

GRANT AND LOAN APPLICATION FORM

SECTION 1 – IDENTITY OF APPLICANT

- 1.1 Name of Applicant PARISH OF HAMMOND RIVER - HOLY TRINITY CHURCH
(parish, diocese, institution, organization, etc.)
- 1.2 Street Address 2 HAMMOND RIVER RD.
- 1.3 City, Province, Postal Code QUISPAMISIS, NB E2E 4R9
- 1.4 Applicant's Phone Number 506-847-0850
- 1.5 Applicant's Website http://anglicanparishofhammondriver.ca/
- 1.6 Charitable Business Number 135401123RR0001
- 1.7 Diocese OF FREDERICTON
- 1.8 Contact Person RICK FLOYD
- 1.9 Contact Person's Email Address [REDACTED]
- 1.10 Contact Person's Phone Number [REDACTED]

SECTION 2 – MINISTRY CONTEXT

- 2.1 Briefly describe the applicant organization and the community served. Submit this on a separate page.
- 2.2 In what year was your organization established? 1863 & INCORPORATED IN 1986
- 2.3 Total revenues from all sources in the last year. \$112, 311
- 2.4 If you are applying as a parish:
- How many congregations or points are there? ONE
 - What is your average attendance on a Sunday? 30
 - How many identifiable givers do you have? 54

SECTION 3 – DESCRIPTION OF PROJECT

3.1 Project Name ADDITION OF A WHEELCHAIR ACCESSIBLE WASHROOM

3.2 The Anglican Foundation of Canada provides assistance in the form of grants and loans at the discretion of its Board of Directors to projects that align with its mission statement “**to support ministries of the Anglican Church throughout Canada**” and with AFC’s funding impact zones.

Which funding impact zone best describes the project?

- ☒ Diverse Infrastructure
- ☐ Community Ministries
- ☐ Leadership & Education
- ☐ Indigenous Ministries
- ☐ Sacred Music & Liturgical Arts

3.3 Description of the project. Submit this on a separate page.

- What do you want to do, and why?
- Describe the expected outcomes and impact.
- Provide the start, execution, and completion dates.
- Identify the project stakeholders and partners.
- Include other relevant materials that will help the committee assess your project.

3.4 For **Diverse Infrastructure** projects:

- Include 3 quotes for construction/materials involved and indicate which is the successful supplier. If this is not possible, explain why.
- Provide proof of fire insurance in force on property.

3.5 For **Community Ministries** projects:

- Describe how this project will meet a need that is currently not being met through other local non-profit organizations.
- If this is an ongoing initiative, describe the plan for sustainability, including funding sources and support.

3.6 For **Theological Formation** projects:

- Describe how this project will meet a need that is currently not being met through regular theological education/formation programming currently available.
- If this is an ongoing initiative, describe the plan for sustainability, including funding sources and support.

3.7 For **Indigenous Ministries** projects:

- Describe how this project will meet a need that is currently not being met through other local organizations, and how it will contribute to the physical, intellectual, emotional, or spiritual well-being of Indigenous communities in Canada.
- Identify the Indigenous people involved in project development, planning, and implementation.
- If this is an ongoing initiative, describe the plan for sustainability, including funding sources and support.

3.8 For **Sacred Music & Liturgical Arts** projects:

- Describe how this project will contribute to the life of the church through music and the arts in your local context.
- Describe the experience and qualifications of the artists/groups involved. Include artist CVs, portfolio samples, links to video or music content, etc.

SECTION 4 – PROJECT BUDGET & FINANCIAL INFORMATION

- 4.1 Application type ☐ Category A – up to \$5,000 (no matching funds required)
☒ Category B – up to \$15,000 (50% matching funds required)
☐ Category C – up to \$50,000 (matching amount discretionary)
☐ Loan – up to \$100,000
- 4.2 Amount of grant requested \$12,500
- 4.3 Amount of loan requested _____
- 4.4 If AFC cannot provide a grant would you accept a loan? ☐ Yes ☒ No
- 4.5 Provide a project budget. Submit this on a separate page.
- Show a list of all expenses, indicating the portion that AFC funding would cover.
 - Show all revenues, including pledges, other grants to which application has been made, and donations in kind of property, labour, or materials.
 - AFC funds Category B grants of \$15,000 up to 50% of the budget. The remaining 50% of your budget must be raised or accounted for at the time of the application.
- 4.6 Provide complete financial statements for the applicant.

SECTION 5 – LETTERS OF SUPPORT

5.1 Provide 2 letters of support, listed below according to the type applicant.

- *Parishes, Deaneries, Dioceses, and Organizations under the auspices of the Diocese*
 - ☒ Letter from the diocesan bishop, indicating the need for and benefits of the project.
 - ☒ Letter from a representative of diocesan council, including wording of the motion that approved the application's submission to AFC, as well as the date of the council meeting.
- *Ecclesiastical Provinces*
 - ☐ Letter from the Metropolitan, indicating the need for and benefits of the project.
 - ☐ Letter from a representative of Provincial Council, including wording of the motion that approved the application's submission to the Anglican Foundation, as well as the date of the council meeting
- *Theological Colleges and Religious Orders*
 - ☐ Letter from the President, Dean, or Principal of the organization, indicating the need for and benefits of the project.
 - ☐ Letter from a representative of the Board of Directors or Governing Council, indicating the need for and benefits of the project

SECTION 6 – AUTHORIZATION

6.1 Have two signing officers and the head of your organization sign below.

We certify that the appropriate authority has approved the submission of this application.

