

Balzac United Church Annual Report 2011

Our Vision:

....to be a church for both young and old, who seek to explore their faith through progressive theology applied to everyday life

Reflections by Rev Rita

Kermit the Frog is a Muppet Puppet who sings a song called “It’s Not Easy Being Green”. It is a cute and quirky little ditty about the challenges of being different from everyone else. I think this song could easily be rewritten to: “It’s Not Easy Being the Church.” From its very beginnings, Christians have always found it a challenge to follow Christ. It was not easy to be a Christian when Roman Emperors liked to watch lions munching on Christians for lunch. It is not easy being a Christian now in a world where we are a minority. In London, England, I have read that more people visit Ikea on a Sunday morning than attend church in that city.

When I am asked where Balzac United Church is, I often begin by saying that Cross Iron Mills is the big mall to the east of the QEII and BUC is to the west and we’re not big. Then I describe a small white country church that houses a faith community whose spirit outmatches the size of the big shopping mall.

Together we know that to keep our doors open and to keep reaching out to others takes a tremendous amount of work and prayer. I want to applaud you for your tenacity, your determination, and your faithfulness to be followers of Jesus. Over and over again I have seen how you have loved and cared for church members as well as strangers. I have watched many acts of kindness from hugs to casseroles. You watch out for each other and at the same time warmly welcome newcomers and visitors. In the midst of the fund raising and filling the food bank bin, you also know how to have a good time together. What a blessing you are to so many!

I feel very blessed to be your minister. I want to thank you for your continuing care and support for me. I look forward to the coming year with great anticipation. I have no doubt that God has great things in store for us.

Well done Balzac United Church!

Rev. Rita.

Chairman's Report 2011

As I look back on an incredibly busy and eventful year it is evident that God has blessed us in so many ways. At the top of the list, of course, is Rev. Rita. She continued to inspire, teach, comfort and lead us into another year that is sure to be as exciting as the last.

We have certainly grown with many new folks attending, and new programs added this past year. Our Sunday school and youth programs have been thriving. We are happy to have an active Scout group who liven up our church during the week.

There are so many folks that give of their time and talents to make BUC so special. The committees, the board, and many individuals that quietly do what needs to be done.

It was with sadness that we said goodbye to Walter Anderson, a longtime member of our church family, who passed away in 2011.

As we move forward in 2012, it will be exciting to see how God will use us. Let us continue to be open to His guidance in all we do. We have an incredible and wonderful responsibility that becomes more evident to me every year that I am privileged to be a member of this church.

Thank you to each and every one of you for your faithful dedication to BUC. The common goals we support, and the care and love we give to each other, continue to be the strength of this church.

I see a bright year ahead in 2012 for BUC. After all, with a new roof, we will be good for a long time!

May God bless each of you in the coming year.

*Respectfully submitted,
Allan Fraser
Chair
Balzac United Church*

Treasurer's Report to the Annual General Meeting of the Balzac United Church

February 26, 2012

All revenue and expenses are recorded as 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. In 2011, we made some capital expenditures related to the building which would normally be recorded as an asset but as we do not claim Capital Cost Allowance, these items were expensed.

We had operating losses for seven of the twelve months. Due to accumulated losses, we cashed one of our GIC's in May to cover operating shortfalls. We continued to have operating losses for June, July, and August but offerings increased during the last four months so it is anticipated that we will be able to invest in another GIC early in 2012 equal to the amount of the one that was cashed in May.

A Co-op Patronage Fund is maintained by Lynne Beagle and is operated independently from the Church Treasurer and is accounted for elsewhere in this report.

We fell short of our Mission and Service goal but we were able to do many other worthwhile outreach opportunities during the year.

It has been my pleasure to be your Treasurer for 2011.

Respectfully Submitted
Larry Bilben
Treasurer

BALZAC UNITED CHURCH FUND RAISING ACTIVITIES 2011

The fund raising activities and the net amount raised that took place in 2011 are as follows:

March

Chocolate Basket Raffle - \$72.25

April

Concert – R&R Country - \$320.00

Candy Walk - \$359.75

Pancake Breakfast - \$222.00

May

Empty Milk Jugs Returned - \$95.15

Turkey Supper - \$1,126.79

Silent Auction - \$1,936.34

July

Sunday School Picnic Food Sales - \$7.50

September

Solicitation from Balzac businesses for Aboriginal days - \$175.00

October

Garage Sale/Concession/Food - \$2,265.95

Concert – Quarter Notes - \$407.00

November

Meat Sales (Butcher Shoppe) - \$870.00

Grandmothers for Grandmothers Pencil Sale - \$130.00

Balzac Hall Christmas Bake Table - \$870.50

December

Cookie Walk - \$180.00

Doll Raffle - \$298.00

Total amount raised was \$9,336.23.

*Larry Bilben
Treasurer
Balzac United Church*

Coop Gift Card Report 2011

October 27, 2011- \$10,000.

January 1, 2010- \$9,850.67

Profit 2011- \$149.67

In March 1997 I decided to start an ongoing fundraiser of selling Calgary Coop gift cards. (5% profit). The gift cards had to be purchased and paid for before being sold to the congregation. The Board decided to use general fund money. (We usually purchased \$2,000 worth of gift cards, and paid \$1,900 for them.) Mrs. Rush was secretary/ treasurer at that time and would give me a cheque to purchase the gift cards. I would sell them and the money would go back into the general account.

