allocation of surplus to fund future benefit upgrades or Plan improvements.

2. Articulate such guidance through clearly defined steps, to communicate with all stakeholders, particularly Plan members and their beneficiaries; and
3. Promote good governance of the Plan and the Fund, including compliance with all applicable legislation and documentation. Within the context of Plan funding, this means maintaining sufficient funding of the Plan, in concert with benefit levels deemed by the Board to be appropriate and sustainable in the long term. This is a particular issue for multi-employer plans, as benefit levels may be decreased if the level of contributions is deemed inadequate and increasing contributions is not feasible.

The Board and all its delegates recognize the prudence of keeping the Plan solvent and fully funded.

PLAN OVERVIEW

The Plan is a career average earnings, multi-employer, contributory pension plan with contributions currently set at 9% for employers and 6% for employees. The Plan has no provision for automatic indexation but is prudently managed with the goal of providing benefit improvements to active and inactive members, without jeopardizing the future health of the Plan and striving to maintain intergenerational equity among Plan members. The Plan has a strong governance structure with most responsibilities delegated to the Pension Board and its standing committees, the Pension Plan Advisory Committee and the Investment Committee, and pension management activities performed by UCC Staff.

POLICY REVIEW

The Policy is a living document and should be reviewed for applicability under various economic conditions and Plan situations such as a significant change in asset performance or mix or changes in the beliefs and guiding principles or Plan design, with the over-riding goal of Plan sustainability. In any event, it should be reviewed periodically, typically every three to five years.

FUNDING RISKS

The key funding risks which may potentially affect the security of benefits or future funding requirements may be broadly categorized as follows:

Risk Area	Description
Investment risk	Risk of investment returns being lower than assumed resulting in under funding of the Plan. This includes the impact of external macro factors such as global pandemics, climate change and environmental risks.
Mismatch of plan's asset and liability	The Plan's liabilities, particularly on a solvency basis, are affected by changes in market interest rates. To the extent there is a mismatch between the interest rate sensitivity of assets relative to the liabilities, changes in interest rates will cause volatility in the Plan's funded position

Risk Area	Description
Demographic risks, including longevity	Demographic risk factors for the plan include the general characteristics of the plan's population, such as members' age, sex, marital status, expected longevity, salary progression rates, termination rates and early retirement rates. These variables directly impact the projected pension liability and, over the short term, there is a risk that the plan's demographic experience varies from the assumptions. While demographic factors generally evolve slowly, they are important drivers of long-term plan funding risk, particularly long-term longevity factors. If members live longer than expected, this could result in shortfalls in plan funding.
Inflation risk	Inflation risk is not significant as there is no built-in provision in the plan to provide inflation-adjusted benefits. Ad hoc inflation adjustments are granted from time to time when affordable.
Plan maturity	For a plan with a high proportion of inactive members, adverse experience may translate into contribution volatility when expressed as a % of payroll

RISK APPETITE

The Board aims to fund the Plan in such a way as to provide stable and predictable contributions from Participating Employers and members within the Enterprise Risk Management (ERM) Pension Framework, as reviewed and updated from time to time.

FUNDING VOLATILITY and MANAGEMENT/MITIGATION of RISKS

The Board periodically reviews the volatility of the Plan's funded position and the potential impact of different risk factors on the funding requirements for the Plan, based on potential future outcomes. Specifically:

1. The Board has an established practice of conducting asset liability management (ALM) studies as needed. The ALM provides an assessment of the Plan's asset mix in relation to the liability structure. The study is also used to validate decisions relating to the allocation of the Plan's assets and illustrates the impact of different scenarios on the Plan's funding requirements.
2. The mortality and longevity risks, as well as any other demographic risks may be measured by performing experience studies as appropriate.
3. The estimated funded status of the Plan on a going concern and solvency basis is reviewed on a regular basis by the Plan actuary.
4. Sensitivity testing of the funded position is performed on a regular basis by the Plan actuary and is included in the actuarial valuation report and other reporting to the Board and its delegates.

ACTUARIAL VALUATIONS

1. Actuarial valuations will be conducted at least every three years to comply with legislation or regulatory requirements or if the Administrator deems it to be warranted. Whenever an actuarial valuation is conducted, consideration should be given to undertaking an asset liability management study and/or experience study.
2. The selection of actuarial methods and assumptions underlying ad-hoc actuarial studies and other actuarial funding valuations should be consistent with the dual goals of targeting stable contribution rates for Plan members and Participating Employers while, at the same time, striving to ensure that assets remain sufficient to fund the Plan.
3. In selecting actuarial assumptions and methods, it should be assumed that the Plan will remain a Going Concern.
4. The modified aggregate cost method and other appropriate methods may be used for the actuarial valuation of the Plan with a goal of ensuring stability of contributions.
5. Smoothing methods may be applied, with a smoothing period as permitted by legislation.
6. Actuarial assumptions will be best estimate assumptions, with an appropriate margin for adverse future deviations in experience. The discount rate is based on the long-term strategic asset mix as set out in the Statement of Investment Policies and Procedures ("SIPP") and the long-term expected passive returns recommended by the external actuary. The discount rate may include margin, based on the recommendation of the actuary, in addition to the explicit Provision for Adverse Deviation (PfAD) required by legislation. This additional margin, if any, may be used to protect the Plan in high volatility and uncertain market environments.
7. Actuarial valuation results for ad-hoc actuarial studies could include projections of funded status beyond the date of the actuarial valuation to permit a review of medium to long term funding.

MANAGING FUNDING LEVELS

Making a decision on the level of reserves to hold in a pension plan is partly science and partly art. If there are medium/long-term improvements in funding which are perceived to be sustainable, benefit improvements and/or future contribution reductions may be considered.

Guidelines include:

1. The Administrator should strive for a minimum funding “buffer” against adverse experience before allowing for possible benefit improvements and/or contribution reductions.

The buffer should be determined, using the actuarial bases employed in the Plan’s most recent funding actuarial valuation report. The minimum buffer should be reviewed periodically in light of such factors as intergenerational equity, changes in funding regulations, maturity of the Plan, and market conditions.

2. The buffer required before benefit improvements can be considered is such that:
 - (i) Solvency Assets must be at least equal to Solvency Liabilities, and
 - (ii) As measured on a going concern basis that considers both past and future service, there should be a Going Concern Funding Excess of at least 15% of the sum of the Going Concern Liabilities and the provision for adverse deviation in respect of the Going Concern Liabilities.
3. To the extent that any benefit improvements are granted, the conditions in 2 (i) and 2 (ii) must generally be maintained, subject to the Board’s review of the prevailing environment at the time the benefit improvement is contemplated.
4. Future contributions should generally cover the cost of future benefit accruals.
5. After taking a holistic view of the Plan’s current and projected future financial status, future contribution reductions may be considered, instead of or in addition to benefit improvements. Intergenerational equity and the impact on the various groups of Plan members (e.g. employees and retirees) should be considered as part of any recommendation.

Benefit improvements may be implemented in respect of either or both of past service and future service occurring after the effective date of the improvements.

At all times, Plan benefit and contribution levels must be developed and maintained in compliance with applicable legislation and regulatory requirements, including any prescribed limits thereof.

ANNUAL CONSIDERATION OF BENEFIT IMPROVEMENTS

1. In the first quarter of each year, staff should obtain estimated funded positions at December 31 of the prior year on going concern and solvency bases.
2. Typically, in the Spring of each year, the Pension Plan Advisory Committee (“PPAC”) should consider benefit improvements based on funded positions determined as at December 31st of the prior year. Market activity from year-end and forward-looking scenario testing should be incorporated into the decision-making process.
3. PPAC will provide a preliminary recommendation with respect to a potential benefit improvement, to the Board at its June meeting.

If based on preliminary valuation results, a benefit improvement is being considered,

4. In valuation years, PPAC should review final valuation results at its September meeting, or earlier, before formulating a recommendation to the Board with respect to a possible benefit improvement.
5. The recommendation in favour of a benefit improvement should be presented to the Board for consideration at the October Board meeting.
6. If a benefit improvement is approved by the Board, staff will begin implementation following the October Board meeting, for an effective date of January 1 of the following year.

UTILIZATION OF FUNDING EXCESS/PAYMENT OF FUNDING DEFICIENCIES

A portion of the funding excess is generally used to improve benefits as stated in this Funding Policy, subject to the buffer and various thresholds established herein.

In the event of a Plan deficiency that needs to be funded (i.e., if the going-concern position is below 100% without the additional margin or the solvency position is below 85%), the Administrator would use the current fixed contributions of 9%/6% to cover both the current service cost and the special payments required. This may lead to a temporary reduction of future benefit accruals under the Plan.

ADDITIONAL CONSIDERATIONS

1. If there are short-term concerns with Plan funding, contribution and benefit levels should remain unchanged. No benefit improvements should be granted until the funding concerns have been addressed.
2. If there are medium/long term concerns with funding, consideration should be given to undertaking an ad-hoc actuarial study to determine what, if any, changes might be required to benefit levels, contribution rates and/or investment policy. Such actuarial study shall include scenario testing (“stress tests”) reflecting potential expectations with respect to future economic and demographic environments. Changes to benefit levels and/or contribution rates

should consider intergenerational equity among Plan members.

3. In the event that an actuarial valuation indicates that a continuation of current contribution levels is inadequate to satisfy legislative or regulatory requirements, benefit accrual reductions for future service and/or contribution increases will be considered unless an alternative solution can be determined and implemented before any applicable deadline.
4. As a multi-employer pension plan, subject to applicable pension laws and the Plan terms, benefits accrued for past service may be reduced if the Board determines it necessary to do so. That said, applicable pension laws with respect to reduction of past service benefits vary from jurisdiction to jurisdiction. Given the practical challenges to evenly reducing past service benefits for all members, past service benefit reductions are not perceived to be a readily available option to address funding concerns.

Certain unforeseen or unusual economic events or demographic changes may require the Board to deviate from the Funding Policy in order to act in the best interests of Plan members and other beneficiaries.

COMMUNICATION POLICY

The Funding Policy is available to all Plan members and Participating Employers.

GLOSSARY

Word/Term	Description
Asset Mix	<p>“Cash and equivalents” include cash on hand and investments securities that are meant for short-term investing; they have high credit quality and are highly liquid. The description generally includes treasury bills, short term notes and bankers’ acceptances, term deposits, and guaranteed investment certificates having a term of one year or less.</p> <p>“Fixed Income” investments generally pay a return on a fixed schedule, though the amount of the payments can vary. The description includes debt instruments of corporations, governments, agencies, including real return bonds, asset and mortgage-backed securities and private debt.</p> <p>“Equities” are pieces of a company or physical assets. When you buy shares of a company or invest in a real estate or infrastructure fund, you’re purchasing an ownership interest in that company or part of an asset. The description includes in publicly traded equity instruments, private equity, and Infrastructure.</p>
Board	The Board or Pension Board is comprised of individuals appointed by the General Council Executive to perform certain oversight functions associated with the Plan.
Fund	The assets of the Plan including assets received from prior funds and investment income and contributions remitted by members and Participating Employers.
Going Concern	Going concern means “continuing”. Going-concern liabilities represent the expected cost of the promised pension benefits based on the assumption that the Plan is continuing. The terms Going Concern Liabilities and Going Concern Funding Excess as used herein refer to concepts appearing in the most recent funding actuarial report for the Plan.
Plan	The Pension Plan of The United Church of Canada.
Participating Employers	Administrative employers, conditional employers, organizational employers and/or community of faith employers who are required to or have elected to participate in the Plan.

Plan Solvency	Funding actuarial reports determine the Plan’s financial position and contribution requirements on a Solvency basis, in addition to the Going Concern basis, in accordance with legislative and regulatory requirements. “Solvency” results are based on the assumption that the Plan is winding up or closing (in contrast to the assumption that the Plan is continuing to operate or remaining a “Going Concern”). The terms Solvency Assets and Solvency Liabilities as used herein are as defined under the Ontario Pension Benefits Act and Regulations thereunder.
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Appendix IV

GS10 Executive of the General Council, Terms of Reference In its role as the Administrator of The Pension Plan of The United Church of Canada

Origin: Pension Board

1. What is the issue?

The Executive of the General Council (Executive), in its role as the Administrator of The Pension Plan of The United Church of Canada, has established the Pension Board to support the Executive in governing the Plan and the Fund, with most tasks delegated to the Pension Board and outlined in the Pension Board's Terms of Reference. To date, there were no documented Terms of Reference for the Executive of the General Council in its role as Plan Administrator.

2. Why is this issue important?

As part of developing a comprehensive governance plan, the Pension Board directed staff to develop Terms of Reference for the Executive of the General Council in its role as the Administrator of The Pension Plan, which have been reviewed by legal counsel.

