

BALZAC UNITED CHURCH – 2015 ANNUAL REPORT

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BALZAC UNITED CHURCH
Annual General Meeting
March 8, 2015

Call the Meeting to Order – Allan Fraser

Opening: Reverend Rita opened the meeting with prayer.

MOTION 2015-01: RON BEAGLE MOVED THAT ALL CONGREGATION MEMBERS PRESENT BE ALLOWED TO VOTE. SECONDED BY PAUL ARNOTT. CARRIED.

Agenda Overview

Allan asked for any additional agenda items from the congregation

MOTION 2015-02: PAUL ARNOTT MOVED TO ACCEPT THE MINUTES OF THE ANNUAL GENERAL MEETING DATED FEB 23, 2014. SECONDED BY DON ALEXANDER. CARRIED.

Financial Statements 2014 - Allan Fraser presented the financial statements for 2014 and asked for any questions from the congregation. No questions were presented.

MOTION 2015-03: MOVED BY NANCY WIGGLESWORTH TO APPROVE THE FINANCIAL STATEMENTS FOR 2014 AS PRESENTED. SECONDED BY LEE DOWAN. CARRIED.

Budget 2015 – Allan Fraser presented the Budget for 2014 and asked for any questions or concerns. No questions were presented.

MOTION 2015-04: NANCY WIGGLESWORTH MOVED TO APPROVE THE BALZAC UNITED CHURCH BUDGET FOR 2015 AS PRESENTED. SECONDED BY ARTHUR GRIFFITH. CARRIED.

Elections for Board Members:

The board positions for 2015 were presented as follows:

- *Chairman of the Board – Allan Fraser – Term completed. Willing to serve an additional year.*
- *Secretary – Ruth Unser – 1 year remaining in term.*
- *Ministry and Personnel – Angela Burford – Term completed. Willing to serve an additional year.*
- *External Affairs/Outreach – Debra Jepson – 1 year1 remaining in term.*
- *Internal Affairs – Hazel Mountford – Term completed – Willing to serve for an additional year.*
- *Facilities – Ken Romphf – Term completed.*

MOTION 2015-05: NANCY WIGGLESWORTH MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR ALLAN FRASER. SECONDED BY DOREEN HARROLD. CARRIED.

MOTION 2015-06: NANCY FRASER MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR HAZEL MOUNTFORD. SECONDED BY JOYCE COVEY. CARRIED

MOTION 2015-07: DOREEN HARROLD MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR ANGELA BURFORD. SECONDED BY CARLA EHRENREICH. CARRIED.

MOTION 2015-08: DEBRA JEPSON NOMINATED CLARK SPENCER FOR THE MINISTRY OF FACILITIES. SECONDED BY NANCY FRASER. CARRIED

Other Business –

Farewell to Ken Romphf: Allan expressed his thanks to Ken on behalf of the board and the congregation for the excellent job that he had done with the Facilities. Hazel Mountford presented a card and a token of our appreciation for his hard work keeping the building in good shape over his term.

Chairman's Message: Allan Fraser extended thank you's to Larry and Sharon Bilben for their work as treasurer and envelope secretary for a number of years, to the board members for their teamwork and efficiency, to the congregation for stepping up when needed and providing assistance for all the events undertaken in the church, and to the Sunday School and youth leaders for their work with the children. He also expressed appreciation to have Rita back from sabbatical.

MOTION 2015-09: HAZEL MOUNTFORD MOVED TO ADJOURN THE MEETING.

Respectfully submitted,

Ruth Unser, Board Secretary

MINISTER'S REPORT 2015

Hotels and restaurants are often reviewed with a five star rating. One star is a warning that you might well be disappointed if you went there. Five stars is an indicator that the experience will surpass your expectations. If churches were judged with a similar system, I have no doubt that Balzac United Church would receive a five star rating.

Year after year, you have demonstrated a strong commitment to Balzac. Once again, you have been generous with your time, energy, and money so that we can have a well maintained building and a vibrant community of faith. Together we have shared tears and laughter. We have worked and played together. We have cheered each other on and lifted each other up with encouragement and prayers. As well, you have cared deeply for others and have supported the mission and service fund, the food bank, and other outreach efforts. Well done!

Every now and then, during Sunday worship, we say together the New Creed that was first recited in the United Church in 1968. Times have changed since then but I believe more than ever the New Creed reminds us of what we are to be about as followers of Jesus and a community of faith. As I think about the year ahead, my hope and prayer is that Balzac will remain true to the following words:

“We are called to be the Church:
to celebrate God’s presence, to live with respect in
to live with respect in Creation,
to love and serve others,
to seek justice and resist evil,
to proclaim Jesus, crucified and risen,
our judge and our hope.”
-(A New Creed)

I want to thank you for the honour and privilege of being your minister. You inspire me to best that I can be as a Christian and as a pastor. May God bless us in all that we do so that we may live out our faith in words and actions.

Yours sincerely,
Rev Rita Cattell

CHAIRMAN'S LETTER 2015

2015 was an eventful year filled with many blessings for Balzac United Church. The major one was the project to upgrade the church with new carpet and linoleum. Thank you to Clark Spencer, for his hard work in overseeing this difficult project to completion.

The support and outreach for people in need is a symbol of what makes this congregation excel. On September 12, 2015 a devastating fire roared through Middletown California and surrounding areas. Our son, Sheldon was one of the residents affected. He became unemployed and homeless in a matter of minutes. Balzac United Church reached out with prayers, love and encouragement, plus financial support! Nancy and I and the whole Fraser family appreciate your love and support shown to us during this time.