When we had made enough to be self sufficient (2002), I opened a bank account for Balzac United Church gift card purchases and sales. Our income was between \$500 and \$1,200 per year. (with the exception of 2011).

Over coffee one Sunday (around the time we opened our own account), those of us who purchased the gift cards decided that the profits would be used for church repairs or a church emergency. When we did the additions to the church, other fundraisers and donations took care of the costs and gift card money was not needed.

The only time that we used the money from this account was when we had Garth and Dorothy's going-away party. We had to pay \$325 for the hall rental, plus disc jockey and our expenses were not covered with congregation donations. Tony Mauro and the Board okayed this expenditure. At this time 2 cheques were written: 1. \$182 to cover the cost of the hall rental and 2. to Larry Bilben for \$43 for the sound system that we rented for the occasion.

At that time we were going to hire a minister, the Board thought if money was needed to cover any costs, the gift card account would cover this. No bills were incurred when we hired Catherine Pace or Rita Cattell so we did not use any of the funds.

I bought the last gift cards I was going to sell in May 2011. As of October 27, 2011 there was \$10,000.34 in the account. In February 5, 2012 a cheque was written to the main church account for \$9,975, leaving \$25.34 plus interest in the account. Some of this money will pay for the church's new roof.

Thank you to everyone who participated in this fundraiser. We started selling in March 1997 and decided to discontinue sales as of May 2011.

*Respectfully submitted,
Lynne Beagle*

PROPERTY REPORT 2011

2011 was an interesting year for me as the new Chair of the Property Ministry. There were a few “challenges” but all were successfully resolved.

In early spring we upgraded our driveway with crumbled asphalt which has been a much-needed improvement to the pot-holes that we had. The enthusiasm of the work crew made quick work of the task.

Trevor Page installed a “hearing loop” on our sound system which allows those with hearing difficulties to enjoy the service more clearly. He is also looking at installing sound in the nursery to allow volunteers looking after the children to be able to hear the service.

In early summer there was a bit of a panic as we thought that there might be a leak in our water supply from the store. The store lost a lot of water quickly and thought that it was our line. We had the utility company come and mark their lines and were about to start digging when Smiley’s Pump Service decided to do one more test. They put 100 lb. of air pressure on the line and found no leaks so we knew the problem was up-stream at the house or store.

In 2010 it was determined that the roof would need replacing in 3 – 5 years. God saw otherwise. After the windstorm in October an inspection of the roof was done and we found it needed replacing right away. The insurance company was contacted and they covered a major portion of the cost. The remainder was covered by another “rainy day fund”. The actual work is to be done during February and at the time of this meeting should be complete.

Other minor on-going repairs were completed during the course of the year and I would like to thank everyone who has helped along the way.

*Respectfully submitted,
Ken Romphf*

Advertising Report 2011

The regular church service and time is listed in the Scoop in the Community Events column and is listed in the Church Directory in the Rocky View Weekly and the Airdrie City View.

All special events that we have are advertised in the following places: Western Buy n Sell, The Range Radio station, AM 1060 radio station, Kijiji which is an online network to advertise for community events and items for sale, Airdrie Library bulletin board, Canadian Tire bulletin board, Whispering Spruce Campground bulletin board, and Safeway bulletin board. I also contact the Coffee News which is the one page sheet of news that you find in some coffee shops etc. All of these listings are no charge.

Some of the events are also put in the bulletins of the following United Churches in the area: Crossfield, Didsbury, Irricana, and Carstairs.

The sandwich boards are placed around the city of Airdrie for some of the events when they can be put out the same day of the event weather permitting.

This year we changed the large sign in the front of the church so that we could accommodate larger letters that are easier to read from the road.

Respectfully submitted
Joyce Covey

Internal Affairs Report 2011

The Worship Committee is made up of Lee Dowan, Rev. Rita Cattell and Hazel Mountford. The Worship Committee meets once a month, usually in the morning at the church. We are responsible for the planning of the weekly services, any special services, communion etc. Many people have stepped up to the plate for all of our activities. Sue Bernier and Joyce Zalusky have taken on the coffee time. If anyone is interested in helping please chat to Sue or Joyce.

Communion usually takes place on the first Sunday of the month. Thanks to Maurice Mountford for coordinating communion and to Peter and Norma Poohkay who bake and cut the elements for BUC.

Twenty copies of Voices United were ordered and received. The Worship Committee also requested that sixty copies of More Voices United be purchased. This expenditure was taken from the Memorial Fund.

Due to a winter storm the wise men did not arrive until January 16, 2011.

March 8, 2011 was Shrove Tuesday but we celebrated it in conjunction with Ash Wednesday. Joyce Covey, Sheryl Page, and Emily Page arranged the pancakes and trimmings.

March 15, 2011 Sue Bernier and helpers had a games night, and a celebration for Peter Poohkay's 90th birthday was arranged.

The choir's Easter workshop was held on March 26, 2011.

Palm Sunday, which was on April 17, 2011, saw the congregation parading in the church with palm crosses. The choir sang.

April 22, 2011 was the Good Friday Service beginning at 9:30 am.