Although most tasks have been delegated to the Pension Board, the Executive of the General Council retains responsibility for the following items:

- *Approval of the Statement of Beliefs and Guiding Principles*
- *Establishment and Periodic Review of Pension Plan Governance Structure*
- *Appointments to the Pension Board and Governance Committees*
- *Approval of Terms of Reference and Responsibilities Relating to the Plan or the Fund*
- *Oversight*
- *Approval of Governance Policies*
- *Fundamental Changes to the Plan or its Design*

The Executive necessarily reserves the right to override recommendations or decisions made by its delegates.

3. How might the Executive of the General Council respond to the issue?

The Pension Board recommends that the Executive of the General Council approve the Terms of Reference for the Executive of the General Council in its role as the Administrator of The Pension Plan of The United Church of Canada.

EXECUTIVE OF THE GENERAL COUNCIL, TERMS OF REFERENCE

In its role as the Administrator of The Pension Plan of The United Church of Canada

The Executive of the General Council (the “Executive”) is the legal administrator of the Pension Plan of The United Church of Canada (the “Plan”), pursuant to the Pension Benefits Act (Ontario). As such, the Executive bears the ultimate legal responsibility to ensure that the Plan and its related pension fund (the “Fund”) are operated prudently and in accordance with the terms of the Plan and the Fund and applicable law.

These Terms of Reference outline

- the governance structure established by the Executive in relation to the Plan and the Fund; and
- the responsibilities of the Executive in its role as legal administrator of the Plan.

For greater certainty, these Terms of Reference do not apply to the role and responsibilities of the Executive vis-à-vis the denomination in matters unrelated to the Plan or the Fund.

Unlike its authority vis-à-vis the denomination in matters unrelated to the Plan, the Executive’s legal authority as Plan administrator does not derive from General Council. In order that its fiduciary discretion may remain unfettered, when carrying out its responsibilities as administrator of the Plan and the Fund the Executive is not subject to the direction of General Council, the denomination or any other body.

Governance Structure

Recognizing that the Executive is not comprised of individuals having subject matter expertise in the administration of pension plans and the administration and investment of pension funds, the Executive has established the Pension Board to support the Executive in governing, managing and operating the Plan and the Fund. The Pension Board is substantially comprised of individuals possessing relevant experience and expertise in core areas of pension practice, such as institutional investing, actuarial, legal, human resources and pension governance.

The Pension Board has two standing committees, which advise and act on matters related to their areas of expertise, specifically:

The Investment Committee supports the Pension Board in governing, managing and operating the Fund; and

The Pension Plan Advisory Committee supports the Pension Board in the following areas: general governance, plan design, plan funding and plan administration.

The roles and responsibilities of the Pension Board, the Investment Committee, and the Pension Plan Advisory Committee are set out in their respective Terms of Reference.

In addition to overseeing the audit of the financial statements of the Church, the Audit Committee also oversees the audit of the financial statements of the Fund. The Pension Board oversees the Audit Committee’s fulfilment of responsibilities related to the financial statements of the Fund; in turn, the Executive oversees the Pension Board.

The committees that support the Pension Board are comprised of individuals possessing relevant experience and expertise.

Responsibilities of the Executive vis-à-vis the Plan and the Fund

The Executive has extensively delegated responsibility for oversight of the Plan and the Fund to the Pension Board and the supporting committees. Despite such extensive delegation, as legal administrator of the Plan the Executive retains overall responsibility for ensuring the proper operation of the Plan and the Fund. The Executive discharges this responsibility primarily by establishing and periodically reviewing the governance structure for the Plan and the Fund, and by overseeing the activities of the Pension Board and the supporting committees. The Executive expressly retains the following responsibilities in relation to the Plan and the Fund:

Statement of Beliefs and Guiding Principles

1. Authority to approve the Statement of Beliefs and Guiding Principles for the Plan and the Fund, including as relates to Plan design, funding, and investment, with input from the Pension Board;

Establishment and Periodic Review of Pension Plan Governance Structure

2. Authority to approve the governance structure for the Plan and Fund (including related policies and procedures) and to make changes to them;
3. Responsibility to cause the governance structure for the Plan and the Fund (including related policies and procedures) to be periodically reviewed for alignment to applicable law and industry best practice, at least every seven years;

Appointments to the Pension Board and Governance Committees

4. Authority to appoint members to the Pension Board, and to appoint the Chair of the Pension Board, in accordance with the Terms of Reference of the Pension Board;
5. Authority to appoint members to the Investment Committee, in accordance with the Terms of Reference of the Investment Committee;
6. Authority to appoint members to the Pension Plan Advisory Committee, in accordance with the Terms of Reference of the Pension Plan Advisory Committee;

Approval of Terms of Reference and Responsibilities Relating to the Plan or the Fund

7. Authority to approve the Terms of Reference of the Pension Board and changes to them;
8. Authority to make changes to the duties and responsibilities of the Audit Committee vis-à-vis the Plan and the Fund;
9. Authority to make changes to the duties and responsibilities of the Nominations Committee vis-à-vis the Plan and the Fund in consultation with General Council;
10. Authority to approve changes to these Terms of Reference;

Oversight

11. Oversight of the Pension Board, including by way of the reports to be provided by the Pension Board to the Executive, as contemplated in the Terms of Reference of the Pension Board;
12. Oversight, via the Pension Board, of the Investment Committee and the Pension Plan Advisory Committee;
13. Oversight of the Audit Committee and the Nominations Committee, as relates to their Plan-related and Fund-related responsibilities;
14. Receive and consider recommendations from the Pension Board, including as contemplated in the Terms of Reference of the Pension Board;

Governance Policy

15. Authority to approve additional governance policies as may be necessary or desirable for the effective governance of the Plan or the Fund, on recommendation from the Pension Board;

Changes to the Plan

16. Authority to approve termination of the Plan and/or the Fund;
17. Authority to approve the establishment of new retirement arrangements.

For greater certainty, the Executive necessarily reserves the right to override recommendations or decisions made by its delegates.

Appendix V

GS11 APPOINTMENT OF PARTNER COUNCIL FOR 2025-2028 TERM

Origin: General Secretary

1. What is the issue? (describe in broad terms)

We believe God/Jesus/Holy Spirit is calling us into continued concrete relationships with partners. One manifestation of this commitment is The United Church of Canada **Partner Council**. The term of the nominations below for Partner Council begins in 2025 with the rise of General Council 45.

The United Church of Canada has committed to engage in God's Mission in partnership with others, *"to form communities of right relationships, committed to resisting the forces of empire. to speak of partnership in this way requires that the whole church at all levels be invited into lived experiences of global partnership."*

*from Review of Global Partnership Principles and Practices in the Context of Empire:
Report to the Executive of General Council, (November 2008)*

2. Why is this issue important?

The Partner Council of The United Church of Canada was established in 2011 as part of the United Church's commitment to live into its partnership principles of mutuality and accountability. The Partner Council ensures that the voices of global partners are represented in our governance structures, providing advice and feedback to the church from a global perspective. We are grateful to global partners for their willingness to accompany us in our mission and ministry, and to contribute the gifts of their time, talent and wisdom.

The United Church Partner Council draws together perspectives from each of the regions where the United Church works with global partners (Africa, Asia, Canada, Global Ecumenical, Latin America and the Caribbean, and the Middle East). Individuals from partner organizations in each of these regions provide their voices and experiences, and their regional expertise, to the Council.

3. How might the General Council Executive respond?

Appoint the following seven members to the Partner Council for the 2025-2028 triennium:

- **Ms. Maria Tendai Dendere** is the Director for Humanitarian Services and Diakonia at the **Zimbabwe Council of Churches (Zimbabwe)**. A leader in global ecumenical efforts, Maria co-chairs the World Council of Churches Ecumenical Diakonia Reference Group, the ACT Alliance Southern Africa Regional Forum, and is an active member of Act Alliance Zimbabwe;

- **Ms. Elisabeth Cook** is the Rector (President) of the **Latin American Biblical University (UBL) (Costa Rica)** and professor of Biblical Studies. She has served on the UBL staff since 1990;
- **Rev. Reina Ueno** is the Director of the **Buraku Liberation Center (BLC) (Japan)** of the United Church of Christ in Japan, a member of the National Council of Churches of Japan's Gender Justice Working Group;
- **Mr. Zoughbi Al-Zoughbi** is the founder and director of **Wiam, The Palestinian Conflict Transformation Center (Palestine)** a trainer and facilitator in conflict mediation, writer, human rights activist and lecturer in interdisciplinary fields of conflict mediation and transformation;
- **Silvia Vasquez-Olguin** is the Global Coordinator for Latin America, Gender Justice and Extractivism at **KAIROS Canada (Canada)**;
- **Sarah "Bestang" Dekdeken** is the Secretary General of the **Cordillera Peoples Alliance (CPA) (Philippines)**, an alliance of 307 of indigenous peoples' and sectoral organizations, and belongs to the Kankanaey-Igorot Indigenous people in the Cordillera region, northern Philippines;
- **Rev. Dr. Kenneth Mtata** is Programme Director for Public Witness and Diakonia for the **World Council of Churches (Global Ecumenical) ministries (Switzerland)**

What will be the impact?

The Partner Council provides opportunities for addressing **Strategic Plan objectives** including global collaboration in programs/spaces related to Anti-Racism and Discrimination, LGBTQIA+ inclusion and dignity, Indigenous justice and other activity areas.

Staff time + budget are within Church in Mission Unit 2025-2028 budget and staff work plan. **Risks** include the possibility of continuing challenges to gathering in-person.

For the body transmitting this proposal to the General Council Executive:

The Global Partnership *Review (2008)* declared that The United Church of Canada's engagement with global partners in God's mission would be shaped by a new "*Statement and Affirmations on Global Partnership*"⁴, with ten guiding principles, and

The 2023 Global Partnership Program Review "Called into Radical Accompaniment Report" received by the June 2023 GCE and the approved [Recommendations on Mutual Radical Accompaniment](#) affirmed the church's commitment to partnership in [Mending the World](#). The Partner Council is a key way in which The United Church of Canada lives out these principles, affirmations and recommendations. We are grateful for global partners willing to accompany The United Church in this way.

⁴ From *The Review of Global Partnership Principles and Practices in the Context of Empire: Report to the Executive of General Council*, (The United Church of Canada, November 2008)

Appendix 1

PARTNER COUNCIL – UPDATE September, 2019

TERMS OF REFERENCE:

Presented and approved by GCE, September 2019

The Partners Advisory Council is one way The United Church of Canada lives out key partnership principles. It enables partner voices and input to be heard at all levels of the church, including governance structures, and affirms the importance of global partner accompaniment of the church as we continue to live out God’s mission in Canada and globally.

The Partners Advisory Council shall:

- Connect to various ministries, regions and structures of the United Church bringing global perspective, wisdom and experience.
- Deepen understanding of United Church context informed by global perspectives. .
- Reflect back to the United Church their perspectives of United Church ministry in Canada and globally.
- Offer advice on how to effectively engage in partner consultation.
- Offer advice on General council programs that may benefit from a global perspective
- Be a lens for checking United Church policies and practices to ensure consistency with partnership principles
- Bring to the United Church’s attention critical global or regional issues that might have an impact on our common mission/ministry work
- Serve as a mechanism for feedback regarding specific United Church policy decisions that might have an impact on global partners

MEMBERSHIP

Up to 7 persons representing regions of global engagement (Africa, Asia, Canada, Global Ecumenical, Latin America and Caribbean, and Middle East) and an invitation to each Council meeting to be extended to regional staff of full communion partners.

STAFF RESOURCES

Executive Minister, Church in Mission Unit

TERM OF OFFICE

3 years, renewable once

MEETINGS

One face to face meeting per year, electronic consultation as needed

ACCOUNTABILITY

Reporting to the Executive of General Council

APPENDIX 2 UNITED CHURCH OF CANADA PARTNER COUNCIL 2025-2028

PARTNER REPRESENTATIVES

ASIA: SARAH “BESTANG” DEKDEKEN, CORDILLERA PEOPLES ALLIANCE (PHILIPPINES)

Bestang Dekdeken is the Secretary General of the Cordillera Peoples Alliance (CPA), an alliance of 307 of Indigenous peoples’ and sectoral organizations and belongs to the Kankanaey-Igorot Indigenous people in the Cordillera region, northern Philippines. She is a long-time indigenous activist who advocates against corporate mining, mega-dams, and other destructive projects in the Cordillera. Bestang is among the victims of the Philippine government’s attacks against activists and human rights defenders. Bestang has been experiencing intensified red-tagging, terrorist labeling and political vilification.