_____ Signature	_____ Signature	_____ Signature
_____ Print Name	_____ Print Name	_____ Print Name
_____ Title	_____ Title	_____ Title
_____ Date	_____ Date	_____ Date

Section 7 – Authorization

- 7.1 Please have two signing officers of the Parish and the Incumbent or two signing officers of the Parish and the Vestry Clerk sign below:

We certify that the appropriate authority has approved the submission of this



Signature

Rick Floyd

Print Name

Parish Warden

Title

May 7, 2023

Date

Signature

MICHAEL O'HARA

Print Name

RECTOR

Title

May 7, 2023

Date

Signature

Mark Allaby

Print Name

Parish Warden

Title

May 7/23

Date

Synod Routing and Approval

Property Committee (for infrastructure projects)

☐ Recommended ☐ Not Recommended ☐ N/A Date:

Finance Committee

☐ Recommended ☐ Not Recommended Date of motion:

Diocesan Council (for Anglican Foundation projects)

☐ Approved ☐ Not Approved Date of motion:

Bishop of Fredericton

☐ Approved ☐ Not Approved Date:

Project Closure

Applicant confirmation that project is complete Date:

Treasurer confirmation that unused funds returned to the diocese (for DSF projects) Date:

LETTERS OF SUPPORT - From Diocese of Fredericton Diocesan Council

June 13, 2023

THE DIOCESAN SYNOD OF FREDERICTON

168 CHURCH STREET, FREDERICTON NB E3B 4C9 (506) 459 1801
[o] (506) 406 0549 [f]



Anglican Foundation of
Canada 80 Hayden Street
Toronto ON M4Y 3G2

Dear members of the Anglican Foundation Board,

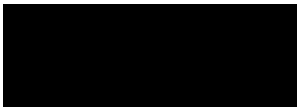
I am writing on behalf of the Diocesan Council of the Diocese of Fredericton to confirm the Council's support for the application for funding from the Parish of Hammond River for a wheelchair accessible washroom.

The following motion was carried at our June 3, 2023, Diocesan Council meeting:

MOTION :

That Diocesan Council approve the recommendation of the Finance Committee for the Parish of Hammond River to apply for an Anglican Foundation Grant of \$14,325 to cover half the cost of constructing an accessible washroom.

MOTION : Carried



Thank you for your consideration of this application and, again, for your work in supporting ministry. Yours in Christ's service,

David Peer, the Rev.
Diocesan Executive Officer and Secretary of Synod



The Most Reverend David Edwards
Archbishop of Fredericton

*168 Church Street, Fredericton NB E3B 4C9
Phone (506) 459-1801 x1001 • david.edwards@anglican.nb.ca*

8 June 2023

Anglican Foundation of Canada
80 Hayden Street
Toronto ON M4Y 3G2

Dear members of the Anglican Foundation Board,

I am very happy to write to support the application of the Parish of Hammond River in Quispamsis, New Brunswick, for a grant towards their accessible washroom renovation project.

Holy Trinity, Hammond River, is a church where parishioners are committed to working with the surrounding rural communities. It has become a hub for ministry to all age groups and has significant activities for seniors. Part of the reason for this renovation is to support these ministries because at present the sole washroom is in the basement and only accessible from outside or down a steep set of stairs.

I am wholly supportive of this submission and I trust that you will view it favourably. The diocese has recently provided financial support to this parish for an outreach project which is linked to the accessible washroom initiative. Again, thank you for your very generous ministry.

Yours in Christ's service,



David, Fredericton

**PARISH OF HAMMOND RIVER GRANT APPLICATION
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APPENDIX 1: GRANT AND LOAN APPLICATION - MINISTRY CONTEXT

2.1 BRIEFLY DESCRIBE THE PARISH OR ORGANIZATION AND THE COMMUNITY SERVED. WHAT IS YOUR MISSION?

Mission: Holy Trinity Church in the Parish of Hammond River is a caring community of people, and followers of Jesus, sharing hope and help in our communities and beyond.

Community Mission: To identify the needs of those living in the greater area of Hammond River (Nauwigewauk, Darling's Island, Quispamsis) where we can be a blessing by sharing hope and help.

Greatest Need Identified: Through parish planning sessions and information gathering we have identified a great need for social interactions and health care knowledge exchange for seniors.

Demographics: Holy Trinity Church in the Parish of Hammond River is located in a predominantly rural area within the municipal boundaries of Quispamsis. Surrounding rural areas are identified as Nauwigewauk and Darling's Island (within Nauwigewauk).

The population of Quispamsis is 18,679 with a median age of 41.2 (2023 Canada Census Data)¹.

The population of Nauwigewauk including Darling's Island is approximately 1600 with median age of 44.6 (2011 Canada Census Data)².

The Parish of Hammond River parishioner list identifies 77 individuals with an approximate median age of 65 (not all birthdates by year are known).

Observational data of those attending community events held at Holy Trinity church indicates an approximate median age of greater than 60 years of age.

Events held at Holy Trinity are popular and well attended with the church easy to locate and affectionately known as the 'little church by the Hammond River bridge'. The church community is well known for hospitality, mission and health ministry. **One barrier is the absence of a wheelchair accessible washroom/bathroom on the main floor where services, social activities, movie nights and speakers events are held.**

Community Connections

In January 2023 the parish celebrated 160 years of ministry in the area. The parish has had a focus on health ministry for approximately 12 years with a parish nurse present for the past seven years. The role of a parish nurse is to promote the integration of faith and health in a variety of ways that reflect the context of the faith community. Examples include health advocacy, health counselling, health education, resource referral and to support the social participation and inclusion of seniors. Health ministry activities have included meeting individual needs through home visits, counselling and navigating the health care system. Community activities have included providing health clinics and health related speaker's series and connecting parish and community with resources.