With sadness, we said goodbye to some very special friends in 2015. Among them, were Alan Wilson, Harold McKnight, Blanche Saville, Ronnie Northcott, Don Beckley and Hugh Hamilton. They will not be forgotten by our BUC family.

We extend a huge debt of gratitude to Larry and Sharon Bilben for their dedicated service and hard work for many years. Larry's duties as treasurer, and Sharon's duties as envelope secretary have kept Balzac United Church in good standing. Thank you!

Thank you to Steven Burford for stepping forward to fill the position of treasurer, and Shelly Spencer who will be serving as envelope secretary.

I am very thankful for all of the wonderful folks that make up our ministry teams, secretarial duties, and care for our website and also our choir. They all show love and dedication to this congregation, and it is evident to all of us each week.

I am thankful and privileged to be a part of an incredible group of people that make up the board of the Balzac United Church. They all work hard to help make this church a cornerstone in the community.

And finally, I am thankful for our gracious, kind and thoughtful Rev. Rita! With her guidance we can all look forward to the joys, challenges and blessings of 2016.

Respectfully submitted,
Allan Fraser
Chairman
Balzac United Church

WORSHIP COMMITTEE ANNUAL REPORT 2015

The worship committee is Rev. Rita Cattell, Lee Dowan, Nancy Fraser, and Hazel Mountford

Under the worship Committee are children's groups and advertizing. Their reports are included separately in the Annual Report.

This year has been a challenge for me personally, but the worship committee oversaw 45 services, 42 regular services and Easter Sunday, Good Friday, Christmas Eve. Our Easter Celebration is usually started with Joyce Covey and her crew having a pancake supper followed by Ash Wednesday Service. Palm Sunday is an event of joyous celebration, then, of course, the meditative Good Friday Service. Our Easter Sunday is always well received as we place Daffodils' on the Cross. We enjoy Mother's Day Service by giving all women carnations in celebration of women. Fathers Days Service we give something too, always a surprise!! We look forward to the toe tapping Cowboy Sundays with the Praise Team. Remembrance Day is also a special time for Balzac United Church. Balzac United Church Advent Season is well thought out by, our fabulous Music Director Lee Dowan, and the Christmas Eve is one of the many highlights. I have had the pleasure, for the past couple of years, of working with Gail Montieth as she helps with the Christmas decorations. Her creative table centre pieces are always just what BUC needs.

In closing Balzac United Church is a place of welcoming, supportive people. I have yet to put a greeter's signup sheet, but when I arrive, someone is always greeting in a loving, special way. Thank you to all the Greeters who just DO!!

I will never be able to express the thankfulness that I feel towards all of the people who attend and who offer to help, and who are in the background always helping. If I started naming people it would need to be the entire congregation so THANK YOU!!! THANK YOU!!!!

Respectfully Submitted by

Hazel Mountford Chair of Worship

BALZAC UNITED MUSIC MINISTRY REPORT 2015

2015 seemed to be a very busy year, but records reveal it was not busier than the previous year(s). There were, however, at least two memorable services with respect to the music: the first was the hymn-sing featured in 3 services of July, with the 4th service featuring the Praise Team on Western Heritage Sunday; the second was in November, at the request of Rev. Rita, featuring Country Gospel hymns, again with the Praise Team. Both of these special themes were well-received by the congregation.

Christmas – always a speciality on its own merit – was a presentation of 7 anthems by the choir – two over the usual 5. The extra 2 were Epiphany extensions, usually not included in the choir's schedule. The choir met the load with enthusiasm and dedication. Congregational feed-back was that 'it was the best'. The service was recorded by Trevor Page which is now available through our web-site. Further discussions of recording each Sunday's service are being planned.

The purchase of a new recording machine was a bonus for the choir, in that, with the engineering expertise of Trevor Page, CD's were made available for rehearsal for the individual voice parts along with accompaniment. This technology assists in the making and success of the choir's efforts. The usual format of the presentation of one anthem per month, seems to work best for our members.

Projected Budget Sheet for 2016 attached.

*Respectfully submitted,
Lee Dowan, B. Mus.
Director of Music Ministry
January 31, 2016*

PROJECTED MUSIC BUDGET FOR 2016

<u>Budget Item</u>	<u>Projected 2015</u>	<u>Actual 2015</u>	<u>Projected 2016</u>
Music	\$600.00	\$977.76 (a)	\$600.00
Piano Tuning	\$150.00	\$0.00	\$150.00
Office Expense	\$50.00	\$87.13	\$50.00
Equipment	\$25.00	\$0.00	\$0.00
Director's Reading Copies	\$75.00	\$41.83	\$50.00
	\$900.00	\$1,106.72	\$850.00

Comments:

- (a) Deflated Canadian Dollar was a major contributor to the over-budgeted amount. N.B.: No Canadian publisher is available; hence, all music is obtained from U.S.

*Lee Dowan
January 2016*

WEBSITE REPORT 2015

The year has been very interesting year for the website. It is always very challenging, updating the ever-changing announcements, front page (index page), our minister page and pictures galleries.

With photos, I took steps in the last year to improve the photo pages. I am displaying larger photos on the main photos page and on the announcements page, I set up a “lightbox” photo section. The lightbox displays images by filling the screen and dimming out the rest of the web page. Viewers can take a quick look at what happened in the last two weeks from either the announcement page or the recent photo section on the photo page.

So many events have been documented with photos and it has been my pleasure to post them. I would like to thank everyone who contributed photos over the past year: Gail Montieth for taking the fantastic photos during Peter Poohkay's award ceremony on April 7th, Ruth Unser during the summer fun event, Angelina Pennell during the Christmas eve service, Nancy Fraser and many more.