The Cordillera Peoples Alliance (CPA) is a federation of grassroots-based organizations of Indigenous Peoples and marginalized sectors in the Cordillera region, Philippines. It is committed to the promotion and defense of Indigenous Peoples’ rights, human rights, social justice, and national freedom and democracy.

CANADA: KAIROS: CANADIAN ECUMENICAL JUSTICE INITIATIVES SILVIA VASQUEZ-OLGUIN (TORONTO, CANADA)

Silvia Vasquez-Olguin is the Global Coordinator for Latin America, Gender Justice and Extractivism at KAIROS Canada.

KAIROS Canada is a coalition of Canadian churches, church-based agencies, and religious organizations dedicated to promoting human rights, justice, and peace, viable human development, and universal solidarity among the peoples of the Earth. It is a decisive and faithful response to God’s call for respect of the Earth and justice for its peoples.

MIDDLE EAST: WI’AM: THE PALESTINIAN CONFLICT TRANSFORMATION CENTER ZOUGHBI AL-ZOUGHBI (PALESTINE)

Zoughbi Al-Zoughbi is the founder and director of Wiam, The Palestinian Conflict Transformation Center (Palestine) a trainer and facilitator in conflict mediation, writer, human rights activist and lecturer in interdisciplinary fields of conflict mediation and transformation

Wi’am: The Palestinian Conflict Transformation Center is a grassroots civil society organization based in Bethlehem. In Arabic, “*wi’am*” means “cordial relationships,” and developing relationships is the essence of Wi’am’s mission. It helps resolve disputes within the Palestinian community at the grassroots level by implementing the traditional Arab form of mediation, known as “*Sulha*”, along with other global models of conflict transformation. Wi’am’s programs empower children, youth, women and men, seeking to address the psychological and physiological impacts of long-term, chronic conflict.

AFRICA: ZIMBABWE COUNCIL OF CHURCHES (ZCC) MARIA TENDAI DENDERE (ZIMBABWE)

Maria Tendai Dendere is the Director for Humanitarian Services and Diakonia at the Zimbabwe Council of Churches. A leader in global ecumenical efforts, Maria co-chairs the World Council of Churches Ecumenical Diakonia Reference Group, the ACT Alliance Southern Africa Regional Forum, and is an active member of Act Alliance Zimbabwe.

Zimbabwe Council of Churches (ZCC) is an accomplished ecumenical movement and an umbrella body of 31 main line churches and parachurch organizations in Zimbabwe. ZCC focuses its efforts on national unity, civic engagement, and humanitarian and development interventions. The ZCC also provides a forum for churches in their common work of leadership development towards liberation, reconciliation, justice, peace, human development and rights.

LATIN AMERICAN AND THE CARIBBEAN: LATIN AMERICAN BIBLICAL UNIVERSITY**(UNIVERSIDAD BIBLICA LATINOAMERICANA – UBL)****ELIZABETH COOK (COSTA****RICA)**

Elisabeth Cook is the Rector (President) of UBL and professor of Biblical Studies. She has served on the UBL staff since 1990.

The Latin American Biblical University (UBL), is a regional, ecumenical institution dedicated to theological education. Based in Costa Rica, with over 100 years of educational ministry, it is committed to empowering church and community leaders for ministries of transformation in Latin America and the Caribbean through degree and non-degree programs, research and community engagement.

GLOBAL ECUMENICAL: WORLD COUNCIL OF REFORMED CHURCHES KENNETH MTATA**(SWITZERLAND)**

Kenneth Mtata is Programme Director for Public Witness and Diakonia for the World Council of Churches (WCC) ministries.

The World Council of Churches is a fellowship of churches which confess the Lord Jesus Christ as God and Saviour according to the scriptures, and seeks to fulfil together their common calling to the glory of the one God, Father, Son and Holy Spirit. It is a community of churches on the way to visible unity in one faith and one eucharistic fellowship, expressed in worship and in common life in Christ. WCC seeks to advance towards this unity, as Jesus prayed for his followers, "so that the world may believe." (John 17:21). The World Council of Churches (WCC) is the broadest and most inclusive among the many organized expressions of the modern ecumenical movement, a movement whose goal is Christian unity. The United Church of Canada is both a member and a partner of WCC.

2S AND LGBTQIA+: BURAKU LIBERATION CENTER (BLC) REINA UENO (JAPAN)

Reina Ueno is the Director of the Buraku Liberation Center of the United Church of Christ in Japan, a member of the National Council of Churches of Japan's Gender Justice Working Group and one of the openly-out Queer ministers in Japan.

The Buraku Liberation Center of the United Church of Christ in Japan works towards the freedom and equality of individuals residing in Buraku communities. The main objective of this center is to provide support and advocate for marginalized groups who have historically faced discrimination, including LGBTQ+ communities. By promoting social justice, BLC aims to uplift and empower those living in these areas through various initiatives and programs.

Appendix VI

GS12 COMMITMENT TO THE 2ND UNITED NATIONS INTERNATIONAL DECADE FOR PEOPLE OF AFRICAN DESCENT

Origin: General Secretary

1. What is the issue? Why is it important?

We believe that God is calling The United Church of Canada to commit to engage with the 2nd United Nations International Decade for People of African Descent. This second Decade is running from 2025-2034.

In The United Church of Canada's National Anti-Racism Action Plan (2022-2025), one area of focus has been on education, and to "understand the diverse impacts of colonialism, White supremacy, and racism in our church. This includes, but is not limited to, anti-Indigenous, anti-Black, anti-Asian, anti-immigrant, and internalized racism". A particular focus on anti-Black racism would be consistent with this area.

Further, in the church's anti-racism policy statement, *That All May Be One*, the United Church named four key areas for ongoing work; one of which is: "speak to the world by supporting anti-racism work within broader society". Engaging with the second Decade creates space for this kind of anti-racism work within the church and society.

2. What is happening now?

Some aspects of The United Church of Canada's anti-racism work were codified into policy in the year 2000, with the policy statement *That All May Be One*. Twenty years later, in the year 2020, the United Church made a commitment to becoming an anti-racist denomination, and also named that Black Lives Matter to the United Church.

The United Church did commit to the first United Nations International Decade for People of African Descent (2015-2024), and as a part of that commitment created a program for [Young Black Scholars](#), in 2021. That program later expanded to become the [Indigenous and Racialized Youth Scholars](#) program.

In addition, the United Church has already committed to work on reparations and reparatory justice. In 2025, the United Church agreed to a process for an apology from The United Church of Canada to the [African Diaspora for Slavery and the Legacies of Slavery in Canada](#); the [follow up work](#) related to this apology directly relates to the second Decade.

There is also ongoing work being done on anti-racism broadly, guided by the church's National Anti-Racism Action Plan (which has since been woven into the church's Strategic Plan). This anti-racism work includes a focus on education and action, theology, governance, and systemic shifts within the church as a whole.

3. What is the recommendation?

The Executive of General Council might:

- make a clear statement, committing The United Church of Canada to engage with the second United Nations International Decade for People of African Descent,
- explore opportunities for creative and collaborative work on the second Decade: locally, nationally, ecumenically, and globally,
- make connections between the work of the second Decade and The United Church of Canada’s apology to the African diaspora for slavery and the legacies of slavery in Canada,
- consider the development of United Church resources and animation tools to enable communities of faith to continue to engage with the second Decade in their local contexts,
- create a United Church advisory committee or working group to accompany the work of the second Decade and its related resources and activities.

4. Background information:

The first [United Nations International Decade for People of African Descent](#), ran from 2015-2024, and it had as its theme: "Recognition, Justice, and Development." Governments, organizations, institutions, churches and other faith-based bodies also engaged with the decade.

The United Church of Canada, together with full communion partner The United Church of Christ (USA), made a joint commitment to engage with that first Decade as part of the churches collaborative work together. The church’s joint commitment to the first Decade was written about in a [Mandate magazine article](#) from Winter 2018, and was also the focus of a [joint video project](#) between the two churches.

In naming that first Decade, the United Nations named on their website that “people of African descent represent a distinct group whose human rights must be promoted and protected.”

In the early days of the first Decade, prior to 2020, however, there was limited engagement from people across around the world and within the United Church. For example, [Barbara Reynolds](#), the Chair of the [UN Working Group of Experts on People of African Descent](#) (WGEPAD), noted that one of the challenges in the first Decade was the lack of political will and lack of investment by countries in the Decade itself. Leadership from within the United Nations have noted that while the first Decade raised some awareness of anti-Black racism, that first Decade did not go far enough to dismantle some of the systemic inequities and human rights challenges faced by Black people globally.

In the initial years of the Decade, within The United Church of Canada, some people named that they did not understand why Black people were named as a distinct group; or why there was a particular focus on anti-Black racism when there are many other forms of discrimination and oppression. There was a marked shift in 2020, when in the midst of COVID, George Floyd was brutally murdered and the global community began to pay attention to what many Black people already knew—the realities of systemic anti-Black racism in Canada and around the world. Globally, around that time, there was also a rise in awareness around anti-racism, and more attention given to Black Lives Matter.

The United Church also then re-focused on anti-racism work: the church made a [commitment to becoming an anti-racist denomination](#) in 2020 (further following up on the already-existing anti-racism policy, *That All May Be One*, from 20 years prior). The church also named how it might [go about its renewed anti-racist work](#) in 2020 and declared that [Black Lives Matter to the United Church](#).

In December 2024, the [United Nations proclaimed](#) that there would be a second International Decade for People of African Descent, which would run from 2025-2034. According to [the United Nations](#), the “Second International Decade is an opportunity to take concrete actions to confront the legacies of enslavement and colonialism, deliver reparatory justice, and secure the full human rights and freedoms of people of African descent worldwide.”

The United Church of Canada is also exploring work on reparations and colonialism, and engaging with the second Decade would give a further opportunity to deepen this work and continue engagement on confronting anti-Black racism in the Canadian and United Church contexts. It would further our commitment to becoming an anti-racist denomination, and offer additional opportunities for faithful reflection, education, and action. In addition, there are opportunities to explore collaboration with the World Council of Churches (who recently held a webinar, about [engaging Christian actors in the second Decade](#)), with United Nations advocacy instruments, with other churches, and with the people of the United Church in reflection and action.

5. How does this proposal help us to live into our church’s commitments on equity?

This proposal directly relates to the following church commitments on equity:

- Anti-racism policy, *That All May Be One* (year: 2000)
- Commitment to becoming an anti-racist denomination (year: 2020)
- Becoming an intercultural church (years: 2006, 2009, and 2012)

Appendix VII

GS13 ANTI-RACISM COMMON TABLE – REVISED TERMS OF REFERENCE

Origin: General Secretary

1. What is the issue? Why is it important?

We believe that The United Church of Canada will continue to deepen its commitment to becoming an anti-racist denomination by having a national committee, focused on continuing to advance the church's anti-racism work.

2. What is happening now?

The United Church has [committed to becoming an anti-racist denomination](#) in the year 2020, building on the [church's anti-racism policy](#), *That All May Be One*, from the year 2000. The church has a [National Anti-Racism Action Plan](#), and diverse ways of engaging in anti-racism in education and action, theology, advocacy, and governance; as well as programs, policies, and processes to guide this work.

3. What is the recommendation?

The Executive of General Council might:

- **approve the Terms of Reference for the Anti-Racism Common Table.**

4. Background information:

This will not be the first time that that United Church has had a national committee engage with anti-racism work. There was a [previous version of an Anti-Racism Common Table](#), which worked from 2021-2025. This proposal offers an updated Terms of Reference for this committee.

5. How does this proposal help us to live into our church's commitments on equity?

This proposal relates to the following commitments on equity:

- GC37 (2000) "[That All May Be One](#)," Policy Statement on Anti-Racism
- GCE 22 (2020) – [Commitment to Becoming an Anti-Racist Denomination](#)
- GCE [Working Towards Becoming an Anti-Racist Denomination](#)
- PMM 07 (GCE 42, 2017) – [White Privilege](#)
- GCE43 GS92 [Anti-Racism Common Table](#) for January 2021
- Caretakers [Calls to the Church](#)

APPENDIX: TERMS OF REFERENCE**Anti-Racism Common Table Work (6-8 members)**

We are seeking up to 8 members—Indigenous, racialized, and White—with lived experience and/or a background with anti-racism and justice work. They will offer feedback, advice, and suggestions for concrete ways for The United Church of Canada to live out its National Anti-Racism Action Plan as well as to further deepen the United Church's commitment to becoming an anti-racist denomination.

Mandate

The Anti-Racism Common Table Work will envision ways for The United Church of Canada to continue to live into its anti-racism commitments. The Anti-Racism Common Table is a [committee that has previously existed](#) (2021-2025); however, the mandate for this committee has now been re-imagined and further updated.