April 24, 2011 Easter Sunday, daffodils were placed on the cross. Choir sang.

May and June were wind ups for the choir, youth and children's groups.

July we celebrated Canada Day, Western Heritage Sunday.

August BUC was closed.

September 4, 2011 was BUC's opening service after the summer break.

October BUC celebrated World Wide Communion, Thanksgiving, and the Choir Christmas Workshop was held. All Saints Day was recognized on October 30.

November 2011 BUC recognized Remembrance Day, Lee and Hazel led the service on November 13, 2011. Hazel, Maurice and Cheryl decorated the church for November 27 the first Sunday in Advent.

The choir, Lee, and Trevor worked hard for 2011 Christmas around the World.

BUC was blessed to have a baptism of Riley Bilben. Communion was held, lots of singing and hopefully all enjoyed the Evening. Christmas Day BUC was closed. During the week of January 9 – 13, 2012 Hazel and Maurice removed the Christmas decorations.

In closing, I enjoy working with and for the Balzac United Church. I feel we have an important role in the community and surrounding area. Although our church family is changing it still maintains its country feel and I hope we continue to welcome and to make all people feel like they can come in and sit down. I would like to thank all who help with pot luck lunches, coffee time, special pancake lunches, event organizers, the communion team, and anyone I may have forgotten for making Balzac United Church a great church to attend. I continue to enjoy working with Rev. Rita and Lee Dowan. Being a member of the board, for the most part, is interesting and educating. Thank you to all who make Balzac United Church a great place to worship together in.

*Blessings,
Hazel Mountford
Chair of the Worship Committee*

BALZAC MUSIC MINISTRY REPORT 2011

Two newly formed groups were planned for this year: a Praise Team (designed to gather instrumentalists and a core group of singers with a focus on contemporary music – mostly, at the present, using selections from More Voices); and a men’s group that has been dubbed A Few Good Men with Ben Bernier as the principal organizer and leader. These two groups would provide the service music two to three times during the year.

The Sanctuary Choir presented one anthem a month, per plan, from January through June. Membership remained static at 15, although illnesses, injuries, and absences seemed to keep the attendance below full measure.

Lee was absent for two services in March; Nevone McIntosh filled in.

Projected Budget Sheet follows.

Respectfully submitted
Lee Dowan, B. Mus.
Director of Music

PROJECTED BUDGET FOR 2012

<u>Budget Item</u>	<u>Projected 2010</u>	<u>Actual 2010</u>	<u>Projected 2011</u>
New Music	\$650.00	\$512.03	\$650.00
Piano Tuning	250.00	126.00	250.00
Director’s Reading			
Session	70.00	25.00	35.00
Office Expenses	50.00	21.53	25.00
TOTALS	\$1020.00	\$684.56*	\$960.00

*In consideration of the deficit the Church’s overall budget was experiencing during 2011, an effort to keep costs as low as possible was implemented; e.g., only 1 piano was tuned; and the Reading Sessions offered by Rideau Music have been reduced to one per year, rather than two as in past years.

CONCERT COMMITTEE REPORT 2011

During 2011 two concerts were held. The first was April 9th and the entertainment was R n' R Country. The music was a combination of old time country tunes and gospel along with some top-tapping fiddle music. Although not a large crowd was on hand, those that did attend enjoyed the evening.

On October 15th the entertainment was Quarter Notes. The group did a great job and their music offering was not only entertaining but also inspiring.

The net proceeds of the two concerts were \$727.00 .

Since I am leaving my position as Chairman of this committee I would like to thank all who were involved with the concerts and the support of those who attended.

*Respectfully submitted,
Ken Romphf*

Sunday School Report 2011

The Sunday School has had a terrific year so far!

We have three age groups available. The Adventurers for the children 6 years and under, regular Sunday School for 6 and up and a bi-monthly youth group for grades 5 and up. The Sunday School group average 7 participants.

We have had two fundraisers this year, the first being SUTP coupon books, from which we raised \$230.00, and a Christmas catalogue which raised 374.00; totalling \$604.00.

We have started the year exploring the bible from the beginning/creation. We paused at Naomi and Ruth and will continue with Saul/David and Goliath. The kids did an awesome job in a skit for the Christmas talent show called 'Is it really Christmas?', where they played trees in a lot waiting to be bought.

In the past, I have emailed the parents with what is new for the kids and will now also provide paper copies which will include how families can follow up on the lessons learned.

There are a few things happening this spring. Last Sunday in January, Paul Arnott will be presenting interesting rocks and fossils to our group. Also, in April we will be hosting our annual Reptile Party!

We are considering moving the Annual Sunday School picnic to a different time as June is usually rainy and cool. New dates and locations will be considered upon discussion with the worship committee and congregation.

*Respectfully submitted,
Victoria Walkes*

Adventurers Sunday School Class 2011 Report

What a year of blessings it has been for our Sunday school!

The Adventurers class was formed this year in response to our growing number of Sunday school families. The class is comprised of kids between the ages of 3-6 years, and is the next step after the kids are ready to leave the nursery program.

We have 9 kids in this age group, with an average weekly attendance of 5-6 kids.

The Adventurers have been having so much fun sharing and learning together. We have been working hard to build a sense of community and trust with one another, and I have been blessed to get to know so many wonderful kids and parents throughout the process!