Parish planning days were held in May and October of 2022 facilitated by Shawn Branch, the Parish Development officer for the Diocese. Areas of importance were identified as 1) Spiritual Formation 2) Community Engagement and 3) Nourishing the Parish Family. Questions we focused our attention on were 1) What is our area of contact? 2) What events would those around us like to come to? 3) How can our church be a blessing to those we meet? and 4) What is different about our church community?

In March 2023 a third parish planning day was held facilitated by the rector and mission leader. Four priority areas were identified:

1. Coordinate and seek partnerships with others to develop a Seniors Resource Centre.
2. Build Health Ministry Capacity.
3. Hold more Prayer, Praise & Healing events.
4. Build capacity to visit those alone or in need.



Four teams were then developed with a priority for shared leadership:

1. Seniors Resource Centre Team
2. Health Ministry Team
3. Prayer, Praise & Worship Team
4. Visitation Team

GRANT APPLICATION PURPOSE: All teams have met and established short term goals. The purpose for this Grant Application is to:

1. Seek **Diverse Infrastructure** accessibility funding to assist with building a wheelchair accessible washroom/bathroom on the main floor of the church to assist with providing Seniors and Health Ministry Programs and Events.

APPENDIX 2: GRANT AND LOAN APPLICATION

3.3 DESCRIPTION OF THE PROJECT. SUBMITTED ON THIS PAGE.

- a. What do you want to do, and why?
- b. Describe the expected outcomes and impact.
- c. Provide the start, execution, and completion dates.
- d. Identify the project stakeholders and partners.
- e. Include other relevant materials that will help the committee assess your project.

a. What do you want to do, and why do you want to do it?

The two Parish Planning sessions led by Shawn Branch in 2022 and the third led by the rector and mission leader in 2023 truly helped parish members prayerfully contemplate the future direction of the parish in the context of community engagement. Meetings and conversations have been held with leaders of the Rothesay Seniors Resource Centre and the Hampton Senior Resource Centre who are excited about forming a partnership and sharing resources. The town of Quispamsis (where Holy Trinity is located) does not have a seniors resource centre nor can they offer assistance of any kind to seniors other than to advise they contact social development or as was quoted "call some local churches to see what they have". The Kingsway Alliance offers fee for service programs. A coordinated seniors information hub does not exist in the Hammond River area. The purpose of this application is to focus on community engagement. We want to develop a "Hammond River Seniors Hub" to help fill the gap in Quispamsis and the Hammond River/Nauwigewauk area. Recognizing that we are a small group we would seek partnerships with the Hampton Seniors Resource Centre, GNB Social Development and the Rothesay Seniors Resource Centre. To accommodate seniors programming the parish requires a wheelchair accessible washroom/bathroom on the main floor of the building.

b. Describe the expected outcomes and impact.

For 2023-2024 the Outcomes are simply to get started with longer term goals being developed based on success of initiatives implemented through an evaluation process.

Outcomes	Stage of Completion	Impact
1. 2022/23 Parish Planning	Completed	Four priority areas have been established through the planning

Sessions		sessions. The primary goal for this project is to establish community connections for and with seniors and build on the current parish health ministry for seniors with the parish nurse.
2. Determine what is currently happening in the surrounding community for and with seniors.	Initiated	Meetings have been held with the Rothesay and Hampton Seniors Resource Centres and information is being gathered. A seniors resource centre or location for seniors to gather and learn about resources is not available in Quispamsis. The primary impact would be for Hammond River Seniors Hub to become a location where seniors and families could turn to for information and activities.
3. Form partnerships	Discussion initiated	There is a significant opportunity to partner with the Rothesay and Hampton seniors resource centres and GNB Social Development to fill a local gap and offer programming and resource information to the surrounding community.
4. Build capacity of existing programs and events	In progress	An increase in attendance and participation will be seen in the knitting club, book club, The Healthy You Program
5. Initiate new programs & events with wheelchair accessibility	To be developed	Seniors will be receive assistance within a welcoming and well informed environment with a wheelchair accessible washroom/bathroom on the main level.

c. Provide the start, execution, and completion dates.

For the Washroom/Bathroom Completion in the upstairs of the church:

Start Date: June/July 2023

Execution: June/ July to October 2023

Completion: October 2023

It is important to note that the longer we wait to start construction the more difficult it will be to find trades people as they are becoming booked very quickly. Also the price quoted by the contractor may change as construction material costs are increasing and the contractor can only guarantee his cost for 30 to 60 days. Construction jobs are also put in a queue by the contractor and with this being a small job we would not like to miss timeline opportunities. We are therefore respectfully asking for a timely decision on matched funding.

d. Identify the project stakeholders and partners.

- The Corporation of the Anglican Parish of Hammond River Rector, Wardens, Vestry members, The Guild of St. Joseph Men's Group and parishioners.
- The Diocese of Fredericton & Archbishop David Edwards
- The Diocese of Fredericton Diocesan Council, Finance Committee & Property Committee

e. Include other relevant materials that will help the committee assess your project.

