

**Living Skies Executive Minutes
December 6, 2023 via Zoom**

EXECUTIVE PRESENT	<p>Darrell Reine (Chair), Dave Whalley, Kathleen James-Cavan, Linda Gunningham, Ron Brandow, Deborah Springer, Dale Worrall, Doug Haroldson</p> <p>A quorum was present.</p>
REGRETS	<p>Piotr Strzelecki</p>
STAFF PRESENT	<p>Shannon McCarthy (Executive Minister); Heather Dootoff (Finance Administrator), Chantal Winslow (Executive Assistant & Recording Secretary), Lindsay Mohn (Youth and Young Adult Minister)</p>
CALL TO ORDER	<p>Darrell called the meeting to order at 1:06 pm. Darrell led us in prayer.</p>
APPROVAL OF AGENDA	<p>There was no formal agenda.</p>
APPROVAL OF MINUTES 031-2023/2024	<p>It was agreed by consensus: That Living Skies Regional Council Executive approve the minutes of November 23, 2023 as distributed.</p>
ORDER OF THE DAY Lumsden Beach Camp	<p>We received updated documents from LBC from Kara for us to review.</p> <p>There was a lot of discussion and questions regarding the camp's finances and their ability to pay back the loan.</p> <p>Darrel made the following proposal for us to discuss: \$250,000 at 5% interest. A condition that any money received through trust or sales of property goes directly to the loan.</p> <p>Dave added that for the first year, they should pay interest only.</p>
032-2023/2024	<p>It was agreed by consensus: That Living Skies Regional Council Executive will approve a loan of \$250,000 to Lumsden Beach Camp, with an interest rate of 4% and a maximum amortization of 5 years. For the first year, interest only payments will be paid, however, any money received through trust or sales of property shall go directly towards the principal of the loan.</p> <p>Dale to draw up an agreement to present to them. Darrell will contact their chair to let them know that we are going forward with the financing.</p>

NEXT MEETING

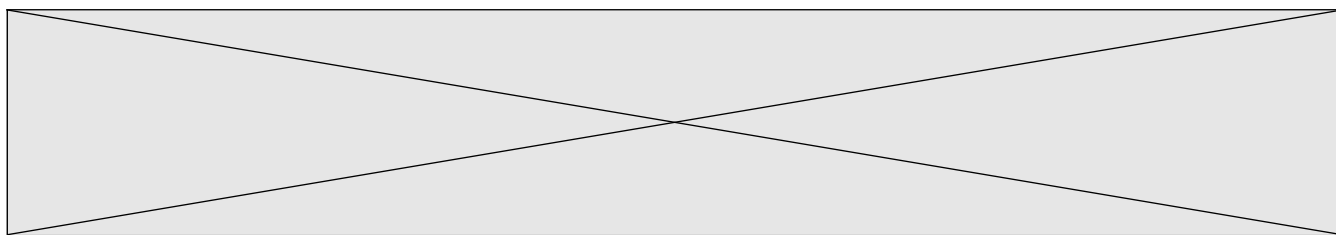
Next meeting will be February 22-23 in person in Saskatoon. We will begin at noon on February 22.

ADJOURNMENT

Darrell adjourned the meeting at 2:05 pm.



Darrell Reine, Chairperson

Shannon McCarthy, Executive Minister

November 28, 2023

Living Skies Regional Council
The United Church of Canada
60A Athabasca St. E
Moose Jaw, SK S6H 0L2

Attention: Living Skies Regional Council Executive

Re: Supplemental information from Lumsden Beach Camp

Thank you again for the opportunity to present at the meeting of the Living Skies Regional Council (LSRC) Executive on November 23, 2023. Lumsden Beach Camp is at an exciting and critical point in our history. We know the new dining hall will improve the quality and sustainability of the camp by ensuring a safe and functional facility for decades to come. We know that children on waitlists will become new campers by undertaking this project. But we also know we need help to see this project to completion.