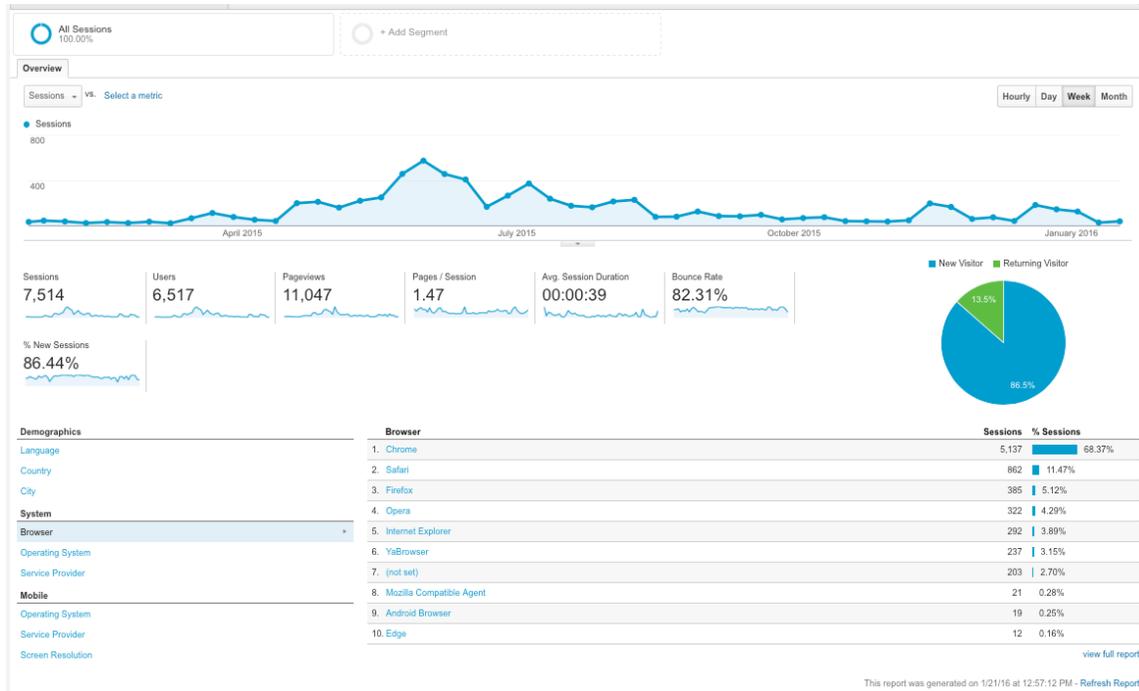
Events documented include:

- New Years Eve potluck
- Faith and Family hockey night and Football night
- BUC Women's craft days
- Annual General Meeting
- Easter Service
- Bible study
- Reptile Party
- Adventurer's tea party
- Mother's day tea party
- Father's day service and events
- Summer Fun day
- Floor Renovation
- Highway cleanup
- Calgary corn maze
- Remembrance Day service
- Mission and Service Fair
- Advent candles
- Christmas craft day
- Breakfast with Santa
- Christmas eve service