The group is guided by the United Church's [National Anti-Racism Action Plan](#), as well as staff work-plans that are detailed in the church's overall Strategic Plan. This group's work will also include engagement [Toward 2035](#), and supporting communities of faith in furthering their engagement in anti-racist ministries. The focus of this group is not necessarily on detailed or specific local anti-racism activities; rather, the focus of the group is primarily on big-picture thinking and continuing shaping the denomination's commitment to becoming an anti-racist church.

Anti-Racism Common Table members may:

- offer feedback on existing and emerging anti-racism programs, processes, policies, resources, and/or educational curriculum
- assess the availability of current anti-racism resources, and consider the development of additional educational resources, as needed
- reflect on [Toward 2035](#) and consider additional ways of supporting congregations who are intentionally working towards becoming more multi-racial,
- communicate and share information about the church's national anti-racism work and initiatives.

The work of the Anti-Racism Common Table is guided by:

- the United Church's [anti-racism policy](#), *That All May Be One* (2000)
- intercultural policies (2006, Intercultural Ministries: [A Process of Church-Wide Transformation](#), 2009, Intercultural Ministries: [Living into Transformation](#), 2012; the [Vision for Becoming an Intercultural Church](#), 2012)
- the [United Nations Declaration on the Rights of Indigenous Peoples](#) (2016)
- the Caretakers [Calls to the Church](#) (2017), and
- the [commitment to becoming an anti-racist denomination](#) (2020).

The Anti-Racism Common Table is accountable to the Executive of General Council (GCE), and it will offer the GCE updates on its ongoing work.

Membership

The Anti-Racism Common Table will have an overall membership of up to 8 people (not including staff) who reflect the broad diversity of The United Church of Canada, with particular attention to its equity commitments and the presence of both lay people and ministry personnel from across the geography of the church. Ideally some of the members will be past participants in the United Church's Indigenous and Racialized Youth program.

The membership of the Anti-Racism Common Table will be as follows:

- Up to 4 members appointed by the Executive of General Council (GCE)
- Up to 2 members appointed by the National Indigenous Organization
- Up to 2 members appointed by the General Secretary.

The Anti-Racism and Equity Lead will be the staff resource to the Anti-Racism Common Table.

Skills and Experience

We are seeking people who have experience with anti-racism work, intercultural engagement, or Indigenous justice, whether through volunteering, employment, education, and/or lived experience. Members will have good communication, animation, or analytical skills and have strong skills in interpersonal relations, group conflict resolution, understandings of racial trauma, and working in the midst of cultural diversity.

All Anti-Racism Common Table members will be active participants in a United Church community of faith or ministry who are:

- passionately committed to the calling of the United Church and willing to discern God's yearnings for this work
- predisposed to collaboration and teamwork
- able to listen and discern
- committed to right relations, the Caretakers [Calls to the Church](#), the principles of the [United Nations Declaration on the Rights of Indigenous Peoples](#), the [vision of becoming an intercultural church](#), and the journey to [becoming an anti-racist denomination](#)
- comfortable with and able to participate in electronic meetings
- able to commit the time required for this responsibility.

The United Church is committed to working toward the full participation of people with disabilities; youth and young adults; people who identify as Two Spirit or LGBTQIA+, Indigenous, racialized, or francophone; people active in French ministries; people with disabilities; people who speak a primary language other than English or French; and people from communities who have been historically excluded who are not named here. This is a part of the United Church's commitments to equity and self-determination, as well as eliminating barriers and working toward the full participation of all people. Individuals with these identities and lived experiences are particularly encouraged to express interest.

Expectations and Term

The Anti-Racism Common Table hopes to have its first meeting in-person in the late spring of 2026. After that time, the Anti-Racism Common Table would generally meet 3-4 times per year, online.

Additional online meetings may be scheduled depending on the needs and work of the whole group. Members are expected to attend meetings regularly. If members are not able to be at meetings, it is expected that they communicate this clearly and catch up on relevant missed work and conversation via the meeting minutes.

The Anti-Racism Common Table may form task groups from time to time that would focus on specific duties; membership for these task groups might include members outside the Common Table.

The term of this appointment is until the rise of the 46th General Council in the summer of 2028 with the possibility of reappointment for a second three-year term.

Appendix VIII

GS14 EQUITY AND ANTI-OPPRESSION CIRCLE

Origin: General Secretary, General Council

1. What is the issue? Why is it important?

We believe that The United Church of Canada will enhance its collective commitments to equity by having a national Elected Member body that engages with these diverse commitments.

2. What is happening now?

There is considerable national denominational work happening at the moment, in the area of equity, diversity, and anti-oppression.

Some of that work within The United Church of Canada includes developing Education, Diversity, and Anti-Oppression (EDA) education for national committees, engaging with the church's Equity Aspirations, conducting a full participation audit for national committees, and a pastoral relations equity research project. With the exception of the pastoral relations equity research project, much of this work has been primarily staff-led; however, having a regular national committee to offer collective advice and feedback would benefit this body of work as a whole with broader perspectives, and considerations for future work in the church.

3. What is the recommendation?

The Executive of General Council might:

- **approve the Terms of Reference for the Equity and Anti-Oppression Circle.**

4. Background information:

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.

5. How does this proposal help us to live into our church's commitments on equity?

This proposal relates to the following commitments on equity:

- welcoming [people of all sexual orientations and gender identities](#) into full membership and ministry in the church, with reference to: [Membership, Ministry, and Human Sexuality](#) (1988); affirming the [ministry of transgender people](#) in the United Church (2009); [transgender policies](#) (2012); [Living Apology to Members of LGBTIQ Communities](#) (2015); [Apology to 2SLGBTQIA+ Communities](#) by The United Church of Canada (2025)
- the [anti-racism policy](#), *That All May Be One* (2000) and the [commitment to becoming an anti-racist denomination](#) (2020)
- intercultural policies, with reference to: [A Transformative Vision](#) for The United Church of Canada (2006); Intercultural Ministries: [A Process of Church-Wide Transformation](#), (2009); Intercultural Ministries: [Living into Transformation](#) (2012); the [Vision for Becoming an Intercultural Church](#) (2012)
- opposing discrimination of any kind on the basis of identity, with reference to the [Commitment to Inclusion](#) (2009)
- the commitment to [functional bilingualism and francophone ministries](#) (2012)
- becoming an open, accessible, and barrier-free church, where there is [full participation of people with disabilities](#), with reference to: Open and Accessible: [Ministries with Persons with Disabilities](#) (2012); [Gathering Together](#) report (2013); [Theologies of Disabilities](#) (2015);
- the Indigenous Church, with reference to: the [United Nations Declaration on the Rights of Indigenous Peoples](#) (2016); the Caretakers [Calls to the Church](#) (2017); [Remit 1](#) (2024).
- [empowering youth and young adults](#), with a focus on people ages 30 and under.

APPENDIX: TERMS OF REFERENCE

Equity and Anti-Oppression Circle

We are seeking 4-6 members with lived experience and/or background with the United Church's equity commitments and who are passionate about furthering the church's work on anti-oppression. This diverse circle of people will offer feedback and advice on programs, policies, processes, and resources that will deepen the United Church's commitments to equity and anti-oppression.

Mandate

The Equity and Anti-Oppression Circle will offer feedback and advice focused on uplifting the United Church's [specific commitments to equity](#). This group is not necessarily focused on one specific equity commitment alone; rather, it will engage with how all of the different equity commitments are being collectively lived out in national church life. This work on equity might relate to governance and committees, to education, to programs, policies, and/or processes.

Examples of the work might include engaging with the church's Equity Aspirations; the church's Education, Diversity, and Anti-Oppression (EDA) education for national committees; supporting neurodiversity; as well as other aspects of the church's life. This group's work will also include engage [Toward 2035](#), and supporting congregations in furthering their engagement in anti-racism work.

The work of the Equity and Anti-Oppression Circle is guided by the United Church's commitments to equity:

- welcoming [people of all sexual orientations and gender identities](#) into full membership and ministry in the church, with reference to: [Membership, Ministry, and Human Sexuality](#) (1988); affirming the [ministry of transgender people](#) in the United Church (2009); [transgender policies](#) (2012); [Living Apology to Members of LGBTIQ Communities](#) (2015); [Apology to 2SLGBTQIA+ Communities](#) by The United Church of Canada (2025)
- the [anti-racism policy](#), *That All May Be One* (2000) and the [commitment to becoming an anti-racist denomination](#) (2020)
- intercultural policies, with reference to: [A Transformative Vision](#) for The United Church of Canada (2006); Intercultural Ministries: [A Process of Church-Wide Transformation](#), (2009); Intercultural Ministries: [Living into Transformation](#) (2012); the [Vision for Becoming an Intercultural Church](#) (2012)
- opposing discrimination of any kind on the basis of identity, with reference to the [Commitment to Inclusion](#) (2009)
- the commitment to [functional bilingualism and francophone ministries](#) (2012)
- becoming an open, accessible, and barrier-free church, where there is [full participation of people with disabilities](#), with reference to: Open and Accessible: [Ministries with Persons with Disabilities](#) (2012); [Gathering Together](#) report (2013); [Theologies of Disabilities](#) (2015);
- the Indigenous Church, with reference to: the [United Nations Declaration on the Rights of Indigenous Peoples](#) (2016); the Caretakers [Calls to the Church](#) (2017); [Remit 1](#) (2024).
- [empowering youth and young adults](#), with a focus on people ages 30 and under.

It is important to note that the members of the Equity and Anti-Oppression Circle are not expected to memorize all of these individual policies. Instead, the hope is that all members will be aware, in broad terms, of what the policies name and their relationship to questions of equity. There will also be a time of orientation, and education, related to these policies early in the term for committee members.

The Equity and Anti-Oppression Circle is accountable to the Executive of General Council (GCE).

Membership

The Equity and Anti-Oppression Circle will have an overall membership of 4-6 people (not including staff) who reflect the broad diversity of The United Church of Canada, with particular attention to its equity commitments and the presence of both lay people and ministry personnel from across the geography of the church.

The membership of the Equity and Anti-Oppression Circle will be appointed by the Executive of General Council (GCE) through the church's Nominations Process.

The Anti-Racism and Equity Lead is the staff resource to the Equity and Anti-Oppression Circle.

Skills and Experience

We are seeking people who have experience with any of the church's equity commitments or more broadly around anti-oppression, whether through volunteering, employment, education, and/or lived experience. Members will have good communication, animation, or analytical skills and have strong skills in interpersonal relations, group conflict resolution, and working in the midst of cultural diversity.

All Circle members will be active participants in a United Church community of faith or ministry who are:

- passionately committed to the calling of the United Church and willing to discern God's yearnings for this work
- predisposed to collaboration and teamwork
- able to listen and discern
- dedicated to anti-oppression work, and all of the church's named equity commitments
- comfortable with and able to participate in electronic meetings
- able to commit the time required for this responsibility

The United Church is committed to working toward the full participation of people with disabilities; youth and young adults; people who identify as Two Spirit or LGBTQIA+, Indigenous, racialized, or francophone; people active in French ministries; people with disabilities; people who speak a primary language other than English or French; and people from communities who have been historically excluded who are not named here. This is a part of the United Church's commitments to equity and self-determination, as well as eliminating barriers and working toward the full participation of all people. Individuals with these identities and lived experiences are particularly encouraged to express interest.

Expectations and Term

The Equity and Anti-Oppression Circle hopes to have its first meeting in-person in the late spring of 2026. After that, Circle would generally meet 3-4 times per year, online.

Additional online meetings may be scheduled depending on the needs and work of the whole group. Members are expected to attend meetings regularly. If members are not able to be at meetings, it is expected that they communicate this clearly and catch up on relevant missed work and conversation via the meeting minutes.

The Equity and Anti-Oppression Circle may form task groups from time to time that would focus on specific duties; membership for these task groups might include members this Circle.

The term of this appointment is until the rise of the 46th General Council in the summer of 2028, with the possibility of reappointment for a second term of three-years.

Appendix IX

GS16 APPROVAL OF THE FUNDING POLICY FOR THE ANNUITY PROGRAM

Origin: General Secretary

1. What is the issue?

The Annuity Fund plays an important role in supporting both the long-term obligations to annuitants and the Mission and Ministry works of the United Church of Canada. However, currently, there is no formal and documented funding policy guiding how the fund should be administered. While the fund has been managed prudently over the years, the absence of a written policy creates ambiguity in decision-making. There are currently no clear guidelines for deciding when and how surplus funds can be utilized to support operational needs and define funding targets and risk tolerance levels. Without a formal policy, decisions regarding the fund may be made on an ad hoc basis, which can increase the potential for governance risks over time.