We are hopeful that the Living Skies Regional Council will be an important partner in our work now and into the future.

Below are the responses to questions from our meeting that required some follow-up. I have also attached two schedules with financial information. If the LSRC Executive has additional questions, I am happy to provide answers.

Question 1: Is the new dining hall an accessible facility?

I am happy to confirm that it is! The dining hall is code compliant and will be able to welcome guests with accessibility needs. In particular, the new dining hall will provide guests with an accessible washroom. Guests previously had to walk up a very steep hill to access washroom facilities.

Question 2: Were the dining hall plans revised due to increased costs?

The dining hall plans saw several revisions in the design process to make sure the building would meet the camp's needs while eliminating unnecessary features that would inflate costs. A wraparound deck, fireplace, additional entrance, and air conditioning were all removed from plans in order to keep costs down. We believe the current design will ensure a space that is functional for decades to come.

We note that the contractor chosen for the project provided the lowest bid.

Question 3: What is the camp requesting from the LSRC?

I have included this question because we have some additional information from the national church that impacts our request. The United Church of Canada has agreed to provide a \$50,000 loan for a term of 3 years (15 years amortization) at a 0% interest rate for year one, and 2% for the following years.

Therefore, I am reducing our request to \$250,000 on the same terms. The camp is willing to engage in additional conversations about the terms of a loan.

Question 4: Why did the camp not have financing in place before the project began?

The camp has been corresponding with the LSRC and national church for several months about loan options. However, we understand that it takes time to respond to these requests. We have also been engaging in conversations with Conexus and Affinity but are hopeful that we can partner with the United Church for more reasonable interest rates and loan terms.

The camp's board made the decision to go ahead with the construction of the new dining hall in the summer of 2023 in light of the need to have a facility in place by summer 2024. Delaying this timeline would have put our next summer's camps at risk. Additionally, we had safety concerns about the building and anticipated that costs of construction would increase even more for a 2024/2025 build.

Question 5: Can you provide the camp's 2023 financial statements?

Please see Schedule "A" attached.

Question 6: What is the camp's plan to service a loan from the LSRC?

Please see our draft 2024 budget in Schedule "B" attached. We are forecasting \$40,689.96 in funds to be available for debt servicing.

Thank you for your interest in Lumsden Beach Camp and your openness to hearing our request. While this is a challenging project, we are guided by our faith and the hard work of our extended camp family that have always made Lumsden Beach Camp such a special place.

Yours truly,

Kara Moen

Schedule A

Lumsden Beach Camp Inc.

Financial Statements

For the Year Ended September 30, 2023

Lumsden Beach Camp Inc.

For the Year Ended September 30, 2023

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INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of Lumsden Beach Camp Inc.

We have reviewed the accompanying financial statements of Lumsden Beach Camp Inc. that comprise the statement of financial position as at September 30, 2023, and the statements of operations, net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of Lumsden Beach Camp Inc. as at September 30, 2023, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

A review does not constitute an audit and consequently we do not express an audit opinion on these financial statements.

Priority Accountants CPA

Priority Accounting Services CPA Prof. Corp.
Regina, SK
November 20th, 2023

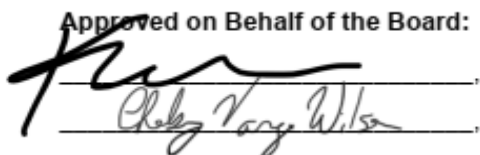
Lumsden Beach Camp Inc.