- a. Included as **Appendix 6** is a schematic of the types of programs and events that would fall under the Hammond River Seniors Hub including the health ministry portion.

Considering the age and mobility of the population it is highly relevant that a wheelchair accessible washroom/bathroom be available on the main floor level of the church where there currently is no bathroom.

**APPENDIX 3: SECTION 4.5 ACCESSIBILITY IMPROVEMENT AFC FUNDING REQUEST-
THREE CONSTRUCTION QUOTES ARE PROVIDED FOR ADDITION OF
A WHEELCHAIR ACCESSIBLE WASHROOM.**

SELECTION OF THE BUILDER WITH FUNDING SOURCES AND SUPPORT ARE INCLUDED AFTER THE QUOTES.

FIRST CONSTRUCTION QUOTE:



April 21, 2023

Hickey Bros Ltd.

PO Box 42

Saint John, NB E2L 3X1

Phone: (506) 633-4449

Fax: (506) 652-6831

Client: Holy Trinity Church
2 Hammond River Rd

Quote: \$ 43790.00 (plus HST)

Provide all labor and material to complete the work as underlined in the tender package.

Scott Robinson, Project Manager

Client's Signature

50% of the payment is due prior to the work performed and the other 50% is due immediately upon completion.

Thank you for allowing us to quote your project for you.!

SECOND CONSTRUCTION QUOTE: wham design

3379 ROUTE 845, LONG REACH, N. B., ESS 1W5 Telephone 763-2607

Hammond River Church: STATUS :QUOTE: Main level washroom at rear door

DATE		DESCRIPTION	AMOUNT
12-Jan-23 #	4493884	Supply and install materials to complete washroom z rear d oor area main level.Demo of existing interior completedbyothers.	1
		Includes,plumbing,electrical,spray foam insulation, drywall,trim, click solid vinyl flooring and painting.	
		Includes 2 head 12,000 btu heat pump.	
	-	Includes excavation to tie new into existing sewer line	
	-	includes flush potlights in ceiling.	
		Includes shelving unit in washroom and small closet beside door to main church.	
		Includes flush,small sink In washroom as well as sink and cabinets under exlsting window as per plan.	\$24,311.00
		SUB TOTAL	\$24,311.00

HST# 845639665

NOTES:

H. S. T.	15%	\$3,646.65
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TOTAL	\$27,957.65
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THANK YOU

THIRD CONSTRUCTION QUOTE:

A.C. RENOVATIONS
28 AUTUMN AVE. QUISPAMSIS, NB
E2E 4R9 506-343-7351
arthurcyr12@gmail.com

Client: The Anglican Parish of Hammond River
Quote for renovations of sacristy area to install a wheelchair accessible bathroom

bathroom area specs:

electrical:

- exhaust fan to be on a timer switch
- light fixture
- one ground fault electrical outlet at counter area
- exhaust fan vented to the exterior on back wall
- electric baseboard unit install at base of back wall
- thermostat for heating unit to be installed on wall opposite baseboard unit
- light switch and switch for fan install at 40 inches in height on interior wall

plumbing:

- a 6L 1.6 gpf elongated front 2 piece toilet with slow closing seat
- a wall hung sink with stainless steel levered taps

walls and ceiling and floor:

- 3 1/2 inch insulation install in walls and 12 inch in ceiling
- 1/2 inch drywall installed, crack filled and painted on walls and ceiling
- baseboards and trim installed where required
- 34 inch door install to bathroom area
- lamine flooring installed over floor tiles

special equipment:

- grab bar install on wall next to toilet
- bathroom tissue holder, soap dispenser and mirror to be installed

furniture:

- storage base cabinet with counter top and upper cupboards

Sacristy area specs:

walls and ceiling and floor:

3 1/2 inch insulation install in walls and 12 inch in ceiling
1/2 inch drywall installed, crack filled and painted on walls and ceiling
baseboards and trim installed where required
laminate flooring installed over floor tiles

electrical:

light fixture
split electrical outlet at counter area in sanctuary
light switch install on interior wall
electric baseboard unit install on exterior wall
thermostat for heating unit to be installed next to entrance door.

furniture:


base cabinet and counter top to be installed on exterior wall
opposite main entrance .
upper cabinet to be installed from window to exterior corner
a cabinet for altar hangings to be installed next to entrance

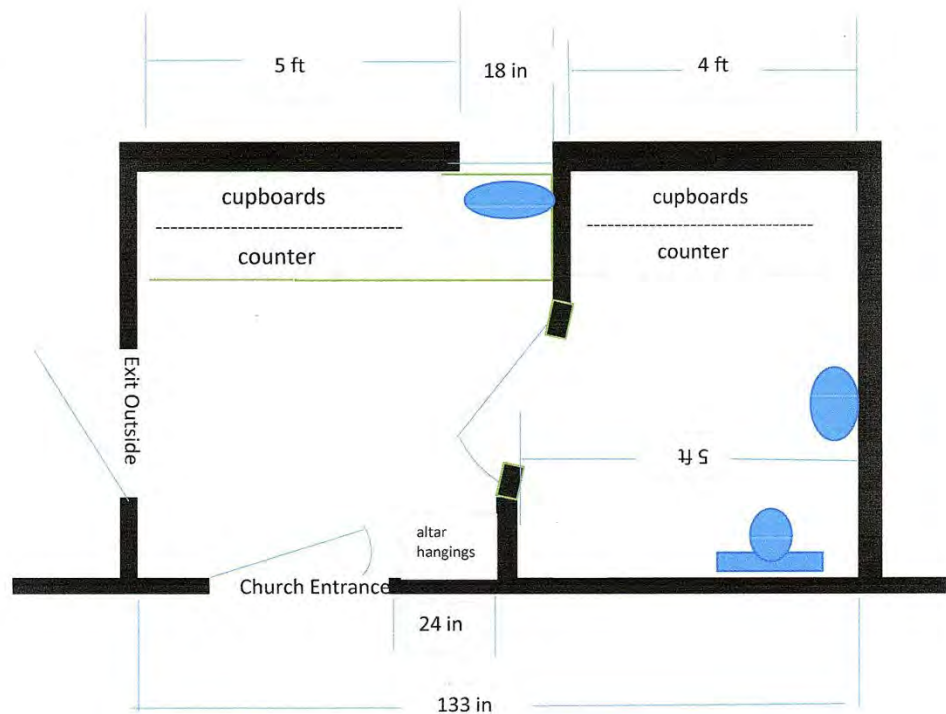
plumbing:

single stainless steel sink to be installed under window
stainless steel high arc pull-down faucet

General notes:

electrical wires to run from the panel to the sacristy inside the ceiling
and main beam enclosure so as not to be exposed in the meeting hall
a split heat pump LG or similar brand powerful enough to heat and cool the
church hall to be install on front wall to replace the existing heating unit.
removal of existing unit and repair any wall and / or ceiling damage.
all cabinets to have a dark finish to match the chapel area walls.
removal of existing walls and ceiling in sacristy
garbage removal and cleaning of all areas affected by the renovations

costs for renovations	\$	25,000.00
total costs	\$	25,000.00
Signature		Date
		3-Jun-23



NOTES: Where countertop is indicated there would be upper and lower cupboards - with the exception of the window space. The altar hangings would be in a pantry type structure.

SUMMARY: The builder chosen was A. C. Construction at a cost of \$25,000

WHAM Construction was unavailable to do the renovations as they have secured other contracts for the summer. Hickey Bros. was felt to be too expensive. A fourth quote was sought by another builder but not received.

APPENDIX 3: SECTION 4.5 PROVIDE A PROJECT BUDGET

1. Addition of a wheelchair accessible bathroom at \$25,000

TOTAL REQUESTED: \$12,500 (50% matching funds)

Renovation/Activity	Total Cost	Funding Sources	Funding Support
Addition of wheelchair accessible washroom through renovation	\$25,000	Parish Capital Funds & excess funds raised by previous projects	\$4,341.00
		Guild of St. Joseph fundraiser	\$1000.00
		Parish Operating Funds	\$7,159.00
		Total From Parish	\$12,500.00
		Total Amount Requested from AFC	\$12,500.00

APPENDIX 6: SCHEMATIC OF HAMMOND RIVER SENIORS HUB

HAMMOND RIVER SENIORS HUB WITH WHEELCHAIR ACCESSIBLE WASHROOM

HAMMOND RIVER SENIORS HUB

Senior Resource Centre (Partner with Social Dev., Rothesay & Hampton resource Centres	Weekly Coffee & Chats (Trinity Corner Café)	Health Clinics BP; Foot Care & Flu/Shingles Vaccine Clinics Prayer Shawl ministry	Speakers Series (Community Survey)	Movie Matinees	Community Lunches	Healthy You - The Daniel Plan

REFERENCES

1. Canada Census Data for Quispamsis <https://www.statcan.gc.ca/en/census?MM=1> (2023 Correlations from <https://www.city-data.com/canada/Nauwigewauk.html>).

2. Canada Census Data Nauwigewauk <https://www.city-data.com/canada/Nauwigewauk.html> 2011

APPENDIX 4: SECTION 4.6 PROVIDE COMPLETE FINANCIAL STATEMENTS

THE CORPORATION OF THE ANGLICAN PARISH OF HAMMOND RIVER STATEMENT OF INCOME & EXPENDITURE FOR THE YEAR ENDED DECEMBER 31,2022

	Actual 2022	Budget 2022	Variance	Budget 2023
INCOME				
OTHER				
Interest	11,817	10,907	910	11,816
Miscellaneous	3,159		3,159	
Mission	3,875	2,000	1,875	3,000
Total	18,851	12,907	5,944	14,816
TITHE				
Cemetery	50		50	
Envelope	80,785	78,000	2,785	81,000
Initial	90	70	20	100
Miscellaneous donations	1,235	500	735	750
Open	171	200	(29)	200
Special Seasons	4,433	5,500	(1,067)	5,000
Total	86,764	84,270	2,494	87,050
RESTRICTED OFFERINGS				
Food Basket	1,332		1,332	
Mission Outreach	911		911	
Christmas Families	935		935	
PWRDF	2,649		2,649	
Miscellaneous	869		869	
Total	6,696	-	6,696	-
TOTAL INCOME	112,311	97,177	15,134	101,866
EXPENSES				
Stipend	22,455	22,455	(0)	23,820
Car Replacement	2,100	2,100	-	2,100
Travel Pool Assessment	120	120	-	120
Travel Reimbursement	604	1,800	(1,196)	1,800
Housing Allowance	9,000	9,000	-	9,000
Parish EI & CPP	2,073	1,986	87	2,160
Parish Pension	4,604	4,604	0	4,860
Benefits Assessment	2,400	2,400	-	2,250
LTD Premium	540	540	0	855
Continuing Education	450	450	-	450
Discretionary fund	-	500	(500)	500
Cell Phone	220	300	(80)	300
Supply Clergy	1,202	200	1,002	400
Total	45,768	46,455	(687)	48,615
CHURCH & OFFICE				
Electricity	3,806	4,920	(1,114)	6,000
Insurance	6,554	6,554	-	7,485
Telephone	1,425	1,428	(3)	1,428
Minor Repairs	346	1,000	(654)	1,000
Miscellaneous	50	-	50	-