Management has drafted a proposed Annuity Funding Policy based on the actuary's recommendation (Appendix A) for the Executive's review and approval. The policy outlines key elements including:

- Funding objectives to ensure adequate reserves for annuitant obligations;
- Risk analysis and valuation of annuities for determining when funds may be available to support operational needs;
- Authorization procedures for transfers from the fund to the operating budget;

Establishment of the policy will provide a formal and clear framework for future fund administration.

2. Why is this issue important?

Establishing a formal funding policy is essential for the effective management of the Annuity Fund. A well-defined policy:

- Provides a foundation for transparency, accountability and long-term financial stability
- Establishes a clear framework for effective financial management and governance
- Guides decision-making on actuarial assumptions and valuations
- Clarifies responsibilities in event of unfavourable investment performance that may lead to funding deficits, ensuring continued protection for annuitants and beneficiaries
- Supports reserve adequacy and risk management, while enabling the strategic use of surplus funds with the Executive's approval

3. How might the General Council Executive respond to the issue?

The General Secretary recommends

That the General Council Executive approve the Funding Policy for the Gift Annuity Fund as enclosed in the appendix.

4. What will be the impact?

The proposal aligns with the United Church's priorities of sound financial management, responsible stewardship of resources, and effective governance. By establishing formal funding policy, the Annuity Fund will continue to meet its obligations to annuitants while supporting the Church's Call and Vision.

5. How does this proposal help us live into the commitments on equity?

The proposal policy helps advance equity by formalizing financial decision-making and ensuring transparent, fair and accountable management of the Church's resources. Clear rules for identifying and utilizing surplus funds help ensure that decisions are consistent with both current operational needs and the long-term sustainability of the fund. Together, these practices reflect a commitment to responsible, equitable financial stewardship that sustains the Church's vision.

6. For the body transmitting this proposal to the General Council Executive:

The Finance Advisory Committee has reviewed the proposal and transmits it with a recommendation for approval.

THE GIFT ANNUITY PROGRAM OF THE UNITED CHURCH OF CANADA FUNDING POLICY

1. Overview

The United Church of Canada (UCC) sponsors a gift annuity program whereby donors enter into a contract for a gift annuity product with the UCC. The gift annuity product provides a fixed level periodic annuity payment payable for the lifetime of the annuitant (and their survivor) with the remaining account balance payable, upon the death of the annuitant, as a gift remainder to the beneficiary of the contract, notably the UCC, its General Council Office or other recipients which may or may not form part of the National Accounts of the UCC. The annuity contracts are irrevocable. The standard wording guarantees that the annuity payments will be made and the contracts are priced using the basis recommended by the Canadian Charitable Annuity Association (CCAA). Membership in the CCAA also confers on the UCC the obligation to perform a triennial valuation of the gift annuity program by a qualified fellow of the Canadian Institute of Actuaries (CIA).

The gift annuity program at UCC consists of assets which, together with the expected investment return on those assets, are expected to be sufficient to provide for all future guaranteed annuity payments, all future gift remainder payments and all future costs of administering the gift annuity program.

This funding policy sets out the expectations for the funding and valuation of the UCC gift annuity program.

2. Funding Objectives

This funding policy, being established in 2025, is being set so as to ensure that the assets of the gift annuity program are sufficient to meet the obligations of the program and to ensure the sustainability of the program for the foreseeable future. A secondary objective of the funding policy is to encourage good governance of the program.

The Executive of the General Council has deemed it to be desirable that the funding objective be managed such as to achieve a target level of at least 115% of the actuarial liabilities determined for the program, with a minimum acceptable funding level of 95%.

Section 4 (below) of this funding policy sets out the valuation expectations for the UCC gift annuity program, including the establishment of reasonable margins against unexpected risks and contingencies. The funding objectives are deemed to be met when the assets of the gift annuity program meet or exceed the valuation objectives set out below.

3. Risks Faced by the UCC Gift Annuity Program

There are a variety of risks faced by the UCC gift annuity program. These include

- (a) fluctuations in future investment returns for the gift remainders or in the interest rates used to determine the discount rates for the liabilities;
- (b) investment risk may also arise due to mismatch between the cash flow characteristics of the assets and those of the liabilities;
- (c) adverse changes in mortality experience or mortality improvement (longevity risk);
- (d) inadequate provisions for future administration expenses of the program including inflation risk; and
- (e) declines in the size of the gift annuity program so as to make it unsustainable on a standalone basis.

The margins included in the valuation basis (see Section 4.3 below) are intended to cover these and other future adverse contingencies not explicitly provided for in the actuarial liabilities.

Note that pooling of investment risks with UCC treasury funds also serves to support the sustainability of the program as it provides the critical mass for access to more attractive investment options and cost efficiencies.

4. Valuation of Gift Annuities

4.1 Valuation Basis

The process, method and assumptions for valuation of the UCC gift annuity program follow the accepted actuarial practice in Canada for valuing gift annuities issued by quasi-insurers. Specifically, they follow the CIA 2024 Educational Note entitled “Considerations in the Determination of the Actuarial Liabilities of Canadian Charitable Gift Annuities”. The UCC has determined that a valuation of the gift annuity program should be undertaken no less frequently than every three years, in accordance with the expectations of the CCAA. The valuation approach is derived from the International Financial Reporting Standards (IFRS17) which became effective January 2023 for the life insurance industry in Canada. This valuation approach determines the present value of cash flows, taking into account all future guaranteed annuity payments, all future gift remainders payable upon death and all future costs of administering the gift annuity program. The cash flows have risk margins added to reflect uncertainty. The valuation projects liabilities over a long-term horizon which takes all future expected cash flows into consideration.

4.2 Best Estimate Assumptions

In accordance with best practice for actuarial work in Canada, the valuation includes best estimate assumptions as follows:

- (a) Discount rates used in the valuation are consistent with those developed by the CIA for the purpose of IFRS17 reporting for the life insurance industry in Canada.

- (b) The assumed mortality basis is derived from tables relevant for (gift) annuitant mortality, updated periodically or with reference to the experience of the UCC program.
- (c) Mortality improvement factors are applied based on factors derived by the CIA for mortality improvement for annuities in Canada.
- (d) Administration expenses (adjusted for expected future inflation) are derived from assessment by the UCC of the costs of administering the gift annuity program.

4.3 Margins

Projected cash flows for the annuities, gift remainders and expenses are determined with margins, at the discretion of the actuary, which are intended to represent a confidence level of 75 to 85 percentile for such cash flows relative to the best estimate assumptions determined above.

In addition to the explicit margins applied to the projected cash flows, it is recommended that an additional margin be included for the UCC gift annuity program. This additional margin is expected to allow for a greater range of potential outcomes and to ensure the future sustainability of the program. In particular the additional margin is meant to address

- (a) the absence of explicit capital requirements for the UCC gift annuity program (as is maintained by life insurers offering such annuities in Canada in accordance with regulatory expectations) and
- (b) the lack of additional margins under IFRS17 to be applied to the discount rates or the expected returns on the gift remainder component of the gift annuity program which would provide for unexpected capital market fluctuations such as interest rate movements or equity market declines.

An additional margin of 15% is being recommended for this purpose.

5. Management Action

When the assets of the program exceed the upper range of the funding objectives, the Executive of the General Council may elect one of more of the following courses of action:

- (a) Modification of the spread being applied to the asset return used to determine the gift remainders so as to restore financial equilibrium of the gift annuity program;
- (b) Withdrawal, in whole or in part, of the excess surplus in the program, for equitable (e.g. pro rata) distribution amongst the beneficiaries of the gift remainders under the program; or
- (c) Such other actions as may be deemed appropriate, with the support of the actuary valuing the gift annuity program, to restore the annuity program towards the funding objective.

It may be noted that if the assets of the program consistently exceed the funding objectives of the program, the risk of a “tontine” emerges, whereby there would be an excess residual value remaining in the program after the annuitant population has matured for which ownership would be uncertain.

Conversely if the assets of the program were to fall below the lower range of the funding objectives set out above, the Executive of the General Council may elect one or more of the following courses of action:

- (a) Modification of the spread being applied to the asset return used to determine the gift remainders so as to restore financial equilibrium of the gift annuity program;
- (b) Additional financial support to the program, to be sourced on an equitable basis from all the beneficiaries of the gift remainders under the program; or
- (c) Such other actions as may be deemed appropriate, with the support of the actuary valuing the gift annuity program, to restore the annuity program towards the funding objective.

Any actions taken to restore the financial stability of the gift annuity program would take into account the long-term impact of such action on the financial security of the gift annuitants as well as on the future sustainability of the program. Historical actions taken in this regard may also be taken into account as setting precedent for such actions, as well as any other pertinent information, on the advice of the Executive of the General Council and the valuation actuary, at the time.

When evaluating options to address either a surplus or deficit in the fund, it is important to note that the risks of the program are asymmetric between UCC and the beneficiaries. As the administrator of the program, the UCC may be deemed to bear an additional responsibility for any financial support required if the assets of the program fell below the lower range of the funding objectives, given that it has more direct control over the sound financial management of the program. Conversely, it may be reasonable for UCC to benefit more than other beneficiaries for any surplus arising due to the assets of the program exceeding the upper range of the funding objectives.

Appendix X

GS17 APPROVAL TO UTILIZE ANNUITY FUND SURPLUS FOR OPERATING BUDGET

Origin: General Secretary

1. What is the issue?

The United Church of Canada (UCC) has administered a charitable gift annuity program for decades. This program offers individuals (annuitants) the opportunity to make an irrevocable gift to the United Church in exchange for a guaranteed, regular annuity payment for life, along with a charitable donation receipt.

The value of the annuity payment and the donation receipt amount are determined using actuarial tables approved by the Canada Revenue Agency. While similar to a life insurance product, the charitable gift annuity includes a philanthropic component, making it a popular tool in the past for donors wishing to make an immediate charitable contribution while receiving lifetime income. However, its popularity has declined due to increased financial market volatility, deviations in life expectancy from actuarial assumptions, and the complex administration and specialized expertise required to manage the program effectively.

An annuitant may designate a United Church of Canada affiliated mission unit as the beneficiary to receive the remaining balance in the annuity account upon the termination of the annuity agreement (i.e., upon the annuitant's death). The balance is calculated as the initial principal amount of the annuity contract, plus any interest earned, minus the total payments made to the annuitant. For example, if an annuitant outlives the life expectancy used in the actuarial table, the beneficiary may receive less than the initially estimated residual gift, and vice versa.

The United Church of Canada's Annuity Fund has accumulated a healthy surplus, primarily due to the decision to shift from fixed income to pooled investment, and outstanding investment performance. This improvement became especially evident after a significant portion of the fund was transitioned from an internally managed bond portfolio to a pooled investment strategy overseen by an external asset manager. The move to active investment management was initially intended to address liquidity challenges in meeting ongoing annuity interest payments to annuitants.

The surplus has continued to grow largely due to the absence of a clearly defined policy for its use. As the General Council Office (GCO), acting as administrator, ultimately bears the liability for any funding shortfall resulting from underperformance in investment markets. It is worth noting that charitable gift annuity programs are no longer widely adopted among Canadian charities. Only a handful of organizations continue to operate similar programs, and the United Church's annuity fund is among the few that currently maintain a surplus balance.

2. Why is this issue important?

In discerning the mandate to “live within our means,” questions have been raised about the prudence of relying solely on reductions to grants and staffing budgets, especially when healthy funding is available beyond the operating reserve. Following a thorough review of the annuity fund’s history and an analysis of the factors contributing to the surplus, it has been determined that it is appropriate to utilize a portion of the surplus to support the operating budget. This is particularly relevant given that the operating budget ultimately bears the financial risk should the annuity fund fall into deficit. The most critical consideration remains ensuring that sufficient reserves are maintained within the annuity fund to absorb future market volatility and actuarial deviations.

Historically, there was no formal policy governing the use of annuity fund surpluses, which created uncertainty regarding the appropriate use of excess funds. The establishment of a funding policy for the gift annuity program establishes clear criteria and procedures for determining when and how surplus funds may be utilized. This policy ensures that any use of annuity fund surpluses is consistent with fiduciary responsibilities, long-term fund sustainability, and the operating needs of the organization.

Following internal review and consultation with actuarial experts, staff recommends using a portion of the annuity fund’s surplus to support the operating budget. This approach allows the Church to alleviate the budget challenge while maintaining the strong funding position for the long-term financial sustainability of the annuity fund.

3. How might the General Council Executive respond to the issue?

The General Secretary recommends

That the General Council Executive approve the transfer of \$500,000 per year during the 2026-2028 Triennial Budget Cycle from the Annuity Fund to the Operating Budget. For greater clarity, the total transfer amounts to \$1.5 million over the three-year period.

And direct the General Secretary to provide annual reporting to the General Council Executive regarding the status of the fund.