Statement of Financial Position

As At September 30, 2023

	Note	2023	2022
Assets			
Current Assets			
Cash		44,628	43,124
Short term investments	3.	437,090	694,719
Accounts receivable	4.	12,388	2,980
Prepaid expenses		4,732	4,765
Total Current Assets		498,838	745,588
Tangible capital assets, net of accumulated amortization	5.	688,238	273,710
Total Assets		1,187,076	1,019,298
Liabilities and Net Assets			
Current Liabilities			
Accounts payable and accrued liabilities	6.	59,751	5,546
Current portion of long-term liabilities	8.	50,000	-
Total Current Liabilities		109,751	5,546
Long term debt	8.	-	50,000
Deferred contributions	10.	705,813	624,011
Amounts held in trust	7.	9,593	13,720
Total Liabilities		825,157	693,277
Net Assets			
Unrestricted Net Assets		361,919	326,021
Total Liabilities and Net Assets		1,187,076	1,019,298

Approved on Behalf of the Board:


Cheryl Vary Wilson

The accompanying notes are an integral part of these financial statements.

Lumsden Beach Camp Inc.

Statement of Operations

For the Year Ended September 30, 2023

	2023	2022
Revenue		
Camper fees	213,143	183,753
Donations	36,033	35,420
Fundraising	1,765	1,359
Grants	13,337	28,132
Rental income	16,173	14,100
Recognition of deferred contributions		
Camper subsidies	6,440	3,115
Pool project	13,680	-
Capital project	9,878	464
Total revenue	310,449	266,343
Operating expenses		
Administration	16,872	15,778
Amortization of tangible assets	14,518	16,717
Camper subsidies	6,440	3,115
Food	34,915	33,626
Fundraising	11,101	13,190
Leadership	1,266	888
Medical supplies	534	967
Payroll	155,423	149,055
Program	7,538	6,113
Promotional	13,221	9,625
Rental	188	162
Site	69,650	43,895
Travel	801	735
Total operating expenses	332,467	293,866
Investment income (loss)	(40,122)	5,197
Unrealized gains/losses	98,038	(84,057)
Total non operating income and expenses	57,916	(78,860)
(Deficiency) / Excess of Revenue Over Expense	35,898	(106,383)

The accompanying notes are an integral part of these financial statements.

Lumsden Beach Camp Inc.

Statement of Net Assets

For the Year Ended September 30, 2023

	2023	2022
Unrestricted Net Assets, beginning of year	326,021	432,404
(Deficiency) / Excess of Revenue Over Expense	35,898	(106,383)
Unrestricted Net Assets, end of year	361,919	326,021

The accompanying notes are an integral part of these financial statements.

Lumsden Beach Camp Inc.

Statement of Cash Flows

For the Year Ended September 30, 2023

	Note	2023	2022
CASH FLOWS FROM OPERATING ACTIVITIES:			
(Deficiency) / Excess of Revenue Over Expense		35,898	(106,383)
Items not affecting cash:			
Amortization		14,518	16,717
Changes in non-cash working capital:			
Accounts receivable		(9,408)	28,512
Prepaid expenses		33	430
Accounts payable		104,205	204
Deferred contributions		31,802	59,087
Amounts held in trust		(4,127)	1,088
TOTAL CASH FLOWS FROM OPERATING ACTIVITIES		172,921	345
CASH FLOWS FROM INVESTING ACTIVITIES:			
Payments to acquire tangible capital assets		(429,046)	(3,029)
NET CASH USED BY INVESTING ACTIVITIES		(429,046)	(3,029)
Net cash increase (decreases) in cash and cash equivalents		(256,125)	(3,374)
Cash and cash equivalents at beginning of period		737,843	741,217
Cash and cash equivalents at end of period		481,718	737,843
Cash and cash equivalents consist of the following:			
Cash		44,628	43,124
Short term investments		437,090	694,719
		481,718	737,843

The accompanying notes are an integral part of these financial statements.

Lumsden Beach Camp Inc.

Notes to the Financial Statements

For the Year Ended September 30, 2023

1. Purpose of the Organization

Lumsden Beach Camp Inc. is a United Church camp. It is a camping community that fosters relationships, leadership, faith in God, environmental stewardship, and a connection to nature. The Association is incorporated under the *Non-Profit Corporations Act, 2022 of Saskatchewan* and accordingly is exempt from income taxes under *Section 149 of the Income Tax Act, Canada*. The Association is a registered charity.