	Actual 2022	Budget 2022	Variance	Budget 2023
Outside Maintenance	2,302	2,150	152	3,000
Cemetery	2,414	3,000	(586)	3,000
Safe Church	800	1,000	(200)	300
Sexton	987	1,456	(469)	1,860
Supplies & Materials	1,384	2,500	(1,116)	2,500
Major Purchases			-	
Parish Travel		100	(100)	500
Gifts	475	250	225	300
Bank Charges			-	
Website	498	385	113	1,000
Advertising		100	(100)	
Total	21,040	24,843	(3,803)	28,373
DIOCESAN COMMITMENTS				
Episcopal Assessment	11,004	11,004	0	10,911
Pension Bonus	321	320	1	320
Diocesan other	300	300	-	300
Total	11,625	11,624	1	11,531
WORSHIP & MUSIC				
Organist	6,240	6,440	(200)	6,440
Music	157	200	(43)	200
Worship Supplies	429	600	(171)	500
Tithe Envelopes	251	180	71	250
Total	7,078	7,420	(343)	7,390
COMMUNITY				
Celebrations		150	(150)	200
Christian Education	218	1,500	(1,282)	1,200
Mission Outreach	3,826	2,000	1,826	3,000
Community Lunches	-	250	(250)	250
Community Soup	1,440	1,300	140	1,750
Parish Nurse	807	900	(93)	900
Total	6,292	6,100	192	7,300
RESTRICTED OFFERINGS				
Christmas Families	935		935	
Food Basket	1,332		1,332	
Mission Outreach	911	-	911	-
PWRDF	2,649	-	2,649	-
Miscellaneous	869	-	869	-
Total	6,696		6,696	
TOTAL EXPENSES	98,499	96,442	2,057	103,209
ABOVE/BELOW TARGET	13,812	735	13,077	(1,343)

The Corporation of the Anglican Parish of Hammond River
Balance Sheet
As at December 31, 2022

	<u>Dec 31, 22</u>	<u>Dec 31, 21</u>
ASSETS		
Current Assets		
Chequing/Savings		
Cemetery Account	7,246	8,285
Synod Trust unrestricted	171,257	171,257
Synod Trust restricted	192,323	192,323
TD Chequing	69,423	53,051
Total Chequing/Savings	<u>440,250</u>	<u>424,916</u>
Total Current Assets	<u>440,250</u>	<u>424,916</u>
Fixed Assets		
Church Expansion	37,149	37,149
Total Fixed Assets	<u>37,149</u>	<u>37,149</u>
TOTAL ASSETS	<u><u>477,398</u></u>	<u><u>462,065</u></u>
LIABILITIES & EQUITY		
Liabilities		
Current Liabilities		
Accounts Payable		
Accounts Payable	26	246
Total Accounts Payable	<u>26</u>	<u>246</u>
Other Current Liabilities		
GST/HST Payable	(547)	(1,708)
Guild of St Joseph	941	255
Mission		105
Total Other Current Liabilities	<u>395</u>	<u>(1,348)</u>
Total Current Liabilities	<u>395</u>	<u>(1,348)</u>
Total Liabilities	<u>420</u>	<u>(1,101)</u>
Equity		
Equity	344,798	349,376
Equity - Bequests	67,656	67,656
Equity - Capital account	4,341	4,341
Equity - Cemetery Fund	44,107	44,107
Equity - Prince Lot	2,264	2,264
Net Income	13,812	(4,578)
Total Equity	<u>476,978</u>	<u>463,166</u>
TOTAL LIABILITIES & EQUITY	<u><u>477,398</u></u>	<u><u>462,065</u></u>

Notes : Restricted Synod investments

Prince Lot	2,264
Rectory Fund	190,060
Investments designated for cemetery	44,107

Senior Warden
The Corporation of the Anglican Parish of Hammond River
2 Hammond River Road
Quispamsis, NB E2E 4Z8

December 19, 2022

Subject: The Diocesan Synod of Fredericton Insurance Program Renewal
Renewal Certificate No.NB-182
Insurer: Ecclesiastical Insurance Office PLC
Policy Term: December 31, 2022 to December 31, 2023

Dear Senior Warden:

We are pleased to enclose your formal **renewal documents** issued for the December 31, 2022 to December 31, 2023 term. **It is important that you review your policy carefully and advise us at your earliest opportunity of anything which you believe is not in accordance with the negotiated coverage and terms.**

Your insurer, Ecclesiastical Insurance, continues to see key challenges associated with faith business and the changing landscape with respect to abuse coverage in terms of claims frequency, severity and reporting pattern. Other concerns are property valuations, which continue to be a concern for the insurance industry in general.

Working with the Diocese and the Insurer, we have secured the following terms, which continue to remain standard in the market. Overall average of 11% - 14% increase depending on class of risk.