We have also been blessed by the many people in our church family who continue to provide us with crafting materials and cookies, and by Mrs. Pennell and Mrs. Ehrenreich who have both shared their time and talents in our class.

We have a class mascot named "Lovebug" who encourages sharing, listening and, of course, is always there when anyone needs a hug.

The group really enjoys learning through active games, role play, songs, stories, and especially crafts.

The Adventurers participated in the Christmas show, singing 2 songs and capturing the hearts of everyone watching!

We are currently working on a unit about love, including loving our family, loving our neighbor, loving ourselves, and loving God. The kids have also learned other important foundational pieces including "Trust God", "God loves us always", "God keeps His promises", and "Let God help you".

As always I wish to thank the board, Rev. Rita, and Victoria for supporting the creation of the Adventurers class.

I am so thankful for these beautiful, amazing and wonderful kids whose energy, creativity, curiosity and joyfulness never cease to amaze me.

We have the tremendous blessing of being a little cramped in our current space, but hope to have more discussions with Rev. Rita and the board in the spring about how to solve our space crunch. We are in need of 2 tables and 8 chairs (preschool size), 2-3 bookshelves, storage containers, craft supplies, and some floor mats for the kids.

In the meantime we will remember to thank God, as this challenge just means that we have an abundance of blessings and constant reminders of how God wants us to be. (There is no other way to the kingdom of Heaven.)

*Respectfully submitted,
Angela Wigglesworth*

Nursery Report 2011

The nursery has had a makeover in the past year, and we are very thankful to all of those people who contributed time, materials and money for this project.

Currently we have 4 children in the 0-3 age range, with 3 of them using the nursery semi-regularly.

We have a wonderful group of volunteers who continue to bless BUC by providing loving care for our nursery children, and by extension, caring for our Moms and Dads who need to have time to listen and be nurtured by the message of God's love and abundance of care.

Our wonderful volunteers are Islay Griffith, Deb Jepsen, Carla Ehrenreich, and Maurice Mountford. Thank you, thank you, thank you and God bless you!

This spring we would like to re-visit the idea of completing our renovation by adding a nursing chair (donated by Islay Griffith), and some proper storage to what is currently the counting area; and by replacing some of the toys, books and puzzles.

I would also like to find other ways to support the families of this age group, but do not have a plan of action as of yet.

*Respectfully Submitted,
Angela Wigglesworth*

Youth Group Report 2011

This past year the BUC has faced many challenges when trying to put together Jr. and Sr. Youth group programs. Last year I was able to lead both groups, but due to a new job with an evening rotation I have not been able to commit to a regular evening program, and I have not been able to find a replacement.

We are so blessed to have an amazing group of youth in the junior years (grade 3-7), and I am so excited that God continues to provide great opportunities for growth in their lives.

BUC has been so blessed this year to have Jim Wigglesworth join the Sunday School team. Jim is leading a class for the grade 5-7 youth twice per month, which has given them the opportunity to explore their relationships with God in a class tailor-made for them.

We have one Sr. youth at BUC. Although there is no Sunday School class geared for her age group, this awesome youth has blessed the Adventurers class by sharing her gifts with them from time to time.

I have been keeping a listening ear out for any upcoming youth and young adult gatherings. I am encouraging the youth to learn more about what's out there in the greater United Church of Canada context, including summer camps, Presbytery and Conference youth events, TUXIS, and the GoProject. I would like to encourage more of our youth to explore these options.

After much discussion with the Ministers and Youth Group Leaders around the Presbytery it has become evident that many churches within the Presbytery have very few youth, little funding, and overtaxed youth group leaders, which is leading to a lack of programs for youth, particularly in rural churches.

A project has been initiated within the Foothills Presbytery which is meant to encourage and support the youth and their leaders, and offer opportunities for learning, growth and fellowship for leaders and youth in ways that do not over burden any one congregation financially, time wise, or their volunteers.

The plan is for five events to take place over the course of the 2011-12 school year. The events occur roughly every 2 months, and vary in program style. Each congregation in the Presbytery has been asked to participate by agreeing to provide leadership for one event during the year. In this way, each event would be supported by roughly five congregations, which would minimize the cost and time required by any one congregation; and everyone would reap the benefits.

Initially we had some encouraging feedback. Unfortunately, due to lack of response from leaders and youth, the first event had only 5 youth attending. We were proud however, that all five represented BUC! The second event was cancelled due to low registrations, but we were encouraged that both Ralph Connor Memorial United in Canmore and Rundle United in Banff stepped forward and offered leadership support.

Our 3rd event is planned for a Good Friday retreat, to be held at St. Andrew's United in Cochrane. After much prayerful consideration the planning team has decided to invite both the FYP and Calgary Presbytery youth to this event. We have two more events planned, including a white water rafting trip and Aboriginal awareness weekend in June, and a campout in Drumheller for the Passion play in July.

I am so grateful for the love and support our congregation shows for our youth. They are young people who bless our congregation in so many ways, and are equally blessed themselves by all of you. I ask for your prayers and continued support as we encourage these awesome kids to question, explore, build, pray and find joy in their relationships with God in 2012!