2. Significant Accounting Policies

These financial statements are prepared in accordance with Part III of the CPA Handbook, Accounting Standards for Not-for-Profit Organizations (ASNPO).

a. Cash and cash equivalents

Cash is comprised of funds in the bank's chequing and saving account.

b. Tangible capital assets

Tangible capital asset is carried at cost. Amortization is calculated using the declining balance method over estimated useful lives. Amortization expense for September 30, 2023 was \$14,518 (2022 - \$16,717).

Building prior to 1990	10%
Bathroom and staff cabin	4%
Equipment and furniture	20%
Solar panels	30%

c. Revenue recognition

The Association follows deferral method of accounting for grants, self-help revenues, and donations. Under this method, restricted contributions and grants are deferred and recognized as revenue received when the related expenses are incurred.

Other contributions and revenue are recognized as revenue when earned. Investment income is recorded on an accrual basis.

d. Deferred contributions

Deferred contributions represent externally restricted funds received by the Association to be spent in future years. Deferred contributions are held for various restricted purpose including capital projects, camper subsidy and memorials.

Lumsden Beach Camp Inc.

Notes to the Financial Statements

For the Year Ended September 30, 2023

2 Significant Accounting Policies continued

e. Financial instruments

The Association's financial instruments consist of cash, investments, accounts receivable, accounts payable and accruals. Unless otherwise noted, it is the Board's opinion that the Association is not exposed to significant interest or credit risk arising from these financial instruments. The fair value of these financial instruments approximates the carrying value less otherwise noted.

f. Use of estimates

The preparation of financial statements in accordance with ASNPO requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Accounts receivables are stated after evaluation as to the collectability and an appropriate allowance for doubtful accounts is provided where considered necessary, they are reported in earnings in the periods in which they become known.

3. Short term investments

Short term investments consist of the following:

	2023	2022
Term Investment Sub 008 - interest rate 2.75%, maturity date July 05, 2023.	-	70,000
Investment - Q-trade Investor	437,090	624,719
Total	437,090	694,719

4. Account receivables

Accounts receivable consist of the following:

	2023	2022
Grants receivable	1,000	700
GST receivable	11,388	1,366
Interest receivable	-	464
Trade accounts receivable	-	450
Total	12,388	2,980

Lumsden Beach Camp Inc.

Notes to the Financial Statements

For the Year Ended September 30, 2023

5. Tangible capital assets

Tangible capital assets consist of the following:

			2023	2022
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Bathroom	208,141	(44,808)	163,333	170,139
Building prior to 1990	486,954	(486,954)	-	-
Dining hall - construction in progress	429,046	-	429,046	-
Furniture and equipment	5,041	(5,041)	-	-
Staff cabin	143,388	(57,142)	86,246	89,840
Solar panels	43,870	(34,257)	9,613	13,731
Total	1,316,440	(628,202)	688,238	273,710

6. Accounts payable and accrued expenses

Accounts payable consist of the following:

	2023	2022
Trade accounts payable	52,356	(436)
Accrued liabilities	3,885	3,996
Payroll liabilities	3,510	1,986
Total	59,751	5,546

7. Amounts held in Trust

The amount (\$9,593) represents funds held on behalf of the United Churches for the work of the Regina and Area Cluster. The Regina and Area Cluster is a project that received funding for specific work around collaboration and planning for United Churches and ministries in the Regina area.

Lumsden Beach Camp Inc.