4. What will be the impact?

The proposal supports the Church’s strategic priorities by alleviating operating budget challenges, minimizing the need for grant and staffing reductions, and ensuring that sufficient funds are maintained in the annuity fund to continue meeting obligations to annuitants and beneficiaries.

5. For the body transmitting this proposal to the General Council Executive:

The Finance Advisory Committee has reviewed the proposal and transmits it with a recommendation for approval.

Appendix XI

GS18 APPROVAL OF 2026-2028 Triennial OPERATING BUDGET

Origin: General Secretary

1. What is the issue?

The operating budget establishes parameters for the allocation of financial resources across various functions, including denominational governance, shared services, program work supported by Mission and Service, and corporate functions serving the General Council Office, Regional Council offices, and all pastoral charges and communities of faith. As a cornerstone of effective financial planning, the budget must be developed with a strategic lens and guided by the energy and direction endorsed by the church.

The Budget Principles and Assumptions approved by the Executive of the General Council at its September meeting provide the essential foundation for preparing the operating budget of the General Council Office of The United Church of Canada. The proposed 2026–2028 triennial budget has been developed in alignment with these approved principles and assumptions.

The General Council Office of the United Church of Canada has historically relied on cost reduction and reserve funding to cover annual budgets, as Mission and Service revenues have continued to decline. As the church celebrates its 100th anniversary, it stands at a pivotal moment. The 2023-2025 strategic plan has created momentum by fostering a strategic mindset and encouraging data-informed decision-making. It also led to the formation of the Growth Department of regionally deployed staff, and a denominational public outreach strategy.

The unfavourable trend in membership, declining Mission and Service contributions, rising inflationary pressures, and emerging priorities from General Council 45 have made the budgeting exercise increasingly challenging. The fundamental question before the Executive is: how should the Church prioritize the increasing number of competing priorities? This proposed budget seeks to offer a balanced approach - maintaining financial austerity while shifting from a reactive budgeting model that merely reflects decline, to a proactive strategy that invests in growth.

2. Why is this issue important?

The adoption of a triennium budgeting framework represents a significant step toward strengthening long-term financial planning and supporting the organization's strategic objectives. By taking a multi-year approach, the triennium budget provides greater stability and predictability for program planning and resource allocation. It allows leadership to view financial decisions in a broader context, ensuring that priorities and initiatives are aligned with long-term goals rather than being limited to a single-year perspective.

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.

While the triennium budget establishes a three-year financial framework, it remains flexible and responsive to changing circumstances. The budgets for 2027 and 2028 will be revisited and refined in the next budget cycle based on the actual financial results from 2026, as well as any updated assumptions and policies.

3. How might the General Council Executive respond to the issue?

The General Secretary recommends

That the General Council Executive approve the 2026-2028 Triennial Operating Budget as presented, which has been developed in accordance with the budget principles and assumptions approved at the September GCE meeting.

It is further noted that this approved budget does not include financial provisions for proposals that were introduced and supported in the course of the GC45 meeting. The costs and funding requirements associated with those proposals will be assessed and determined by the General Secretary.

4. For the body transmitting this proposal to the General Council Executive:

The Finance Advisory Committee has reviewed the proposal and transmits it with a recommendation for approval. The Committee emphasizes that it must be recognized we are operating in an overall environment of declining revenue. Additionally, our revenue streams are not immune to inflationary pressures. The Committee also highlighted the importance of closely monitoring new costs arising from General Council 45, as well as maintaining ongoing oversight of the operating reserve and investment market conditions throughout the triennium. If there are material deviations from the established economic assumptions, appropriate adjustments should be made.

Appendix 1: The 2026-2028 Budget Financial Schedule**The United Church of Canada****Operating Budget***For the triennial period from 2026-2028, with comparative information from 2023-2025**(amounts in thousands of Canadian dollars)*

	2023	2024	2025	2026	2027	2028
Revenues						
Mission and Service Contributions	\$ 20,225	\$ 19,500	\$ 20,220	\$ 19,500	\$ 19,500	\$ 19,500
Denominational Assessments	10,950	10,750	10,775	13,182	13,784	13,890
Interest Incomes	500	500	260	0	0	0
Bookstore Sales	280	350	400	350	350	350
Internal Investment Admin Fees	900	900	800	800	800	800
Other Revenues and Recoveries	1,216	953	865	685	685	685
Investment Income from Operating Reserves				2,622	2,622	2,622
Total Revenues	34,071	32,953	33,320	37,139	37,741	37,847
Expenses						
Salaries and Benefits ¹	14,772	15,850	15,831	15,525	16,302	17,117
Mission and Service Grants	9,435	7,429	7,309	6,309	6,309	6,309
Denominational Assessment Grants	6,590	6,590	6,440	6,440	6,440	6,440
Infrastructure Expenditures	2,954	2,999	3,290	3,756	3,831	3,908
Governance Costs ²	698	426	450	960	977	3,195
Program Expenditures	3,622	1,959	2,000	2,000	2,000	2,000
Funding Strategic Growth Initiatives ³				975	1,463	1,950
Total Expenses	38,071	35,253	35,320	35,966	37,322	40,918
Shared Costs						
Shared Salaries and Benefits costs ⁴	4,200	4,392	4,503	4,977	5,226	5,487
Recoveries from related entities	(4,200)	(4,392)	(4,503)	(4,977)	(5,226)	(5,487)
Net Shared Costs after Recoveries	0	0	0	0	0	0
Net Surplus (Deficits) before Transfers	(4,000)	(2,300)	(2,000)	1,173	420	(3,071)
Transfer from Annuity Funds				500	500	500
Net Surplus (Deficits) after Transfers	(4,000)	(2,300)	(2,000)	1,673	920	(2,571)
Total Surplus (Deficit) over the Triennium			(8,301)			21

1. Include salaries and benefits funded by the General Council Operating Budget.
2. Governance costs include direct expenses, such as travel and meeting costs, related to governance committees, including General Council meetings, Executive meetings, and Board of Vocation meetings.
3. As approved by GC45 WF33: GCE04, funding is allocated for Strategic Growth Initiatives.
4. Shared salaries and benefits include FTEs supporting related entities operating from the General Council Office and are invoiced accordingly.

Appendix 2: 2026-2028 Triennial Operating Budget Principles and Assumptions Approved by the Executive of the General Council (September 2025)

Budget Target:

- 1) The operating budget must ensure that average **annual funding shortfalls** before investment income **do not exceed \$2 million** over the triennium, or \$6 million in total. A portion of investment income (disposable investment income) from the operating reserve may be used to support operating budget, provided an **adequate reserve balance** is maintained and following conditions are met:
 - a. The **adequate reserve level** is defined as 50% of the average annual budgeted expenditures from the previous triennium. This differs from the minimum reserve threshold of 30% of the operating budget, as previously approved by the Executive. The average total budgeted expenditure from 2023 to 2025 was \$38.22 million, and 50% of that amount is **\$19.11 million**.
 - b. A minimum of 2% of investment income must be retained in the operating reserve to offset the annual inflation and ensure the adequate reserve level is inflated adjusted.
 - c. **Disposable investment income** shall be calculated as the rolling average of the three-year period preceding the budgeting cycle. For the 2026-2028 budgeting cycle, the applicable rate is based on the July 2025 Treasury Fund Investment Report, which stands at 11.35%. After allocating 2% to the reserve to offset inflation, the remaining **9.35%** may be applied to support the operating budget.

Budget Principles

- 2) All financial and investment decisions must be evaluated through the lens of affordability and sustainability.
- 3) All financial resource allocation decisions must be evaluated through the lens of alignment with and linkage to strategic plan objectives.
- 4) Budget and program decisions must be linked to proactive communication planning and delivery.
- 5) Transparent and proactive communication about future spending directions and potential changes is encouraged. When possible, advance notice, ideally two or more years, is provided for any phased adjustments, supporting thoughtful planning and continuity.
- 6) A triennial approach to budgeting is adopted to support long-term financial planning, strategic resource allocation, and sustained stability across program and operational priorities. The budget is reviewed annually to ensure continued alignment with evolving strategic directions and prevailing economic conditions.
- 7) The operating budget covers all expected expenses, while unexpected costs are managed with the operating reserve. This reserve is routinely monitored to make sure it stays above a predetermined minimum level.
- 8) [Intentionally Deleted]

- 9) As approved by GC45 WF33: GCE04 Funding Strategic Growth Initiatives, 10% of Mission & Service contributions over the course of the 2025-2028 triennium as follows - 5% in 2026, 7.5% in 2027 and 10% by 2028 - be earmarked for new, renewing and emerging ministries.
- 10) The GCO continues under a hiring freeze in which financial sustainability and the priorities of the strategic plan are employed by the General Secretary as key factors in consideration of any replacement in the context of attrition.

Revenue Assumptions:

- 11) Adopt a neutral view that Mission and Service contributions will remain at a level similar to the past triennium with a moderate decline, which was \$19.5 million.
- 12) The budgeted Bequest income for 2026-2028 is set at \$1.8 million, which will be directed in its entirety towards the operating budget, continuing the practice established from 2019 to 2025. Any Bequest income exceeding \$1.8 million will be added to the operating reserve to support the church's future endeavors.
- 13) The Denominational Assessment Rate will be revised in accordance with the rate and formula approved by [GC45 in WF24b](#): GCE05 Assessment Funding Rate for 2026–2028. The details are listed below for greater details:
 - a. The assessment rate be increased by 0.5% annually over the next triennial budget cycle, starting from the current rate of 4.5%, as follows:
 - i. 5.0% of adjusted revenues in 2026
 - ii. 5.5% of adjusted revenues in 2027
 - b. The investment related portion of assessment be adjusted as follows:
 - i. 0.25% of invested assets in 2026
 - ii. 0.30% of invested assets in 2027
- 14) Other revenues generated by the General Council Office, such as fees, bank account interest, and bookstore sales, etc. are to be designated to support governance and Mission and Ministry.

Expense Assumptions/Cost Containment Measures:

- 15) Inflation is expected to continue moderating and is anticipated to return to Bank of Canada's target inflation rate of 2%; the current inflation rate as of July 2026 stands at 2.6%.
- 16) Annually adjust minimum salaries by the annualized Consumer Price Index (CPI) if 3% or less; when the CPI exceeds 3%, staff gather data on wage predictions, collective agreements in not-for-profit and social service sectors, adjustments being offered by other denominations, to support the Executive of the General Council, considering issues of affordability, to set an adjustment. **The 2026 General Council Staff salary schedule will include a 2.6% COLA, based on July 2025 CPI data. Adjustments for 2027 and 2028 will be made when future CPI figures are released.**
- 17) To ensure strategic alignment and financial sustainability, total salary and Mission & Service Grants shall be reduced by \$2 million beginning in 2026, guided by the strategic plan framework.

- 18) Assessment allotments to regional council offices will be maintained at the same level as the prior year for 2026. The Denominational Assessment Task Review Group, as directed by GC 45 in Calgary, will review and update the allocation for the subsequent years.
- 19) Funding for the Indigenous Church will be maintained at the same level as the prior year, pending further discernment on sustainable funding and the use of the Indigenous Church's financial reserves.
- 20) The programmatic budget will be held at \$2 million, consistent with the 2024 funding level. The management team believes that safeguarding this level of program funding is essential.
- 21) Continue to tighten control over travel and meeting expenditures, using the strategic plan to prioritize planning; total budgeted spending shall not exceed the prior year's amount by more than inflation or 3%, whichever is lower.
- 22) Starting January 2026, the Mission and Service fundraising will be managed by the United Church of Canada Foundation. Despite declining revenues, this partnership aims to improve efficiency through collaboration. The General Council Office will coordinate budgeting with the Foundation to align financial plans and achieve operational savings. Annual fundraising costs shall not exceed 5%, based on the 2025 budget baseline.

Inter-Fund Transfers:

- 23) Use surplus in the annuity fund to support the operating budget, contingent upon a satisfactory actuarial review and thorough understanding of the fund's financial status and obligations. A funding policy should be established and approved by the Executive of General Council to ensure the long-term sustainability and responsible stewardship of the gift annuity program.
- 24) Consider using the Property Fund to support the build-out of the future home of the General Council Office at 300 Bloor Street West, subject to Executive approval and a thorough analysis of existing financial obligations, such as the projected demands from the captive insurance program, to ensure alignment with the funds' mandate (The capital in the Property Fund originates from Ventures in Mission, a successful fundraising campaign launched in the 1980s. This campaign was guided by three key mandates: (1) redevelopment of communities of faith, (2) development of new communities of faith, and (3) increased mission and ministry support through funding the Old Pension Plan.)
- 25) Suspend the annual \$300,000 transfer from the Operating Reserve to the Healing Fund until the existing funds have been fully utilized, and reallocate the \$300,000 to the operating budget to support the Indigenous Ministry and Justice Unit's operating operations.
- 26) Continue supporting the Indigenous Ministries and Justice Unit's operations through an annual allocation of \$396,000 from the Morrison Fund, in addition to the funding through the current year's Mission and Service revenues.