*Respectfully submitted,
Angela Wigglesworth*

BALZAC UNITED CHURCH
Budget Notes - 2012

Budget Notes:

Revenue

Church Rentals may be high based on 2011 actuals

Not sure if we want to engage in all the fund raising we did in 2011. Here is what we did:

Pancake Supper/Chocolat Basket/Concert/Candy Walk/Milk Jugs/Silent Auction/Turkey Supper

Food Sales from Turkey Supper/Aboriginal Days/Garage Sale/Soup Sales/Butcher Shoppe/G4G Pencil Sale

Hall Bake Table/Christmas Cookie Walk. I am showing the net Fund Raising figure that

will equal what we did in 2011.

Expenses

Water seems a little high considering our deal is \$200 every 4 months for a total of \$800

Bank Service Charges seem high compared to 2011 actuals

GST seems a little low compared to 2011 actuals

PAR costs are about \$35 per month so the cost is about \$420

I combined worship and advertising as advertising only had one entry last year so

total Worship and Advertising could be changed to \$2,640

**BALZAC UNITED CHURCH
Budget 2012**

	2011		Difference	
	Budget	Actuals	2012 Budget 2012 -	Actual 2011
REVENUE FROM OPERATIONS				
Church Received Offerings	95,756	96,380	91,091	-5,289
Church Loose Offerings	3,000	2,345	2,400	55
Church Rentals	1,500	780	500	-280
Church Fund Raising	12,000	15,778	15,000	-778
Interest Income	1,600	1,211	1,200	-11
SS Loose Offerings	50	0	0	0
SS Fund Raising	240	248	250	2
Insurance Proceeds & Co-op Cash	0	0	31,097	31,097
Other Revenue	0	395	0	-395
Total Operating Revenue (Note 1)	114,146	117,137	141,538	24,401
M&S Offerings	8,500	8,102	8,500	398
Memorial Offerings	0	1,515	0	-1,515
Observer Revenue	160	180	180	0
Other Revenue (Calgary Foundation)	0	1,800	0	-1,800
Total Receipts (Note 1)	122,806	128,734	150,218	21,484
EXPENSES FROM OPERATION				
Ministry of Ministry & Personnel	83,939	82,042	84,788	2,746
ADP Service Charges	230	224	230	6
Caretaking	3,000	2,930	3,060	130
Employee Benefits	11,070	10,888	11,167	279
Minister's Continuing Education	1,250	560	1,275	715
Minister's Salary/Housing/Telephone	57,879	57,879	58,590	711
Minister's Travel	950	831	950	119
Choir Director	4,100	3,936	3,936	0
Secretary	2,880	2,814	2,940	126
Sunday School Teacher	2,580	1,980	2,640	660
Other Expenses	0	0	0	0
Ministry of Property	17,700	18,066	48,397	30,331
Electricity	2,300	2,174	2,300	126
Facilities	3,500	3,634	3,300	-334
Garbage Removal	1,100	2,033	1,600	-433
Insurance	3,850	3,646	4,100	454
Natural Gas	1,900	1,500	1,500	0
Office	1,950	2,096	2,000	-96
Septic Service	1,800	1,000	1,100	100
Telephone	500	583	600	17
Water	800	1,400	800	-600
Roof Repairs	0	0	31,097	31,097
Ministry of Internal Affairs	9,272	9,438	4,870	-4,568
Bank Service Charges	200	63	100	37
GST	800	466	950	484
Music	2,500	735	1,200	465
PAR	132	209	420	211
Sunday School/Nursery	500	334	500	166
Worship	2,640	842	1,200	358
Youth Group	500	158	500	342
Other Expenses (Fund Raising)	2,000	6,631	0	-6,631
Ministry of External Affairs	3,235	3,776	3,483	-293
Outreach	0	685	0	-685
Presbytery	3,235	3,091	3,483	392
Total Operating Expenses (Note 1)	114,146	113,322	141,538	28,216
M&S Disbursement	8,500	8,081	8,500	419
Observer Disbursement	40	180	180	0
Other (Memorial Disbursement)	1,755	2,074	0	-2,074
Calgary Foundation Disbursement	0	725	0	-725
Total Disbursements (Note 1)	124,441	124,382	150,218	25,836
Operational Surplus/(Loss)	0	3,815	0	-3,815
Disbursement Surplus/(Loss)	-1,635	4,352	0	-4,352

Note 1: The Total Operating Revenue and the Total Receipts budget numbers are both \$31,097 higher than normal due to the insurance proceeds and cash from the Co-op Grocery Fund being added to receipts for this year only. The same number makes the Total Operating Expenses and the Total Disbursements higher for this year only as well.