Notes to the Financial Statements

For the Year Ended September 30, 2023

8. Long-term debt

Long-term debt consists of the following:

	2023	2022
Canada Emergency Business Account Loan payable, interest free if the balance of the loan is repaid on or before December 31, 2023. Repaying the balance of the loan on or before December 31, 2023, will result in loan forgiveness of 25% (\$10,000).	40,000	40,000
United Church Loan payable, interest at 2% per annum (interest free if paid in full on or before September 30, 2021), repayable within 3 years from September 30, 2021 (by September 30, 2024).	10,000	10,000
Total debt	50,000	50,000
Less: current portion	(50,000)	-
Long-term portion of debt	-	50,000

9. Donation by major source

	2023	2022
Church Donations	7,125	5,181
Corporate Donations	50	-
Individual Donations	28,858	30,239
Total	36,033	35,420

10. Deferred contributions

	2023	2022
Designated Funds: Camper Subsidy Fund – beginning of year	2,425	1,330
Restricted contributions received	5,930	4,210
Recognition of deferred contributions	(6,440)	(3,115)
Designated Funds: Camper Subsidy Fund – end of year	1,915	2,425
Designated Funds: Capital Fund – beginning of year	77,437	38,341
Restricted contributions received	105,370	39,560
Amortization of deferred contributions	(445)	(464)
Recognition of expenditures	(23,113)	-
Designated Funds: Capital Fund – end of year	159,249	77,437

Lumsden Beach Camp Inc.

Notes to the Financial Statements

For the Year Ended September 30, 2023

10. Deferred contributions continued

	2023	2022
Designated Funds: Memorial Fund – beginning of year	544,149	524,149
Restricted contributions received	500	20,000
Recognition of deferred contributions	-	-
Designated Funds: Memorial Fund – end of year	544,649	544,149

11. Risk management

Exposure to credit risk, interest rate risk and liquidity risk arise in the normal course of the Association's operations.

Credit risk

Credit risk refers to the risk that a company may default on its contractual obligations resulting in a financial loss.

The Association's principal assets are cash, accounts receivable and short-term investment. The carrying amounts of financial assets in the statement of financial position represent the Organization's maximum credit exposure at the balance sheet date. The Organization does not have significant exposure to any individual customer and has not incurred any significant bad debts during the year. Dealing with institutions that have strong credit ratings minimizes credit risk related to cash.

Liquidity risk

Liquidity risk is the risk that the Association will not be able to meet a demand for cash or fund its obligations as they come due. Liquidity risk also includes the risk of the Association not being able to liquidate assets in a timely manner at a reasonable price.

The Association monitors its cash flow throughout the year to ensure its billing practices take into account the timing and level of its cash obligations. The Organization has sufficient funds from which to operate, and this risk is considered to be low.

Interest rate risk

Interest rate risk is the risk that the fair value of future cash flows of financial instruments will fluctuate because of changes in market interest rates. The Association is exposed to interest rate risk to the extent that investments held including various bond and index funds.

12. Comparative Figures

Certain comparative figures have been reclassified to conform to conform with the presentation adopted in the current year.