Property - All Risk coverages and Equipment Breakdown – Building & Contents

Deductibles: no change

- Ø \$2,500 all claims except
- Ø \$25,000 Flood
- Ø \$5,000 water damage and sewer backup

Inflation and Rating:

- Ø 6% rate increase on all classes
- Ø Class AA, A & B and C - 7% Inflationary Increase applied to building and contents limits

Other NEW IMPORTANT Property Changes:

- Ø The insurer has introduced a Roof Settlement Limitation Endorsement - 20 years or more, actual cash value settlement.
- Ø Market Salvage Value Endorsement - Class C - excludes property or business interruption extensions of coverage

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December 19, 2022
Senior Warden
The Corporation of the Anglican Parish of Hammond River

Commercial General Liability, Abuse Liability, Third Party Pollution Liability

- Ø Commercial General Liability - base rate remained the same as expiring term \$575
- Ø Third Party Pollution - no increase applied, same rating as expiring term
- Ø Abuse rate increased from \$345 to \$550, which is a result of your Insurer's overall experience for this type of exposure which is continuing to grow.

Comprehensive Crime Coverage

- Ø No change to existing limits; same rating as expiring term

Enclosed is a **Summary of Coverage** which is provided as a reference only. The actual policy, including endorsements, determines coverage. It contains exclusions, limitations and other provisions not referenced (or only briefly summarized) here and the policy should be consulted for full coverage terms, conditions and requirements.

Please review the **Named Insured** noted on your policy. If this does not correctly reflect your business, please let us know as soon as possible. Keep in mind that the operations and named insured that have been declared to the Insurers is what / who will be covered in the event of a claim.

As in the past, this package contains the Diocesan Synod of Fredericton's **invoice** plus the information required should the Parish elect to finance payment through the Diocese office. All premiums are due to the finance department of the Diocese. Please **do not** send any payment or the finance contract to Marsh Canada Limited.

If you choose payment through the Diocese Premium Payment Plan, your first payment is due on January 27, 2023 and further payments are required as outlined in the plan. If the Payment Plan is not chosen, **payment in full is due to the Diocese no later than January 6, 2023.**

Should you have any questions, concerns or require any changes to your policy/coverages, please contact myself or **Barbara.s.mcquiere@marsh.com (902) 476-8522** or **Lynn Stone, lynn.stone@marsh.com (902) 233-5883**

We have outlined various items within your policy you should be aware of:

1. Claims Reporting

Reporting/Time Sensitive Provisions (refer to the Notice of Loss Requirements which can be found under either Statutory Conditions or General Conditions within each policy):

Please ensure you adhere to the reporting provisions set out in the policy. You must advise us promptly of any 'occurrence' which may result in a claim and include information as to how, when and where the occurrence took place. Include the names and addresses of any injured persons and for witnesses. If an action is brought against any insured you must see to it that we receive prompt notice of the claim or action. You must also promptly provide any copy of demands notices, summonses or legal papers received in connection with the claim or action and authorize the Insurer to obtain other records as may be necessary. Do not, except at your own expense, voluntarily make a payment, assume any obligation, or

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December 19, 2022
Senior Warden
The Corporation of the Anglican Parish of Hammond River

incur any expense, other than first aid, without the Insurer's consent. Take all reasonable steps to prevent further damage or loss.

Please report all new claims (or potential claims) directly to Ecclesiastical Insurance at: 1-888-693-2253 or to Marsh's Claim Intake Service (MCIS) at montreal.claims@marshcanadaclaims.com, or by calling MCIS at 1-855-627-7454.

2. Claims Made Coverage

The Employee Benefit Errors & Omissions coverage under Part IV, Commercial General Liability is provided on a CLAIMS MADE BASIS. In order for coverage to apply, a claim must **first occur and be made against the insured during the policy period**. Furthermore, such claims must also be reported by the insured to the insurer as soon as practicable for coverage to apply. Failure to present a claim as required could result in a denial of coverage.

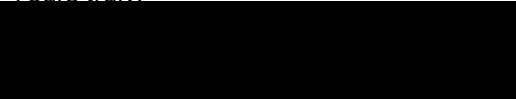
3. Pollution Coverage

The Limited Pollution Liability coverage under Section Part IV, Pollution Liability is subject to a discovery period of **120 hours** and a reporting period of **120 hours**. This means that in order for a claim to be made under this coverage, the leak must be discovered within **120 hours** of its inception and reported to your Insurance advisor **within 120 hours of the discovery**. Failure to notify of a claim as required may result in a denial of coverage.

The above explanation of the reporting provisions of your policy has been provided in order to assist you in understanding and complying with the policy's requirements. In the event of a question or disagreement with your insurer concerning interpretation of the policy's reporting requirements as applied to the reporting of a specific claim, loss, occurrence, incident, offence or lawsuit, the actual policy wording, which is the contract between you and the insurer, and not Marsh's explanation of that language, will be controlling. Marsh, as an insurance representative, does not provide legal advice, and this explanation should not be relied upon as a legal interpretation of the policy provisions.

We trust the enclosed will be to your satisfaction.