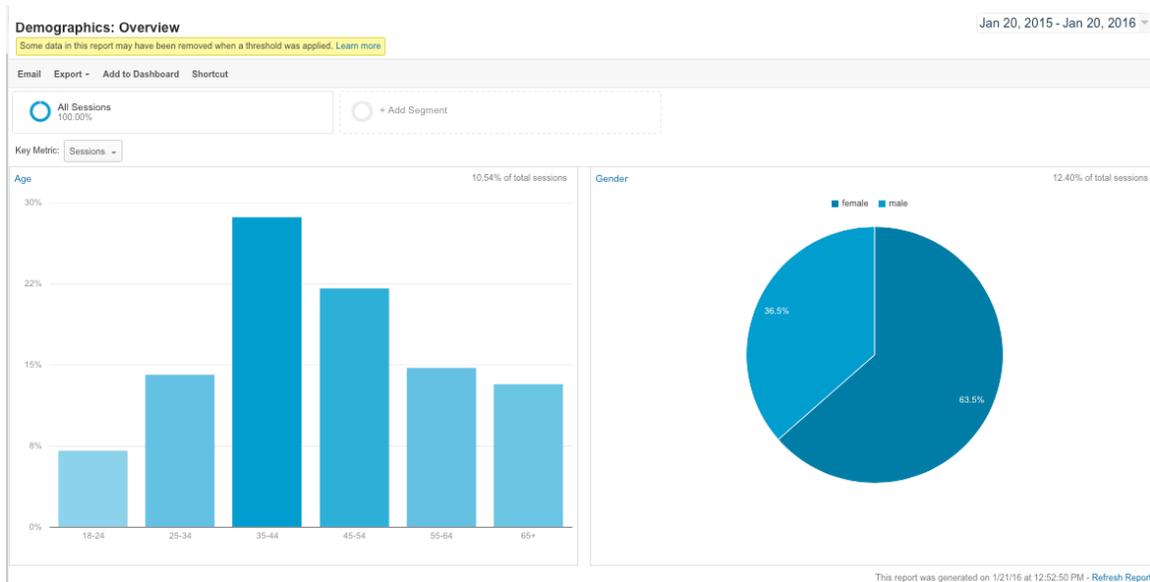
Kevin Walkes

Analytics of the past year are on the next two pages

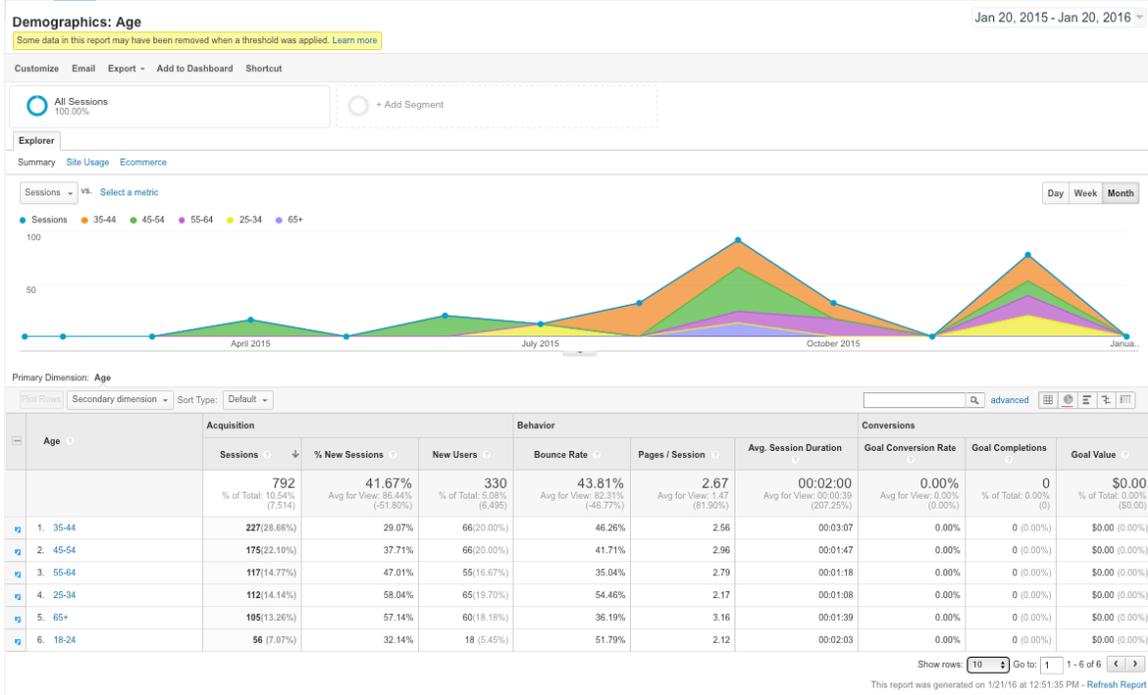
Website Analytics – General browser overview



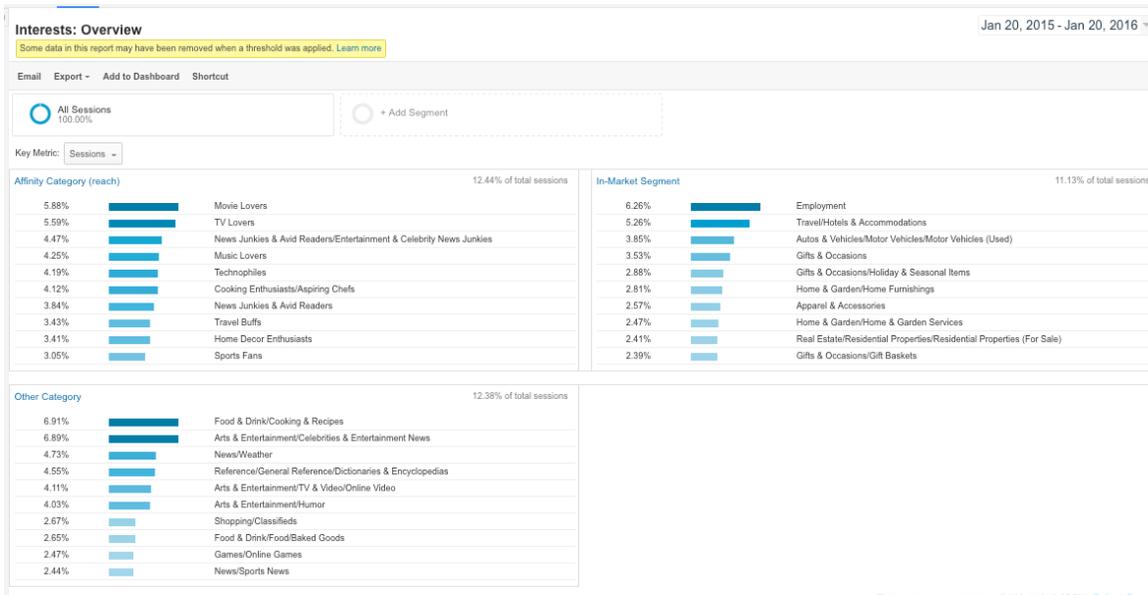
Website Analytics – Demographics overview



Website Analytics – Demographics Age overview



Website Analytics – Interest overview



Sunday School Report 2015 - 2016

We are having a wonderful year so far with so much more planned. We are blessed to have such a welcoming community here in Balzac where the kids feel at home and part of God's family!

This year we have had a few changes with leadership for each group. We have been blessed that Jim had been teaching the youth group for the past few years, but he has decided to take a break. Currently, our Youth group is being lead by Angela Wigglesworth so the Adventurers and The Clubhouse are both together upstairs lead by myself. **We are currently in need of an Adventurers leader.**

The Adventurers group has 2 regularly attending, the Sunday School, 7 attending, and the youth has grown this year and has 4 students. So in total we have 13 children which come regularly and that increases of course as we have a few guests now and then.

Over the summer Angela and I have met to discuss and plan the year ahead and create a schedule. After getting acquainted with our groups and having regular lessons for the first bit this fall, we continued our Mission and Service workshop ending with our fair which we shared with the congregation. The countries we researched and learned about this year were Japan, Guatemala, and The Democratic Republic of Congo. The children enjoyed learning, and sharing. (The food is always a big hit!) Thank you to all the parents and volunteers, without you we could not have been as successful. We resumed regular classes for Advent through Christmas and Epiphany with some various group activities.