Appendix XII

GS21 AMENDMENTS TO SECTION D.4.3

Origin: General Secretary, General Council

1. What is the issue? Why is it important?

GC45 WF26: GCE01 – Review of the Roles of the Moderator and General Secretary for Summer 2025 was carried at the last General Council meeting in August. A task group reviewed the roles of the Moderator and the General Secretary and produced a report with several recommendations.

The General Council received the report and adopted all of its recommendations except for Recommendation 9, which proposed distinguishing between the General Secretary speaking *for* the Church and the Moderator speaking *to* the Church. This particular recommendation was referred back to the General Council Executive for further analysis, with a report to be provided to the General Council in 2026.

All other recommendations were accepted, and the Manual Committee was directed to revise the by-laws accordingly.

2. How might the General Council Executive respond to the issue?

The General Secretary recommends the following changes to section D.4.3. The original wording is presented first, followed by the proposed changes.

D.4.3 Executive Ministers/Officers

Original Text

The General Council or its executive is responsible for appointing General Council officers. It is also responsible for setting the number of General Council officers from time to time.

The General Council officers are responsible for

- a) acting for the General Secretary when required by the General Secretary on a short-term basis; and
- b) performing other duties as assigned by the General Council or the General Secretary.

Proposed Text

The General Secretary sets the number, from time to time, and is responsible for appointing General Council executive minister/officers.

The General Council executive ministers/officers are responsible for:

- a. Specific portfolios as assigned by the General Secretary;
- b. Acting for the General Secretary when required by the General Secretary on a short-term basis; and
- c. Performing other duties as assigned by the General Secretary.

3. For the body transmitting this proposal to the General Council Executive:

N/A

Appendix XIII

GS27 APPROVAL OF Toward 2035 Strategic Direction and 2026-2028 Strategic Objectives

Origin: General Secretary

1. What is the issue?

A study of the future of The United Church of Canada, projecting to 2035 based on the period of 1992-2023, revealed significant challenges in levels of membership, worship attendance, identifiable givers, and Sunday School attendance, as well as a pattern of majority part-time ministry and increasing deficits in congregations. In contrast, an examination of data from 2023 shows that some pastoral charges (@10%) are growing, and as a result of the strategic plan of 2023-2025 migrant communities of faith (approximately 30) are emerging.

Coming to grips with this truth—both decline and growth—has spurred a Spirit-filled commitment to develop a whole church strategy towards a bolder future. [Toward 2035 \(T2035\)](#) reflects an understanding that no one part of the church can manifest this hopeful future alone. We need an overarching shared direction, common principles, and intersecting and coordinated plans, strategies and practices, informed by data, connecting the General Council, regional councils, and communities of faith. The experience of the development and implementation of a General Council strategic plan for 2023-2025 is one of strengthened future-focus and tangible results. It is essential that a 2026-2028 plan be developed, harvesting the gains and learning from the current GCO plan and regional initiatives, broadening to wider church engagement and aligning to the *Toward 2035* vision.

2. Why is this issue important?

We hold a conviction, with both humility and confidence, that The United Church of Canada is called to faithful and liberating witness to the risen Christ in our day and time. We are convinced that the United Church continues to be called to live out that witness in community or communities of disciples, coast-to-coast-to coast, retaining the rural and urban character of the current church. With a commitment to a sustained future as a Canadian denomination, the changing nature of Canada requires a stronger commitment to a multi-generational and multi-racial church, living toward our inter-cultural vision. Realizing the vision requires the articulation of a clear strategic direction, reflecting who we wish to be within the 10 years, and confirming strong objectives as to the outcomes of the next three years. Without clarity and planning rigour, compelled by our Call to deep spirituality, bold discipleship and daring justice, and anchored in metrics that provide opportunities for monitoring, evaluation, and adjustment, we will not be able to coordinate our efforts towards impact and results.

3. How might the General Council Executive respond to the issue?

The 2023-2025 strategic plan had six priority pillars. It is proposed that we shape *Toward 2035* in four key priorities for 2026-2028 to strengthen our focus and impact: Strengthen Invitation (Growth), Embolden Justice, Invigorate Leadership and Journeying Indigenous Pathways. While the latter will move in the manner of and under the direction of the Indigenous church, the first three objectives are being proposed for approval by the General Council Executive following opportunities for the provision of feedback by the GCE in September 2025. In addition, approval for the overall ten-year strategic direction is also required, having incorporated earlier feedback. These areas represent the crucial components of General Council Executive approval, within the broader mandate of the Call and Vision, and provide the framework for subsequent staff work on initiatives and key results (see Appendix two for the intersecting areas of the overall plan). Guided by these areas, by June 30 of 2026, we will have a full 2026-2028 plan aligned with T2035. **It is noted that strategic metrics for the direction and each objective will come to the February 2026 meeting of the GCE for approval, with targets coming to the May meeting.**

The General Secretary recommends

That the General Council Executive approve:

- a. the *Toward 2035* Strategic Direction.**
- b. the three-year strategic objectives related to Strengthen Invitation, Invigorating Leadership, and Emboldening Justice.**

That the General Council Executive direct the General Secretary to make annual plans for 2026-2028 to implement the direction and objectives, aligning staff and financial resources.

4. For the body transmitting this proposal to the General Council Executive:

Toward 2035 was identified as a key direction by the General Council Executive in November of 2024, with continued confirmation in March of 2025, with the General Secretary asked to make the development of a plan aligned to this direction as a priority. Presentations on T2035 have been made at General Council 45 and across the church in regional meetings, networks, staff groupings and clusters (see Appendix 3). A draft strategic direction and draft objectives came to the September meeting of the Executive and have been revised based on this feedback, with approval now being sought. Metrics for the direction and objective will return to the Executive for approval in February 2026 with targets for the strategic metrics offered for approval in the May meeting.

Appendix 1: The Strategic Direction and Strategic Objective Text

Proposed Strategic Direction and Objectives

Strategic Direction (ten-year)*

In The United Church of Canada, inspired, resilient, and diverse contextual communities of disciples seek to continue the story of Jesus by embodying Christ's presence in the world. The church is present and deeply connected coast-to-coast-to-coast in rural and urban settings, and in ecumenical and global relationships. Guided by hope-filled, adaptive and effective ministry leaders, the denomination is increasingly multigenerational, multiracial, and intercultural.

Au sein de l'Église Unie du Canada, des communautés affinitaires inspirées, résilientes et diversifiées de disciples s'efforcent de poursuivre l'histoire de Jésus en donnant corps à la présence du Christ dans le monde. L'Église est présente et profondément ancrée partout au pays, autant dans les milieux urbains que ruraux, et elle entretient des relations solides avec des partenaires œcuméniques et internationaux. Guidées par des leaders ministériels pleins d'espérance, efficaces et capables d'adaptation, ses communautés sont de plus en plus multigénérationnelles, multiraciales et interculturelles.

Strategic Objectives (three-year)

Strengthen Invitation (Growth)

Strategic and collaborative work between the General Council and Regional Councils in supporting Communities of Faith has led to an increase in the number of existing and emerging United Church communities of disciples that are diverse, inspired, and resilient and strengthened in their confidence and capacity to share faith and build community with their neighbours. The denomination, as a whole, and in local expressions, increasingly reflects the make-up of Canada regarding age and race. The locations of faithful and sustainable United Church ministry in diverse forms reflects the rural and urban and coast-to-coast-to-coast composition of Canada. Toward 2035 has been embraced across the church as a hope-filled posture towards the future, rooted in the Call and Vision.

Invigorate Leadership

A culture shift has occurred in the denomination whereby leadership is highly valued. These ministry leaders, lay and ordered, have a deep sense of call and are prepared to offer leadership for deep spirituality, bold discipleship, and daring justice. Programs, policies, and processes have been strengthened to identify, prepare, and support diverse lay and ordered ministry leaders who are hope-filled, adaptive, and effective, and who lead in a variety of contexts. Ordered ministers are supported in their ministries, carried out on behalf of the denomination, within communities of faith and other ministry sites. Lay people have been affirmed in their vocational lives in and outside of the church, living into

the vision of the Vocations of the Whole People of God statement adopted by General Council 45 (2025).

Embolden Justice

United Church communities of faith have deepened their commitment and capacity to discern, prioritize, and faithfully engage in contextual justice initiatives, by driving tangible and sustained change over time. Through mutual transformation, congregations and their diverse neighbours build stronger relationships, as documented through growth in intercultural engagement, solidarity, and new justice initiatives. Communities of faith have also increased their advocacy in denominational justice initiatives, making significant progress on Indigenous rights, racial equity, Two Spirit and LGBTQIA+ rights, and climate action.

**Definitions within the Strategic Direction*

Inspired: Embodying all aspects of the Call to deep spirituality, bold discipleship, and daring justice.

Resilient: A sense of having enough to be oriented towards ministry; not one crisis away from closure

Diverse: Reflecting a plurality of identities.

Hope-filled: An orientation of the spirit-heart-mind-body, working towards that which is Spirit-led (Romans 15:13).

Adaptive: Practices of being flexible, innovative, experimental, courageous and willing to switch between big picture visioning and detail-oriented implementing.

Effective: Engaging faithfully in ministry, with attention to feedback, outcomes, and learnings.

Ministry Leaders: Both lay leaders and ordered ministers.

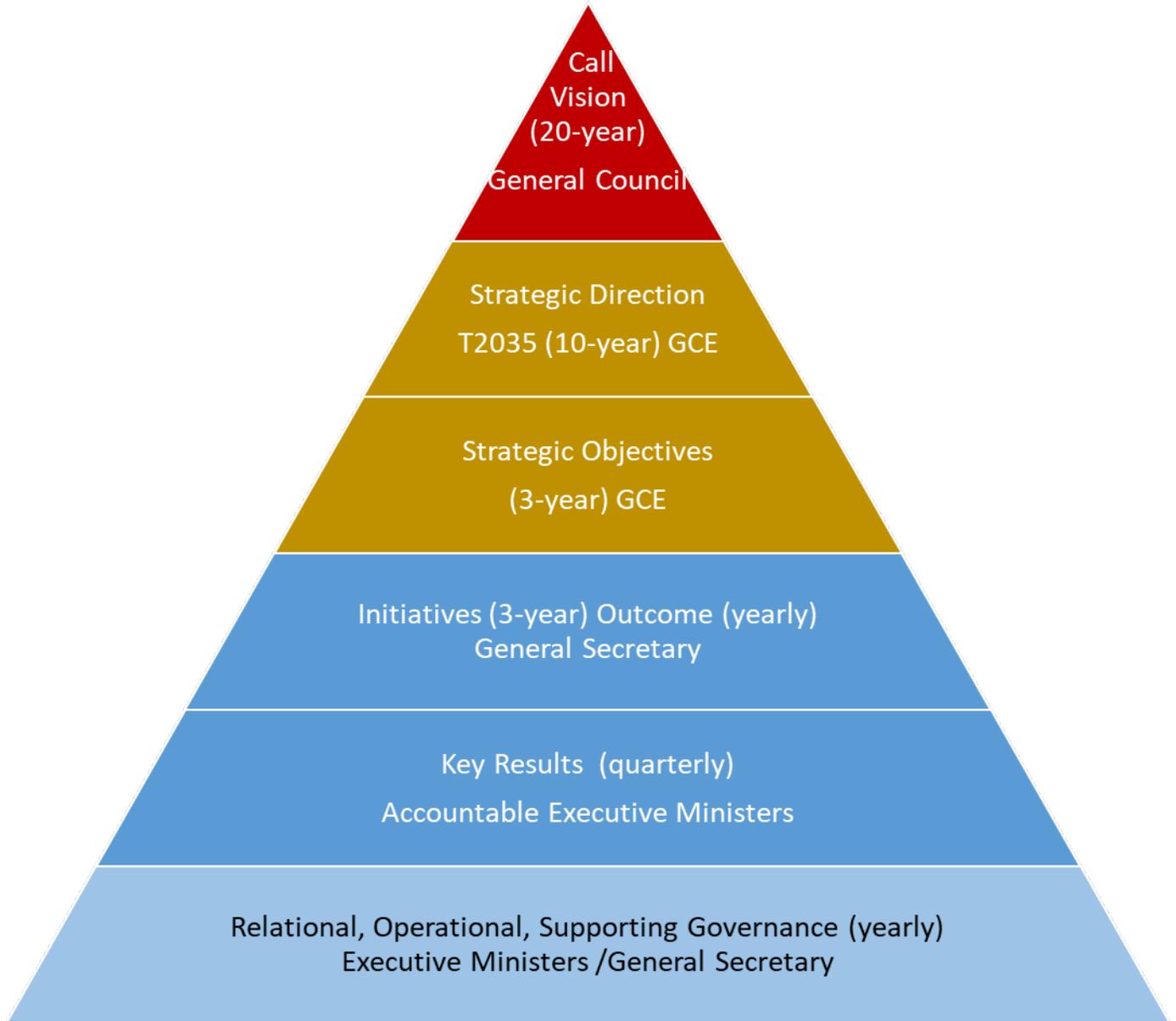
Multigenerational: A community where persons of all decades, particularly children, youth and young adults, are welcomed.