Yours truly,



Barbara McGuire,
Senior Vice President
Marsh Canada Limited

cc: Ms. Heather Harris-Jones, CPA, CMA, Treasurer,
Anglican Diocese of Fredericton

**THE DIOCESAN SYNOD OF FREDERICTON
DECLARATION CERTIFICATE
CERTIFICATE NO. NB-182**

In consideration of the conditions, stipulations and declarations contained herein and the general conditions and riders attached hereto and the premium specified below, ECCLESIASTICAL INSURANCE OFFICE PLC (herein called the "INSURER") do insure as follows:

CERTIFICATE HOLDER : The Corporation of the Anglican Parish of Hammond River

**MAILING ADDRESS OF
CERTIFICATE HOLDER :** 2 Hammond River Road
Quispamsis, NB E2E 4Z8

POLICY PERIOD : From December 31, 2022, until December 31, 2023, at 12:01 a.m. standard time

TOTAL PREMIUM : \$7,360

<u>SECTION</u>	<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLE</u>
I) PROPERTY OF EVERY DESCRIPTION	As per attached schedule of Locations	\$2,500 each occurrence, except \$5,000 Water Damage Including Sewer Backup \$25,000 Flood 3% / \$100,000 min. Earthquake
II) BUSINESS INTERRUPTION	\$ 100,000 aggregate/occurrence	\$NIL
III) EQUIPMENT BREAKDOWN	As per attached Schedule of Locations	\$2,500 each occurrence
IV) COMMERCIAL GENERAL LIABILITY	\$5,000,000 per occurrence \$5,000,000 Aggregate Not Insured	\$500 each occurrence, property damage only N/A Third Party Property Damage only
Pollution Liability		
Pastoral Counseling Services	\$5,000,000	\$NIL
Non-Owned Automobile	\$5,000,000	\$NIL
Physical & Sexual Abuse	\$2,000,000 per occurrence \$5,000,000 Aggregate	\$NIL
V) COMPREHENSIVE CRIME		
- Employee Dishonesty Form A	\$50,000	\$NIL
- Loss Inside/Outside the premises	\$25,000	\$NIL
- Depositors Forgery	\$25,000	\$NIL
- Money Orders & Counterfeit Currency	\$25,000	\$NIL
- Credit Card Fraud	\$25,000	\$NIL
- Audit Expenses	\$25,000	\$NIL
- Third Party Bonding	\$10,000	\$NIL

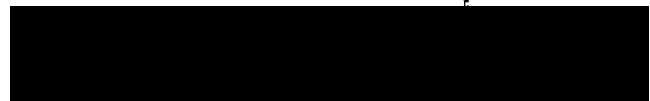
<u>TENANTS INSURANCE PACKAGE</u>	<u>LIMIT OF LIABILITY</u>	<u>DEDUCTIBLE</u>
HOUSEHOLD GOODS AND PERSONAL EFFECTS	Not Insured	\$500
COMPREHENSIVE PERSONAL LIABILITY	Not Insured	\$NIL

IN WITNESS WHEREOF, ECCLESIASTICAL INSURANCE OFFICE plc has issued a **Master Policy No. 0102093FX** but this Certificate shall not be binding upon the Company unless countersigned by a duly authorized representative of the Company.

<u>COVERAGE</u>	<u>INSURERS</u>	<u>PARTICIPATION</u>	<u>PREMIUM</u>
Part I to V Inclusive	Ecclesiastical Insurance Office plc	100%	\$7,360

For purpose of the Insurance Companies Act (Canada), this document was issued in the course of Ecclesiastical Insurance Office plc insurance business in Canada

Dated: December 19, 2022 at Halifax, Nova Scotia



Marsh Canada Limited

THIS POLICY CONTAINS A CLAUSE THAT MAY LIMIT THE AMOUNT PAYABLE

THE DIOCESAN SYNOD OF FREDERICTON

SCHEDULE OF INSURED LOCATIONS

Any Building/Contents Not Listed Herein is Not Insured

Named Insured: The Corporation of the Anglican Parish of Hammond River

Effective: December 31, 2022
Policy No.: NB-182

Loc. I.D.	Description	Rating Class	Limit per Location	Rate	Premium	Poll Prem	Sub Total
1	Building and Contents of Holy Trinity Church and Hall, 2 Hammond River Rd., Quispamsis, NB E2E 4Z8. Wood frame, patent roof, no hydrant, electric heat, built 1992.	A	\$1,127,243	0.5410	\$6,098		
				0.0000			
		Total	\$1,127,243	Total	\$6,098		\$6,098
3	Building and Contents of cemetery Baby Barn located at the junction of Stock Farm Road and Old Hammonds Highway, NB. Wood frame; patent roof; no hydrant; no heat; built 2013.	A	\$4,025	0.5410	\$22		
		A	\$2,684	0.5410	\$15		
		Total	\$6,709	Total	\$37		\$37
		Total		Total			
		Total		Total			
		Total		Total			
		Total		Total			

Total Property Limits

\$1,133,952

Commercial General Liability Premium:

Abuse Premium

Crime Premium

Subtotal

Tenants Package

TOTAL PREMIUM

\$575

\$550

\$100

\$7,360

\$7,360



December 19, 2022

Senior Warden
The Corporation of the Anglican Parish of Hammond River
2 Hammond River Road
Quispamsis, NB E2E 4Z8

THE DIOCESAN SYNOD OF FREDERICTON INVOICE

NB-182

Covering the period from: December 31, 2022 - December 31, 2023

Description: Package Policy Renewal

Policy Coverage: \$7,360

Tenants Package: \$0

Sub - Total: \$7,360

Self Insurance Fund: \$125

Total Amount Payable: \$7,485

**All premiums shown above are due and payable to The Diocesan Synod of Fredericton.
All credits are due from the Diocesan Synod of Fredericton.**

ALL ABOVE PAYABLE TO

Diocese of Fredericton
168 Church Street
Fredericton NB
E3B 4C9