Secret pen pals will start again in February. Our Valentines party will be February 7th as the 14th falls on a long weekend when there is no Sunday school.

Another group workshop will begin starting in Lent that the youth and Sunday School will participate in their own age groups. This will finish on Palm Sunday, March 20th. March 27th will be our annual Sunday School Easter Egg hunt.

We have many other events coming up this year, including Reptile Party, which will be on Earth Sunday, April 10 during the service. Other events include, Reptile Party, Mothers day tea, Pentecost flying day, and Fathers day BBQ/Soccer tournament.

June 26th will be our last day of Sunday School in which we will hopefully lead the congregation in a children's led service.

Again, thank you to all who help out and thanks to the kids especially, you bring us so much joy!

Victoria Walkes

Ministry to Youth Report

This has been a building year for the youth as an official group at Balzac United Church. We currently have four regularly attending youth in this age group, and the Sunday school team felt that we needed to address the learning and social needs of this group separately from the younger Sunday school kids.

The youth group meets every Sunday during Sunday school time; and have been challenged by a curriculum which is based on the growing faith of a pre-teen/ teenager. Our main focuses are for the youth to build trust in both each other and myself as a leader, to develop stronger personal relationships with Jesus, and to develop emerging leaders in the church.

The group also meets once per month on a Saturday evening to have fun, reinforce our Sunday morning messages, and to engage in some service learning projects among other lessons which require more time than Sunday morning allows.

The group attended a day-long Advent retreat at the church, and are looking forward to upcoming events: touring and volunteering at the Airdrie Food bank in March, touring CUPS in Calgary, as well as currently looking into attending Presbytery events with other groups.

It is a real blessing to work with these youth, who are showing signs of personal growth every day.

I am happy to continue to work with the youth in the upcoming year and would encourage all congregation members to look into their hearts and recognize if there is a calling to work with the youth. It would be an important asset to have at least one and perhaps two other youth group leaders.

Respectfully submitted,

Angela Wigglesworth,

Youth group leader

Advertising Report

All of the advertising for our special events is done in places where there is no charge. Because of that, we no longer advertise in the Western Buy n Sell since they are now charging a fee. However we are still able to advertise for no charge on Kijiji in the Community Events column, the Scoop , Rockyview Weekly, and the Airdrie echo in the Community Events Column. We are limited to those newspapers because the rest do not allow free advertising in their Community events column for events that have a charge, such as the Turkey Supper. You can also find our special events listed in the Coffee News that you find in many local restaurants. They also place it on their website.

The information is also on line on Discover Airdrie which is part Air 106.1FM, as well as AM1060.

Bulletins are placed around Airdrie in the following places: the Airdrie Library, Canadian Tire, Whispering Spruce Campground, Safeway, No Frills, Adesa, Airdrie Laundromat, Airdrie UFA and Anna's Cafe. Some of the events are also put in the Weekly Church bulletins of the following United Churches in the area: Airdrie, Crossfield , Didsbury, Irricana , and Carstairs.

The regular church service and time is listed in the Scoop in the community Events column and also in the church Directory in the Rocky View Weekly and the Airdrie City View. That information can also be seen on our board in the front of the church. We have services and events that have been attended by people who noticed the sign as they drove by on Highway 566.

The sandwich boards are placed around the city of Airdrie for the Garage Sale only since it can be put out and removed the same day of the event , weather permitting.

Joyce Covey

OUTREACH COMMITTEE AGM REPORT 2015

Balzac United Church continues to support the Airdrie Food Bank. Deliveries are made as the foyer box fills. The Veteran's Food Bank also receives a November delivery. Thanks to Bob and Moya Sundquist for delivering to the Veterans. Cash goes further than food and any weekly donations marked as "Food Bank" will be sent to the Airdrie Food Bank.

Carla Ehrenreich and Nancy Wigglesworth continue to read Minute for Mission as requested by Rev. Rita. Sam Burford will also be helping in the future.

Balzac United Church continues to do the Annual Highway Cleanup west of the church. Thanks to Allan Fraser for organizing this and all the volunteers that help.

The silent auction at the Annual Turkey Dinner continues to be a successful fundraiser. In 2015 we added a raffle and will continue to do this.

Outreach also ran a raffle at our bake sale table at Balzac Hall in November. Plans are to continue this initiative.

The Outreach Committee has a budget specifically directed towards helping people in need. This year Balzac United Church assisted Sheldon Fraser after he lost his possessions after a massive fire in his home community. "Mr. Bear" was also passed around and the congregation generously contributed to this initiative. Sheldon was amazed at the spiritual and financial support sent his way.

The Lioness Hamper Program continued in 2015. Thanks to Carla Ehrenreich for organizing this once again and thanks to the congregation for continuing to support this project.

Once again Balzac United Church hosted Breakfast with Santa in support of Grandmothers for Grandmothers, a Stephen Lewis Foundation. This year the funds supported the Mountain View Grandmothers group and the Cochrane Grandmothers group. A raffle helped bolster the funds gathered. Thanks to Peter Proudlock and other Balzac United Church members for helping with this initiative.

A Prayer Board and The People of Balzac Church Board have been established on the back wall. Congregational prayers are posted and prayed for on one side and newsworthy items and pictures of the congregation are posted on the other side. As pictures are posted the congregation is asked to indicate their number of years attending Balzac United Church. This is a "get to know you" initiative just for fun.