Multiracial: A community of people comprised of many different racial identities, with attention to increasingly reflecting Canada.

Intercultural: Intentionally and respectfully redistributing power to engage with and across relationships of differences. Our differences may include our abilities, ages, diverse cultures, identities, Indigenous and non-Indigenous, genders, languages, races and sexual orientations.

*Note that the phrase “seek to continue the story of Jesus by embodying Christ’s presence in the world” is taken from A Song of Faith (2006)

Appendix 2: The Strategic Planning Framework, Accountabilities and Division of Responsibilities.



Appendix 3: T2035 Engagement Log

Please find at the following [link](#) a partial list of meetings, workshops and presentations with people across the church—committees, regions, clusters, networks, communities—on *Toward 2035*. While there is overlap among these groups, this incomplete summary shows initial engagement in the thousands. We will be conducting a survey to look at baseline understanding as we develop further engagement strategies under the Strengthen Invitation (Growth) strategic objective.

Appendix XIV

GS28 APPROVAL OF LOAN to SHINING WATERS

Origin: General Secretary

1. What is the issue?

One of the communities of faith in Shining Waters (SW) Region has been engaged in rebuilding since the church burned down in 2014, including through the creation of a seniors housing development. Significant challenges have emerged over the years, and they are now at the point at which they have exhausted current resources without having completed the project. For the construction to be safely concluded to a closed-in building, with a fitted-out first floor, \$5 million in resources is required. Responding to Shining Waters Region, Kindred Works (KW) commissioned a legal review of the current contracts to understand the potential liability, including of The United Church of Canada. The review confirms an obligation to complete the work and no clear path to terminate without recourse, meaning that the potential liability outweighs the cost to complete.

At the request of the region, General Council staff came to the table with Toronto United Church Council (TUCC) to discuss addressing the \$5 million gap through loans. Shining Waters has secured a \$1 million loan, with TUCC planning to facilitate a loan of \$2 million. This leaves a \$2 million loan request for the General Council Office in order to close this very challenging funding gap.

Kindred Works has recommended that Shining Waters place the property in the regional trust and then into an individual limited partnership to limit exposure to only that project. The congregation expects \$200,000 a year in annual income from the seniors housing project once the building is completed. However, robust project management will be required to ensure that rental income is sufficient to facilitate loan repayment. The presence of the building in the trust will assist in this goal.

2. Why is this issue important?

Without urgent confirmation of \$5 million in funds, the construction company will begin to demobilize from the site. This means a huge increase in costs should the community or region later secure resources to complete the build. It also represents breach of contract which opens all levels of the church to liability. In addition, the current state of the site is such that it cannot be safely secured as is, adding to liability concerns. It is only through completion that the significant contributions into the site to date area able to be realized and repayment of loans can be facilitated.

Kindred Works is prepared to work alongside Shining Waters, General Council, and TUCC, with the congregation, to facilitate completion. They are securing further due diligence on the remaining scope, identifying any savings and assisting to prevent/flag any change orders or potential delays that can escalate the project. A Real Estate broker is confirming value, and a

quantity surveyor is providing third-party confirmation on the current project cost to complete. KW and the region are moving swiftly to bring the property into the SW regional trust so that legal oversight of the property shifts to the region. Kindred Works will take over construction management from the congregation on behalf of the regional council going forward.

As well as the potential legal liabilities, qualitative and quantitative data confirm that this is a strategic property, in a growing neighbourhood, with stronger community of faith capacity than most existing churches. Preserving this site and assuring the continuation of this congregation is well aligned with *Toward 2035* and our strategic objectives.

3. How might the General Council Executive respond to the issue?

The General Council, in collaboration with Shining Waters and Toronto United Church Council can collaborate with a loan to help to cover the urgent gap.

Shining Waters is dedicated to enabling repayment to the GCO and TUCC. SW is exploring the option of drawing from other property sale assets to begin the repayment process as soon as possible. In addition, robust property management, given that the property will be in the regional trust, will help ensure annual income such that remaining repayment is achieved. Shining Waters expects to be the last to be repaid.

A syndicated mortgage, which is an arrangement where more than one lender is involved in a loan or debt obligation secured by a mortgage, will give clarity to all three lenders on terms of repayment and security. This interest level on this loan will need to be agreed by the three lenders.

The implications of a GCO loan of \$2 million, given recent previous draws related to properties in Chinook Winds and Prairie to Pine Regions, are that the Congregational Development Fund will be almost completely depleted. Loans related to this Fund will need to be paused until repayments are secured from this or other loan recipients. Stronger criteria for this Fund may be needed going forward to ensure it aligns with strategic objectives.

The loan agreement with Shining Waters will have specific, timed repayment plan.

The General Secretary recommends

That the General Council Executive approve a loan of up to \$2 million to Shining Waters Regional Council, or its regional land trust as appropriate, from the Congregational Development Fund, subject to the transfer of the designated property title to the regional land trust and contingent upon Shining Waters Regional Council and Toronto United Church Council jointly approving an additional \$3 million loan, resulting in a total loan of \$5 million. The loan will include a common interest rate for all lenders and a repayment plan.

That the General Council Executive directs the General Secretary to secure additional funds to address liquidity in the Congregational Development Fund.

Appendix XV

GS30 APPROVING THE QUESTION FOR REMIT: MEMBERSHIP OF REGIONAL COUNCILS

Origin: General Secretary, General Council

1. What is the issue?

At the 45th General Council 2025, the General Council:

- (i) approved a change to the Basis of Union regarding the composition of the Regional Council to allow:
 - Regional Councils to elect additional lay members; and
 - retired designated lay ministers to hold membership in their respective Regional Councils; and
- (ii) authorized a Category 2 remit (including information and study materials) to test the will of the church concerning this change.

2. Why is it important?

The 44th General Council approved the proposals in the document Ministry Leadership to Serve the Needs of the Church 2020s and requested that the General Secretary do some further work with regards the role of Designated Lay Ministers. The GCE in September of 2023 approved GS57 and forwarded it to the annual meeting of the 44th General Council in October of 2023 (GCE08) The Council approved the recommendation.

The General Council strongly encourages regional councils to review their practices under C.2.1 b) and I.2.4.1 b) of The Manual to consider, in light of the leadership roles and acquired experience of many lay members who retired as designated lay minister, granting both licence to administer the sacraments and membership in the regional council to lay members who retired as designated lay ministers and are resident within the regional council.

Further, that regional councils be encouraged to review their policies on voluntary associate ministry and eligibility to practice other functions of ministry as may apply to lay members who have retired as designated lay ministers.

It became clear that the regional councils' ability to grant membership required a change to the Basis of Union. The proposal to change the Basis of Union was approved by the 45th General Council and it approved a remit (Category 2) to enable the change.

3. How might the General Council Executive respond to the issue?

The General Secretary recommends that the Executive of the General Council approve the question for the Category 2 remit as approved by the 45th General Council.

The Question:

Does the Regional Council agree that the Basis of Union be amended to include the following?

6.2 Membership. The Regional Council is composed of:

6.2.3 lay members elected by the Community of Faith;

6.2.4 additional lay members elected by the Regional Council; the total number not to exceed 10 percent of the number of lay members elected under section 6.2.3; and

6.2.5 lay members who at the time of their retirement were designated lay ministers within the bounds of the Regional Council.

3. For the body transmitting this proposal to the General Council Executive:

N/A

Appendix XVI

GS31 ARCHIVES ADVISORY COMMITTEE

Origin: General Secretary

1. What is the issue?

The National and regional archives play an important part for the life and call of The United Church of Canada. As the need grows for the services of the archives, it is increasingly important to establish strong and consistent policies to guide what materials are acquired, how access to records is maintained and how to ensure sustainability. With the winding down of the Permanent Committee on Archives and History in 2019, the National and regional Archives lost a diverse body of voices and stakeholders which supported and advocated for the Archives, and could be brought together in consultation on policies, ideas and strategies. As such, the Archives do not have a body to consult in decision-making that represents all stakeholders of the Church and the needs and visions of those stakeholders.

2. Why is this issue important?

An Archives Advisory Committee is needed to ensure there is a unified, sustainable vision for Archives within the United Church of Canada and that advice and decision-making reflect the needs and visions of diverse voices within the Church. It is important to have a group that can resource and assist the regional or General Council Executives in their decision-making.

3. How might the General Council Executive respond to the issue?

The General Secretary recommends that the General Council Executive:

1. approve the Terms of Reference for the Archives Advisory Committee as laid out in the following appendix, and
2. directs the General Secretary to work with regional councils and Indigenous Ministries and Justice to populate the Committee

4. For the body transmitting this proposal to the General Council Executive

N/A

Archives Advisory Committee Purpose + Terms of Reference November, 2025

Purpose Statement

The Archives Advisory Committee serves as an advisory group to the Executive, and supports the Executive's decision-making, policy development, and recommendations related to the Archives of The United Church of Canada. It advises on recordkeeping policies and practices and promotes the value of archives and history throughout the Church. The Committee operates with a forward-looking perspective, ensuring the long-term sustainability of the Archives' work.

Terms of Reference

Definitions

1. Archival Records

Records refers to any recorded information, however recorded, whether in printed form, on film, by electronic means or otherwise; including but not limited to: correspondence, memoranda, plans, maps, drawings, graphic works, photographs, film, microfilm, sound recordings, videotapes, machine-readable records, and any other documentary material, regardless of physical form or characteristics.

2. Archives

Archives refers to the records created or received by a person, family, or organization and preserved because of their continuing value. Archives can also refer to the building, buildings or portion thereof housing records of continuing value. At the United Church of Canada, the "Archives" may refer to the General Council Archives, or our Regional Council Archives located in British Columbia, Alberta, Manitoba, Ontario, Quebec, New Brunswick and Newfoundland.

3. Archives Network

[The Archives Network](#) is a network of Archivists throughout the United Church of Canada working at the General Council or Regional Council Archives. The Archives Network operates under a Memorandum of Understanding (MOU) signed by Executive Ministers and Officers in 2023. The MOU reflects the relationship between the General Council and regional councils with respect to archives and records management and ensures standard archival practice, technology and staffing.

4. *Artifacts*

Artifacts are tangible, man-made, objects that provide insights into past cultures and events. They are collected by the General Council and regional council offices, General Council Archives and some regional council archives. Artifacts within the United Church of Canada come from a variety of places such as (but not limited to) communities of faith, personal donations or gifts from global partners.

Responsibilities

The Advisory Committee is responsible to:

1. Support the Archives in the development of policy and recommendations in areas of common concern between the General Council and Regional Council Archives, and/or the United Church of Canada as a whole.
2. Take on specific tasks as directed and as issues arise.
3. Cooperate with Archivists on any tasks related to this work.
4. Represent all stakeholders of The United Church of Canada and its Archives.
5. Advocate for Archives at the General Council and General Council Executive by carrying forth policy, recommendations and issues to be discussed.
6. Stimulate interest in the history of the United Church, promote the Archives programs and services, and encourage the donation of records to the Archives.

Membership

1. Five representatives from Regional Councils, connected to different archives collections
2. One or two member(s) of the Indigenous Church
3. Academic researcher or historian of The United Church of Canada
4. Staff resource:
 - A regional council archivist
 - Managing Archivist, General Council Archives

Skills, Qualities, Experience Needed

1. Interest and/or knowledge in the history of The United Church of Canada.
2. Understanding of Archives, archival research, records and information management.
3. Traditional Indigenous knowledge and experience.
4. Experience in managing archives or expertise in information management is an asset.
5. Potential for collaboration with aligned organizations.
6. Member of or connection with communities that are traditionally underrepresented.
7. Concurrence with the mission and goals of the United Church of Canada and its Archives.

Authority and Limitations

1. The advisory committee is authorized to support decision making and make recommendations.
2. The advisory committee will not be responsible for operations/oversight of the archives or its staff.

Meetings

1. The advisory committee will meet virtually, and on an as-needed basis.

Examples of possible forthcoming projects and work:

- Establishing an Artifacts Policy for The United Church of Canada
- Review of The United Church of Canada's "Historic Commemorations Program"
- Review of Collections and Acquisition Mandates as needed