BALZAC UNITED CHURCH
Comparative Balance Sheet
As at December 31, 2010 and 2011

ASSETS	December 31, 2010	December 31, 2011
Church Cash	18,565.93	32,436.47
Petty Cash	0.00	19.25
GST Receivable	382.10	472.26
Yard Light Receivable	110.45	125.23
Credit Memo Receivable	0.00	0.00
Prepaid Presbytery	208.00	269.60
Prepaid Insurance	904.03	910.07
ATB/GIC 0086/11680417900	11,274.68	11,274.68
ATB/GIC 0087/11680421700	12,837.93	13,248.74
ATB/GIC 0090/11680423300	12,671.10	12,671.10
ATB/GIC 0091/11680424100	15,000.00	15,075.00
ATB/GIC 0093	10,325.61	0.00
ATB/GIC 0083/11680426800	10,969.50	11,095.65
Total Assets	93,249.33	97,598.05
LIABILITIES		
Total Liabilities	0.00	0.00
EQUITY		
Retained Earnings - Beginning	90,594.29	93,249.33
Add: Net Income	2,655.04	4,348.72
Retained Earnings - Ending	93,249.33	97,598.05
 Total Liabilities & Equity	 93,249.33	 97,598.05

Investment transactions - 2011

ATB/GIC 0086/11680417900 (\$11,274.68)	Interest of \$366.43 ($\$11,274.68 \times 3.25\%$) added to chequing
ATB/GIC 0087/11680421700 (\$12,837.93)	Interest of \$410.81 ($\$12,837.93 \times 3.2\%$) added to GIC
ATB/GIC 0090/11680423300 (\$12,671.10)	Interest of \$164.72 ($12,671.10 \times 1.3\%$) added to chequing
ATB/GIC 0091/11680424100 (\$15,000.00)	Interest of \$75.00 ($\$15,000.00 \times 0.5\%$) added to GIC
ATB/GIC 0093 (\$10,325.61)	Cashed May 9, 2011
ATB/GIC 0094/11680426800 (\$10,969.50)	Interest of \$126.15 ($10,969.50 \times 1.15\%$) added to GIC

INVESTMENTS (December 31, 2011)

ATB/GIC 11680417900 (\$11,274.68)	Mar 12/08 - 3.0%, 3.1%, 3.25%, 3.9%, 5.5% - Matures Mar 12/13
ATB/GIC 11680421700 (\$13,248.74)	Mar 17/08 - 3.0%, 3.1%, 3.2%, 3.75%, 5.2% - Matures Mar 17/13
ATB/GIC 11680423300 (\$12,671.10)	Nov 19/09 - 0.5%, 1.3%, 4.5% Matures Nov 19, 2012
ATB/GIC 11680424100 (\$15,075.00)	Jan 20/10 - 0.5%, 1.45%, 3.75% - Matures Jan 20/13
ATB/GIC 11680426800 (\$11,095.65)	Oct 2/10 - 1.15%, 1.7%, 3.0% - Matures Oct 2/13

BALZAC UNITED CHURCH
Comparative Balance Sheet
As at December 31, 2009 and 2010

ASSETS	December 31, 2009	December 31, 2010
Church Cash	31,945.30	18,565.93
Petty Cash	0.00	0.00
GST Receivable	361.36	382.10
Yard Light Receivable	76.10	110.45
Credit Memo Receivable	117.21	0.00
Prepaid Presbytery	275.12	208.00
Prepaid Insurance	871.50	904.03
ATB/GIC 0086/0086	11,274.68	11,274.68
ATB/GIC 0087/0087	12,451.92	12,837.93
ATB/GIC 0090/0090	12,671.10	12,671.10
ATB/GIC 0091	0.00	15,000.00
ATB/GIC 0089/0092/0093	10,250.00	10,325.61
ATB/GIC 0083/0094	10,300.00	10,969.50
Total Assets	90,594.29	93,249.33
LIABILITIES		
Total Liabilities	0.00	0.00
EQUITY		
Retained Earnings - Beginning	93,847.55	90,594.29
Add: Net Income (Loss)	7,084.99	2,655.04
Less: Co-op Certificates	-1,300.00	0.00
Less: Co-op Patronage Cash	-9,038.25	0.00
Retained Earnings - Ending	90,594.29	93,249.33
 Total Liabilities & Equity	 90,594.29	 93,249.33

Investment transactions - 2010

ATB/GIC 0086 (\$11,274.68)	Interest of \$349.52 (3.1% x \$11,274.68) added to chequing
ATB/GIC 0087 (\$12,451.92)	Interest of \$386.01 (3.1% x \$12,451.92) added to 0087 totalling \$12,837.93
ATB/GIC 0090 (\$12,671.10)	Interest of \$63.36 (0.5% x \$12,671.10) added to chequing
ATB/GIC 0091 (\$15,000.00)	New investment purchased on Jan 20, 2010
ATB/GIC 0089 (\$10,250.00)	Interest of \$63.18 (2.5% x \$10,250.00) added to 0089 totalling \$10,313.18
ATB/GIC 0092 (\$10,313.18)	New investment purchased on Feb 12, 2010
	Interest of \$12.43 (0.2% x 10,313.18 x 220/365) added to 0092 totalling \$10,325.61
	Cashed Sep 20, 2010 due to low interest rate
ATB/GIC 0093 (\$10,325.61)	New investment purchased on Sep 20, 2010
ATB/GIC 0083 (\$10,300.00)	Interest of \$669.50 (6.5% x \$10,300) added to 0083 totalling \$10,969.50
ATB/GIC 0094 (\$10,969.50)	New investment purchased on Oct 2, 2010

INVESTMENTS (December 31, 2010)