My requests for volunteers continue to be answered willingly by the congregation and for this I am eternally grateful.

Respectfully submitted,

Debra Jepson

M&P COMMITTEE REPORT FOR 2015

The role of the M&P Committee is to handle two important components related to the operation of the church. The first part is to manage the human resources duties, dealing with all the aspects related to managing employees. The second component is to act as a moderator with regards to any concerns/ disputes raised by any member of the church and the source of the dispute. Our committee is designed to operate alongside the Board of Directors advising them with regards to Human Resources & Conflict/ Disputes. The key thing to remember is that the M&P Committee does not take direction from the Board of Directors, so that we may act as an impartial party as we are tasked in handling sensitive information.

Human Resources:

This past year has been fairly quiet for the M&P Committee. We have not had any changes in staffing and everything seems to be running smoothly. There are two areas however that I will highlight for you to be aware of the changes that are happening.

We have just begun the second year of our three year commitment to raise Rita's salary to 5% above the minimum required which is determined by the United Church of Canada(UCC). Thanks to our budgeting foresight in this, we are in an ok position with regards to some recent changes that the United Church of Canada (UCC) has put forth with regards to compensation. Over the past few years the UCC has gone through and reassessed all areas of clergy compensation; these areas include base salary, manse and housing compensation, continuing education allowance, mileage and more. Now that they have completed all their reviews they are in the process of instructing congregations to adapt to new changes that they are making mandatory with regards to how clergy are being compensated. It has been several years since the UCC has gone through this process so it was only a matter of times before we would have received these guidelines. In the end, what their reports summarize down to is that we are required to provide a 2% raise to all of Rita's areas of compensation for 2016 vs the 0.9% on salary only which has been the trend in the past several years. It is because of this mandated raise in all areas the M&P budget for salaries has increased above what was originally anticipated. However, like I mentioned in the beginning because we had the foresight to already allow for a 2% raise in salary the additional increases required are not as burdensome to our bottom line.

In conclusion, I would like to mention how fortunate we are to have Rev. Rita Cattell guide Balzac United Church; she is someone who offers us spiritual guidance that touches our individual needs in a very personal way. It is because of this I am forever grateful and will continue to do my best working for the best interests of Balzac United Church.

Another area of staffing that we will have to address in the upcoming year is our growing Sunday School. This is a problem that many small churches like ours dream of however we are at a point where the age range of our Sunday School students would comfortably stretch into 3 classes some weeks.

Unfortunately, the weeks when this happens it can become quite difficult for Victoria and Angela to provide a lesson that all the children can focus on. If you have ever considered being part of our Sunday School, Victoria and Angela would be happy to have someone with to work with either the younger ones

on an occasional basis or someone who would be willing to mentor the older youth group from time to time. Any extra assistance offered to the Sunday School team is greatly appreciated.

Member Disputes/ Conflict Resolutions:

There have been no items of issue brought to my attention during 2015. I would like to believe that the reason for this is because when any issues or concerns arise they are dealt with immediately amongst the parties concerned and do not require further involvement. If this is not the case and you have something you wish to discuss privately, please do not hesitate to contact me and together we will work on a resolution. Please remember any disputes, concerns or conflicts presented to me stay confidential.

Thank you,
Angela Burford Chair, M&P Committee
Phone: 403-980-4428 or email: angelaburford@outlook.com

2015 MINISTRY OF PROPERTY REPORT

Balzac United Church has undergone some significant capital upgrades over the last year. Specifically the Flooring Replacement Project proposal was approved by the Board and approved by the congregation in July of 2015. Work started in earnest in August and for the most part was completed by our September start up dates.

The installation of Carpet Tiles in the sanctuary/upstairs and Vinyl Plank in the coffee room/main floor office and school rooms considerably brightened up the interior of the church. There were some challenges with the supplier with most of the issues being resolved. Outstanding to date are the supply of one box of carpet tiles for back up-replacements. We are with-holding a final payment amount until the carpet tiles have been received. This amount of approx. \$1900 is still outstanding.

A new project for the church was to purchase from the Memorial Fund to provide BUC with a sound system and projector that is on par if not better than some of the big churches in the city.

A locking system was provided for the Potable Water system next door to ensure that BUC church secures the drinking water from potential contamination as best we can. A locking cap, pad lock and key were provided to the service station as a courtesy.

Monthly Property inspections were initiated last year in February and are presented at each monthly board meeting. This served its purpose well identifying potential cost issues well in advance to prepare the board for any expenses incurred. The septic system and the garbage bin were included in these inspections and circumvented most septic alarms and an overflowing bin from occurring.

The monthly inspections are available for viewing upon request.

Regards

Clark A. Spencer

Minister of Property

Treasurer's Report

For the year ending December 31, 2015 to the Annual General Meeting of the Balzac United Church on February 21, 2016

All revenue and expenses are recorded as they are received and paid except for insurance costs and presbytery dues. These two items are paid in the early part of the year but one-twelfth of the cost of each of them is recorded as an expense on a monthly basis. We do this so that the months that these are paid do not show an unusually large deficit. All capital expenditures were expensed in the current year.

During 2015, we spent 99% of what we had budgeted for expenses but only received 96% of our budgeted revenue giving us a loss of \$4,103.52. In addition, we purchased new floor coverings and some audio-visual equipment. We cashed in a Guaranteed Investment Certificate plus used some surplus cash to pay for these capital items and to cover the operating loss.

We exceeded our Mission and Service goal of \$8,500 by \$1,396 which speaks well of the congregation's concern for others who are not as fortunate as we are.

We currently have \$118,999 invested in Guaranteed Investment Certificates at the Alberta Treasury Branch in Airdrie.