Schedule B

Lumsden Beach Camp Inc. Budget Worksheet

	2019 Actuals	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals	2023 Budget	2024 Budget	
Number of Day campers				145	177	150	180	+2% from 2023
Number of overnight campers	450	226	423	390	419	400	452	+8% from 2023
Total expenses/ camper	511.06	687.35	565.19	554.74	557.83	549.39	505.00	
Ordinary Income/Expense								
Income								
Camper Fees								
Volunteer Deduction	(1,575.00)	(1,035.00)	0.00	(650.00)	(827.50)	(1,000.00)	(1,000.00)	
Promotional Item Sales	2,189.00	1,250.00	1,820.00	2,023.00	2,933.00	2,500.00	3,500.00	
Off Season Camper Engagement	4,136.41	1,519.01	0.00		0.00	0.00	0.00	
Day Camper Fees				31,754.00	44,798.00	35,500.00	50,263.00	+2% #s + 10% increase
Transportation			11,950.00	4,196.00	5,645.00	5,500.00	5,900.00	
Overnight Camper Fees	137,860.00	53,150.00	100,882.50	146,430.00	160,594.50	151,000.00	190,786.00	+8% #s + 10% increase
Total Camper Fees	142,610.41	54,884.01	114,652.50	183,753.00	213,143.00	193,500.00	249,449.00	
Cheques Written Off								
Donations								
Church Donations	10,296.90	7,505.10	7,716.00	5,181.20	7,125.00	5,000.00	120,000.00	\$105K from Knox Trust
Corporate Donations (CanadaHelps)				3,410.00	2,083.65	1,200.00	7,000.00	
Individual Donations - Other	9,074.10	5,651.00	3,787.00	1,520.00	4,045.00	1,500.00	7,000.00	
Monthly Sustainer	21,944.00	23,364.00	31,215.00	23,829.00	22,489.00	24,000.00	24,000.00	
Registration Donations	1,355.00	9,301.50	1,220.00	1,480.00	290.00	2,000.00	2,000.00	
Total Donations	42,670.00	45,821.60	43,938.00	35,420.20	36,032.65	33,700.00	160,000.00	
Fundraising								
Turkey	1,518.44	1,200.00	0.00					
Banana Sprint	0.00		0.00				2,500.00	
Fundraising	1,883.94	937.20	782.43	1,001.96	990.93	1,200.00	4,000.00	
Sunday Sundae	1,482.70		198.75	357.00	774.05	350.00	1,000.00	
Other			1,200.00					
Total Fundraising	4,885.08	2,137.20	2,181.18	1,358.96	1,764.98	1,550.00	7,500.00	
Grants								
Government Grants	7,181.11	57,489.79	75,180.47	21,631.77	8,337.00	25,500.00	20,000.00	
Church Grants	0.00	15,100.00	2,000.00	1,500.00	0.00	10,000.00	10,000.00	
Other Grants	7,250.00	6,000.00	20,500.00	5,000.00	5,000.00	13,500.00	14,000.00	
Total Grants	14,431.11	78,589.79	97,680.47	28,131.77	13,337.00	49,000.00	44,000.00	
Rental Income								
Day Camps Rental	300.00	0.00	1,250.00	750.00	600.00	750.00	600.00	
Golf Course	400.00	400.00	400.00	400.00	400.00	400.00	400.00	

Lumsden Beach Camp Inc. Budget Worksheet

	2019 Actuals	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals	2023 Budget	2024 Budget
Facility Rentals	32,836.00	105.00	2,090.00	10,550.00	12,773.00	12,000.00	12,000.00
Pasture Land	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Total Rental Income	35,936.00	2,905.00	6,140.00	14,100.00	16,173.00	15,550.00	15,400.00
Recognition of Deferred Income			357.00	464.00			
Camper Subsidies					6,440.00		6,000.00
Dining Hall							132,000.00
Pool Project					13,680.00		0.00
Capital Project					9,878.00		703,898.00
Total Recognition of Deferred Inc					29,998.00	0.00	138,000.00
Total Income	240,532.60	184,337.60	264,949.15	263,227.93	310,448.63	293,300.00	614,349.00
Gross Profit	240,532.60	184,337.60	264,949.15	263,227.93	310,448.63	293,300.00	614,349.00
Expense							
Administration Costs							
Bad Debt Expense	145.00	0.00	40.00	190.00			
Board and Meeting Expenses	193.55	167.69	46.00	111.74	0.00	150.00	100.00
Interest and Bank Charges	1,112.40	894.22	2,998.60	4,960.31	5,946.93	5,500.00	6,500.00
Office and Administration	3,085.12	3,426.54	5,850.63	5,822.57	6,243.42	6,000.00	6,500.00
Professional & Consulting Fees	3,565.12	3,755.00	4,080.50	4,406.00	4,297.50	4,500.00	4,500.00
Reconciliation Discrepancies		(70.00)					
SCA & Govt Fees	265.00	215.00	265.00	100.00	200.00	265.00	200.00
Website	487.53	190.25	286.97	187.39	185.01	250.00	250.00
Total Administration Costs	8,853.72	8,578.70	13,567.70	15,778.01	16,872.86	16,665.00	18,050.00
Amortization Expense	15,558.38	23,505.94	19,564.08	16,717.01	14,518.35	15,000.00	13,000.00
Artist in Residence Exp			15,230.86	0.00	0.00	0.00	0.00
Camper Subsidies					6,440.00		6,000.00
Food Costs							
Food	31,167.83	1,953.62	7,459.34	32,543.21	33,720.05	37,000.00	38,000.00
Food Allowance Pre-Cook	1,110.00	420.00	0.00	950.00	1,060.00	1,200.00	1,000.00
Kitchen Supplies and Maint	175.18	35.78	0.00	132.92	134.65	500.00	1,000.00
Total Food Costs	32,453.01	2,409.40	7,459.34	33,626.13	34,914.70	38,700.00	40,000.00
Fundraising Expenses	703.04	1,963.54	600.30	13,190.38	11,100.51	9,500.00	2,500.00
Leadership							
Camping Conferences	0.00			0.00	105.00	200.00	200.00
Training Costs	978.37	165.03	1,068.41	487.27	805.12	1,000.00	1,000.00
Staff Appreciation/Recruit	189.59	21.98		0.00	355.99	200.00	250.00