ATB/GIC 0086 (\$11,274.68)	Mar 12/08 - 3.0%, 3.1%, 3.25%, 3.9%, 5.5% - Matures Mar 12/13
ATB/GIC 0087 (\$12,837.93)	Mar 17/08 - 3.0%, 3.1%, 3.2%, 3.75%, 5.2% - Matures Mar 17/13
ATB/GIC 0090 (\$12,671.10)	Nov 19/09 - 0.5%, 1.3%, 4.5% Matures Nov 19, 2012
ATB/GIC 0091 (\$15,000.00)	Jan 20/10 - 0.5%, 1.45%, 3.75% - Matures Jan 20/13
ATB/GIC 0093 (\$10,325.61)	Sep 20/10 - 1.0% - Matures Sep 20/11
ATB/GIC 0094 (\$10,969.50)	Oct 2/10 - 1.15%, 1.7%, 3.0% - Matures Oct 2/13

BALZAC UNITED CHURCH
Comparative Income Statement
For the calendar years ending December 31, 2010 and 2011

	2010	2011	Difference
	Actual	Actual	
REVENUE FROM OPERATIONS			
Church Received Offerings	82,452	96,380	13,928
Church Loose Offerings	3,112	2,344	-768
Church Rentals	1,360	780	-580
Church Fund Raising	13,964	15,778	1,814
Interest Income	1,548	1,212	-336
SS Received Offerings	0	0	0
SS Loose Offerings	40	0	-40
SS Fund Raising	238	248	10
Other Revenue	0	395	395
Other Revenue	0	0	0
Total Operating Revenue	102,714	117,137	14,423
M&S Offerings	8,609	8,102	-507
Memorials	2,900	1,515	-1,385
Observer	160	180	20
Calgary Foundation Grant	0	1,800	1,800
Total Receipts	114,383	128,734	14,351
EXPENSES FROM OPERATION			0
Ministry of Ministry & Personnel	80,240	82,043	1,803
ADP Service Charge	223	224	1
Caretaking	3,510	2,930	-580
Employee Benefits	10,692	10,888	196
Minister's Continuing Education	1,177	560	-617
Minister's Salary/Housing/Telephone	57,761	57,879	118
Minister's Travel	921	832	-89
Musicians	3,700	3,936	236
Secretary	1,296	2,814	1,518
Sunday School Teacher	960	1,980	1,020
Ministry of Property	13,675	18,066	4,391
Electricity	1,745	2,174	429
Facilities	3,099	3,634	535
Garbage Removal	1,511	2,033	522
Insurance	3,583	3,646	63
Natural Gas	1,557	1,500	-57
Office Expense	580	2,096	1,516
Septic Service	1,036	1,000	-36
Telephone	564	583	19
Water	0	1,400	1,400
Ministry of Internal Affairs	4,891	9,438	4,547
Advertising	200	60	-140
Bank Service Charges	228	63	-165
Sunday School/Nursery	197	334	137
Fundraising	1,919	6,631	4,712
GST	382	466	84
Music/Licenses	0	735	735
PAR	132	209	77
Worship/Music	1,833	782	-1,051
Youth Group	0	158	158
Ministry of External Affairs	4,122	3,776	-346
Outreach	1,559	685	-874
Presbytery	2,563	3,091	528
Total Operating Expenses	102,928	113,323	10,395
M&S Disbursement	8,609	8,081	-528
Observer Disbursement	190	180	-10
Memorial Fund Disbursement	0	2,074	2,074
Calgary Foundation Disbursement	0	725	725
Total Disbursements	111,727	124,383	12,656
Operational Surplus/(Loss)	\$ (214)	3,814	4,028
Disbursement Surplus/(Loss)	2,656	4,351	1,695

**Budget
Ministry of Internal Affairs
2012**

	2011 Budget	2011 Actuals	2012 Budget
Expense Category			
1 Bank Service Charges	200	55	100
2 GST	800	921	950
3 Music/Licenses	2,500	735	1,200
4 PAR	132	209	420
5 Sunmday School/Nursery	500	281	500
6 Worship/Advertising	2,640	840	1,200
7 Youth Group	500	95	500
8 Other (Fund Raising Expenses)	2,000	6,631	-
9 Other	-	-	-
10 Other	-	-	-
11 Other	-	-	-
12 Other	-	-	-
13 Other	-	-	-
Revenue Category			
1 GST Refund	-	-	-

Budget Notes:

- 1 As per budget submitted by the Ministry
- 2 As per budget submitted by the Ministry
- 3 As per budget submitted by the Ministry
- 4 As per budget submitted by the Ministry
- 5 As per budget submitted by the Ministry
- 6 As per budget submitted by the Ministry
- 7 As per budget submitted by the Ministry
- 8 As per budget submitted by the Ministry
- 9 As per budget submitted by the Ministry
- 10
- 11
- 12
- 13

**Budget
Ministry of Property
2012**

		2011	2011	2012
Expense Category		Budget	Actuals	Budget
1	Electricity	2,300	2,174	2,300
2	Facilities	3,500	3,634	3,300
3	Garbage Removal	1,100	2,033	1,600
4	Insurance	3,850	3,646	3,750
5	Natural Gas	1,900	1,500	1,500
6	Office	1,950	1,867	2,000
7	Septic Service	1,800	1,000	1,100
8	Telephone	500	583	600
9	Water	800	1,400	800
10	Other	-	-	-
11	Other	-	-	-
12	Other	-	-	-
13	Other	-	-	-
 Revenue Category				
1	Church Rentals	1,500	780	1,000
2	Other			
3	Other			