It has been my pleasure to be your Treasurer for the past 12 years but it now time for someone else to look after reporting on the church's financial affairs.

Respectfully Submitted

Larry Bilben

Treasurer

BALZAC UNITED CHURCH			
Comparative Income Statement			
For the Calendar years ending December 31, 2014 and 2015			
	Actual	Actual	Difference
	2015	2014	2015-2014
CASH AND DONATIONS IN KIND			
Church Received Offerings	96,485	93,818	2,667
Church Loose Offerings	1,380	1,200	180
Church Rentals	450	0	450
Church Fund Raising	10,981	14,234	-3,253
Interest Income	1,809	1,710	99
M&S Offerings	9,896	8,228	1,668
Memorial Offerings	840	300	540
Observer Revenue	260	240	20
Other Revenue (Nexon)	0	95	-95
Donations in Kind	1,478	3,273	-1,795
Total Cash and Donations in Kind	123,579	123,098	338
CASH AND EXPENSES IN KIND			
Ministry of Ministry & Personnel	90,705	90,744	-39
ADP Service Charge	282	249	33
Caretaking	3,120	3,055	65
Employee Benefits	12,155	12,598	-443
Minister's Continuing Education	1,344	2,000	-656
Minister's Salary/Housing/Telephone	62,018	60,378	1,640
Minister's Travel	1,332	1,098	234
Choir Director	4,284	4,191	93
Secretary	3,060	3,025	35
Sunday School Teacher	3,060	3,025	35
Organist Supply	50	50	0
Sabbatical Supply	0	1,075	-1,075
Ministry of Property	14,239	18,231	-3,992
Electricity	2,059	2,686	-627
Facilities	1,315	2,955	-1,640
Garbage Removal	746	577	169
Insurance	4,875	4,571	304
Natural Gas	1,222	1,529	-307
Office	1,316	3,144	-1,828
Septic Service	1,000	1,000	0
Telephone	706	769	-63
Water	1,000	1,000	0
Ministry of Internal Affairs	5,431	2,841	2,590
Bank Service Charges	36	44	-8
GST	1,205	98	1,107
Music	1,071	375	696
PAR	284	346	-62
Sunday School/Nursery	694	419	275
Worship	1,654	1,070	584
Youth Group	230	109	121
Gifts & Honourariums	257	380	-123
Ministry of External Affairs	17,308	12,846	4,462
Presbytery	3,273	3,386	-113
M&S Disbursement	9,846	8,228	1,618
On-Going Outreach Disbursements	845	504	341
New Outreach Disbursements	3,096	500	2,596
Observer Disbursement	248	228	20
Total Cash and Expenses in Kind	127,683	124,662	3,021
Cash Surplus (Loss) in Kind	(4,104)	(1,564)	

BALZAC UNITED CHURCH
Comparative Balance Sheet
As at December 31, 2014 and 2015

ASSETS	December 31, 2015	December 31, 2014
Cash	14,929	24,732
Petty Cash	0	0
GST Receivable	1,212	524
Yard Light Receivable	138	131
Prepaid Presbytery	194	282
Prepaid Insurance	1,233	1,175
ATB/GIC 417900	11,275	11,275
ATB/GIC 421700	14,774	14,592
ATB/GIC 424100	16,148	15,988
ATB/GIC 86700	34,488	33,961
ATB/GIC 164100	10,679	10,573
ATB/GIC 567600	11,285	11,285
ATB/GIC 504100	0	25,000
ATB/GIC 104700	20,350	20,000
Church Floor Covering	29,350	0
Audio Visual Equipment	1,237	0
Total Assets	167,291	169,517
LIABILITIES		
Church Floor Covering Payable	1,878	0
Total Liabilities	1,878	0
EQUITY		
Retained Earnings - Beginning of Year	169,517	171,081
Add: Accumulated Net Income (Loss)	(4,104)	(1,564)
Retained Earnings - Ending of Year	165,413	169,517
 Total Liabilities & Equity	 167,291	 169,517

Balance Sheet Transactions and Investments

Investment Transactions - 2015

ATB/GIC 417900 (\$11,274.68) Interest of \$140.93 added to Chequing Account

ATB/GIC 421700 (\$14,591.95) Interest of \$182.40 added to GIC for a total of \$14,774.35

ATB/GIC 424100 (\$15,987.71) Interest of \$159.98 added to GIC for a total of \$16,147.60

ATB/GIC 86700 (\$33,961.33) Interest of \$526.40 added to GIC for a total of \$34,487.73

ATB/GIC 164100 (\$10,572.89) Interest of \$105.73 added to GIC for a total of \$10,678.62

ATB/GIC 567600 (\$11,284.80) Interest of \$338.54 added to chequing account

ATB/GIC 504100 (\$25,000.00) Cashed early on July 25, 2015 - no interest was received

ATB/GIC 104700 (\$20,000.00) Interest of \$350.00 added to GIC for a total of 20,350.00

Investments December 31, 2015

ATB/GIC 417900 (\$11,274.68) March 12, 2013-2018 - 0.90%, 1.25%, 1.55%, 1.85%, 3.50%

ATB/GIC 421700 (\$14,591.95) March 17, 2013-2018 - 0.90%, 1.25%, 1.55%, 1.85%, 3.50%

ATB/GIC 424100 (\$15,987.72) January 20, 2013-2016 - 0.75%, 1.00%, 2.50%

ATB/GIC 86700 (\$33,961.33) November 19, 2012-2017 - 0.90%, 1.25%, 1.55%, 1.85%, 3.50%