excluded from 2024

= income

**Lumsden Beach Camp Inc.
Budget Worksheet**

	2019 Actuals	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals	2023 Budget	2024 Budget
ED Training	0.00	772.52	127.28	400.54	0.00	700.00	700.00
Total Leadership	1,167.96	959.53	1,195.69	887.81	1,266.11	2,100.00	2,150.00
Medical Supplies	377.69	75.99	652.40	967.24	533.78	800.00	800.00
Payroll Expenses							
CPP Expense	4,853.18	3,115.93	4,000.59	5,702.48	6,369.07	6,500.00	7,642.88
EI Expense	2,718.55	1,750.73	2,223.05	3,046.82	3,253.49	4,000.00	3,904.19
Honoraria							
Cabin Leaders Honoraria	29,558.01	14,660.00	30,550.00	35,256.00	43,521.00	37,000.00	51,702.00
Emergency Call Out		22.73	300.00				0.00
LIT Leadership	700.00	700.00	700.00	1,000.00	1,000.00	1,000.00	1,000.00
Other	1,100.00	1,200.00	950.00	2,467.63	0.00	1,500.00	1,000.00
Salaries	87,448.15	63,383.71	69,701.84	100,020.76	99,443.21	100,000.00	104,415.37
Workers Compensation	1,881.99	1,102.97	1,566.49	1,561.39	1,836.00	2,000.00	2,019.60
Total Payroll Expenses	128,259.88	85,936.07	109,991.97	149,055.08	155,422.77	152,000.00	171,684.04
Program Expense							
Special Summer Programs							
CIF Sponsored/Partnership							
Embracing the Spirit	150.52	87.12					
Family Camp	0.00			0.00	0.00	0.00	0.00
OAC/Adventurous Journey	400.00						
Bus Transport		10,831.06	15,400.10	4,450.55	5,112.70	5,000.00	5,600.00
Art Supplies	264.47	485.96	602.80	539.35	689.17	750.00	750.00
Guest Facilitators	200.00	100.00	409.81	194.24	39.82	500.00	300.00
Resource Material	694.49	328.19	143.57	65.64	193.67	550.00	350.00
Sport & Rec Equipment	322.76	239.90	450.00	862.72	1,502.89	1,000.00	1,500.00
Off Season Camper Engagement	1,118.49	656.28	0.00	0.00	0.00	0.00	0.00
Total Program Expense	3,150.73	12,728.51	17,006.28	6,112.50	7,538.25	7,800.00	8,500.00
Promotional Expenses							
Advertising	213.41	283.57	50.84	72.87	423.97	400.00	400.00
Annual Report/Newsletter	283.73	0.00			13.92	50.00	75.00
Brochures/cards	975.77	473.41	256.80	497.41	1,337.07	600.00	1,000.00
Promo Expenses Other	1,750.00	0.00	48.00	300.00			
Promo Items (hats, honey, t-shirts)	6,648.73	520.53	5,902.06	8,754.79	11,445.77	9,000.00	9,550.00
Total Promotional Expenses	9,871.64	1,277.51	6,257.70	9,625.07	13,220.73	10,050.00	11,025.00
Rental Expenses							
Day Camp Food	0.00		0.00	162.36	188.12	200.00	200.00
Rental Honorarium	1,475.00		0.00		0.00	100.00	0.00