Budget Notes:

- 1 As per budget submitted by the Ministry
- 2 As per budget submitted by the Ministry
- 3 As per budget submitted by the Ministry
- 4 As per budget submitted by the Ministry
- 5 As per budget submitted by the Ministry
- 6 As per budget submitted by the Ministry
- 7 As per budget submitted by the Ministry
- 8 As per budget submitted by the Ministry
- 9 As per budget submitted by the Ministry
- 10
- 11
- 12
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**Budget
Ministry of External Affairs
2012**

	Expense Category	2011 Budget	2011 Actuals	2012 Budget
1	Mission & Service	8,500	6,731	8,500
2	Outreach	-	-	-
3	Presbytery	3,235	3,091	2,822
4	Other	-	-	-
5	Other	-	-	-
6	Other	-	-	-
7	Other	-	-	-
8	Other	-	-	-
9	Other	-	-	-

Budget Notes:

- 1 As determined by the Board
- 2 No estimate as we do not have any outreach programs that are not self financing
- 3 As directed by Presbytery. This may change when we receive their invoice
- 4
- 5
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- 9

**BALZAC UNITED CHURCH
PAYROLL WORKSHEET - BUDGET - 2012
BUDGET - 2012**

Rita Cattell	<i>Annual</i>	<i>Monthly</i>												
Earnings	40,230.00	3,352.50												
Pensionable Earnings	56,322.00	4,693.50												
Rita Cattell	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals	
Salary	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	3,352.50	40,230.00	
Housing	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00	
Telephone	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	360.00	
CPP Expense	153.79	153.79	153.79	153.79	153.79	153.79	153.79	153.79	153.79	153.79	153.79	153.79	1,845.48	
EI Expense	105.52	105.52	105.52	105.52	105.52	105.52	105.52	101.33					839.97	
Employee Assistance Plan	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	96.00	
Restorative Care Plan	58.67	58.67	58.67	58.67	58.67	58.67	58.67	58.67	58.67	58.67	58.67	58.67	704.04	
Employer Indemnity	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	67.56	
Group Insurance	241.72	241.72	241.72	241.72	241.72	241.72	241.72	241.72	241.72	241.72	241.72	241.72	2,900.64	
Employer Pension - 7%	328.55	328.55	328.55	328.55	328.55	328.55	328.55	328.55	328.55	328.55	328.55	328.55	3,942.60	
ADP Canada Payroll Fee	16.85	38.86	16.85	16.85	16.85	16.85	17.35	17.35	17.35	17.35	21.35	17.35	231.21	
GST on Payroll Fee	0.84	1.94	0.84	0.84	0.84	0.84	0.87	0.87	0.87	0.87	1.07	0.87	11.56	
Totals	5,802.07	5,825.18	5,802.07	5,802.07	5,802.07	5,802.07	5,802.60	5,798.41	5,697.08	5,697.08	5,701.28	5,697.08	69,229.06	
Lee Downan	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals	
Salary	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	328.00	3,936.00	
EE's Contribution	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	72.00	
ER's Contribution	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	100.80	
Total EI Cost	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	14.40	172.80	
Victoria Walkes	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals	
Salary	300.00	240.00	240.00	300.00	240.00	240.00	0.00	0.00	300.00	240.00	240.00	300.00	2,640.00	
EE's Contribution	5.49	4.39	4.39	5.49	4.39	4.39	0.00	0.00	5.49	4.39	4.39	5.49	48.30	
ER's Contribution	7.69	6.15	6.15	7.69	6.15	6.15	0.00	0.00	7.69	6.15	6.15	7.69	67.62	
Total EI Cost	13.18	10.54	10.54	13.18	10.54	10.54	0.00	0.00	13.18	10.54	10.54	13.18	115.92	
Mitchell Ross	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals	
Salary	300.00	240.00	240.00	300.00	240.00	240.00	300.00	60.00	300.00	240.00	240.00	360.00	3,060.00	
EE's Contribution	5.49	4.39	4.39	5.49	4.39	4.39	5.49	1.10	5.49	4.39	4.39	6.59	55.99	
ER's Contribution	7.69	6.15	6.15	7.69	6.15	6.15	7.69	1.54	7.69	6.15	6.15	9.23	78.39	
Total EI Cost	13.18	10.54	10.54	13.18	10.54	10.54	13.18	2.64	13.18	10.54	10.54	15.82	134.38	
Angela Wigglesworth	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals	
Salary	300.00	240.00	240.00	300.00	240.00	240.00	300.00	0.00	300.00	240.00	240.00	300.00	2,940.00	
EE's Contribution	5.49	4.39	4.39	5.49	4.39	4.39	0.00	0.00	5.49	4.39	4.39	5.49	48.30	
ER's Contribution	7.69	6.15	6.15	7.69	6.15	6.15	0.00	0.00	7.69	6.15	6.15	7.69	67.62	
Total EI Cost	13.18	10.54	10.54	13.18	10.54	10.54	0.00	0.00	13.18	10.54	10.54	13.18	115.92	
													Total Employee Salaries including housing & telephone	71,166.00
													Total Employee Benefits	11,166.52
													Total	82,332.52