ATB/GIC 164100 (\$10,572.89) January 27, 2013 - 2016 - 0.75%, 1.00%, 2.5%

ATB/GIC 567600 (\$11,284.80) October 4, 2013-2016 - 3.00% fixed for 3 years

ATB/GIC 104700 (\$20,000.00) January 17, 2014 - 1.75% fixed for 2 years

All 3 and 5 year GIC's are cashable on the annual anniversary date without penalty

BALZAC UNITED CHURCH

Fund Raising Activities 2015

The fund raising activities and the net amount raised by each activity are as follows:

Choir CD	110.00
Hitman Hockey Refund	28.00
Turkey Supper	1,369.00
Silent Auction	2,607.00
50/50 Draw	530.00
Shrove Wednesday	87.00
Sundae Sunday	190.00
Stampede Breakfast	90.00
Garage Sale	3,446.00
Christmas Bake Table	559.00
M&S Fair	219.00
Cookie Walk	205.00
Breakfast with Santa	1,541.00
Total	\$10,981.00

Memorial Fund Report 2015

Memorial Fund Balance – January 1, 2015	\$5,266.46
Add: Donations to the Fund	\$ 840.00
Less: Uses of the Funds	\$1,298.33
Memorial Fund Balance – December 31, 2015	\$4,808.13

Blessing Bank Report

2015

Total Receipts were \$216.14 which were given to the M&S Fund

BALZAC UNITED CHURCH					
Average Weekly Received Offering					
2015					
Not Including M&S and Memorials					
			Identifiable		
Average Amount per Week	Givers	Percentage			
Less than \$0.99	13	18%			
Between \$1.00 and \$4.99	9	13%			
Between \$5.00 and \$9.99	6	8%			
Between \$10.00 and \$14.99	9	13%			
Between \$15.00 and \$19.99	6	8%			
Between \$20.00 and \$24.99	4	6%			
Between \$25.00 and \$29.99	4	6%			
Between \$30.00 and \$34.99	0	0%			
Between \$35.00 and \$39.99	3	4%			
Between \$40.00 and \$49.99	3	4%			
Between \$50.00 and \$59.99	5	7%			
Between \$60.00 and \$69.99	0	0%			
Between \$70.00 and \$79.99	3	4%			
Between \$80.00 and \$89.99	4	6%			
Between \$90.00 and \$99.99	0	0%			
Between \$100.00 and \$109.99	3	4%			
Between \$110.00 and \$119.99	0	0%			
Greater than \$120.00	0	0%			
Totals	72	100%			

BALZAC UNITED CHURCH				
	Budget			
	2016			
				Difference
	2015	2015	2016	Budget 2016 -
CASH AND DONATIONS IN KIND	Budget	Actuals	Budget	Actual 2015
Church Received Offerings	104,527	96,485	96,917	432
Church Loose Offerings	1,000	1,380	1,300	-80
Church Rentals	500	450	450	0
Church Fund Raising	12,000	10,981	12,000	1,019
Interest Income	2,254	1,809	2,406	597
M&S Offerings	8,500	9,896	8,500	-1,396
Memorial Offerings	0	840	500	-340
Observer Revenue	240	260	260	0
Cash from Investments	0	0	0	0
Donations in Kind	0	1,478	1,500	22
Total Cash and Donations In Kind	129,021	123,579	123,833	254
CASH AND EXPENSES IN KIND				
Ministry of Ministry & Personnel	92,328	90,705	95,292	4,587
ADP Service Charge Expense	250	282	300	18
Caretaking Expense	3,000	3,120	3,000	-120
Employee Benefits Expense	13,056	12,155	14,512	2,357
Minister's Continuing Education Expense	1,350	1,344	1,375	31
Minister's Salary/Housing	61,658	61,658	62,891	1,233
Minister's Telephone	360	360	360	0
Minister's Travel Expense	1,250	1,332	1,450	118
Ministerial Supply	500	0	0	0
Choir Director Expense	4,284	4,284	4,284	0
Secretary Expense	3,060	3,060	3,060	0
Sunday School Teacher Expense	3,060	3,060	3,060	0
Organist Supply Expense	500	50	500	450
Minister's Sabbatical Supply	0	0	500	500
Ministry of Property	17,500	14,239	17,025	2,786
Electricity Expense	2,600	2,059	2,500	441
Facilities Expense	2,000	1,315	1,500	185
Garbage Removal Expense	800	746	850	104
Insurance Expense	4,600	4,875	5,000	125
Natural Gas Expense	1,600	1,222	1,500	278
Office Expense	3,500	1,316	2,000	684
Septic Service Expense	600	1,000	1,000	0
Telephone Expense	800	706	850	144
Water Expense	1,000	1,000	1,000	0
Capital Expenditures	0	0	825	825
Ministry of Internal Affairs	5,450	5,425	5,116	-309
Bank Service Charge Expense	103	30	103	73
GST Expense	979	1,205	980	-225
Music Expense	1,185	1,071	850	-221
PAR Expense	433	284	433	149
Sunday School/Nursery Expense	695	694	695	1
Worship Expense	1,340	1,654	1,340	-314
Youth Group Expense	515	230	515	285
Gifts & Honourariums Expense	200	257	200	-57
Ministry of External Affairs	13,743	17,308	14,400	-2,908
Presbytery Expense	3,263	3,273	3,250	-23
M&S Disbursement	8,500	9,846	8,500	-1,346
Ongoing Outreach Disbursements	240	845	850	5
New Outreach Disbursements	1,500	3,096	1,500	-1,596
Observer Disbursement	240	248	300	52
Total Cash and Expenses In Kind	129,021	127,677	131,833	4,156
CASH AND SURPLUS/(LOSS) IN KIND	0	(4,098)	-8,000	