Lumsden Beach Camp Inc. Budget Worksheet

	2019 Actuals	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals	2023 Budget	2024 Budget
Rental Travel Expenses	0.00		0.00				
Total Rental Expenses	1,475.00	72.45	0.00	162.36	188.12	300.00	200.00
Site Expenses							
Cleaning Supplies	2,058.32	336.44	545.19	1,472.60	1,721.40	1,500.00	1,800.00
Construction Expenses		325.50	0.00	3,029.39	0.00	2,000.00	700.00
Furnishings	4,473.64	239.66	0.00	2,238.68	3,882.63	2,500.00	2,500.00
General Maintenance	6,396.35	1,923.40	12,767.55	10,993.68	8,673.99	9,000.00	9,000.00
Insurance & Taxes	15,794.00	12,572.00	20,570.18	21,045.38	20,360.68	22,000.00	22,000.00
Pool Repairs	3,158.23	(92.12)	3,803.14	3,005.54	24,763.46	3,250.00	3,000.00
Pool Chem & Maint	3,158.23	(92.12)	3,803.14	3,005.54	3,171.37	3,250.00	3,250.00
Road Repair and Maintenance	280.00	0.00	503.77	483.27	162.50	350.00	500.00
Site Eqpt & Tools	509.68	638.53	679.89	468.15	894.22	700.00	700.00
Utilities (power, propane, septic)	6,891.66	1,533.54	3,049.47	3,872.82	6,019.87	4,000.00	7,000.00
Vehicle			1,622.18	314.78	0.00	0.00	0.00
Total Site Expenses	42,720.11	17,384.83	47,344.51	49,929.83	69,650.12	48,550.00	50,450.00
Travel							
Board and Committee Travel	7.00	0.00	0.00	0.00	0.00	50.00	0.00
Other Travel	78.10	50.00	0.00	10.89	0.00	100.00	0.00
Staff Travel	859.81	399.22	206.18	724.01	801.25	550.00	800.00
Total Travel	944.91	449.22	206.18	734.90	801.25	700.00	800.00
Total Expense	245,536.07	155,341.69	239,077.01	296,786.32	332,467.55	302,165.00	319,159.04
Other Income - Interest	8,681.59	7,946.14	6,962.80	5,197.47	0.00		
Net Ordinary Income	3,678.12	36,942.05	32,834.94	(28,360.92)	(22,018.92)	(8,865.00)	295,189.96

Investment Income (Loss)	-	40,122.00	5000	8,000.00
Unrealized Gains/Losses		98,038.00		-
Total Non Operating Inc and Exp		57,916.00	5,000.00	8,000.00
(Deficiency)/Excess of Rev Over Exp		35,897.08	-3,865.00	303,189.96

Minus one-time transactions

- 120,000.00 donations
- 2,500.00 fundraising
- 132,000.00 prev dining hall donations
- 8,000.00 Investment income

Lumsden Beach Camp Inc.
Budget Worksheet

2019 Actuals	2020 Actuals	2021 Actuals	2022 Actuals	2023 Actuals	2023 Budget	2024 Budget

40,689.96 amount to service debt