

BALZAC UNITED CHURCH

2021 ANNUAL REPORT

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BALZAC UNITED CHURCH
Minutes for Annual General Meeting
March 21, 2021

Call the Meeting to Order & Opening

Andrew Wigglesworth called the meeting to order.
Rev Rita Cattell opened the meeting with prayer.

Chair's Message: Andrew Wigglesworth provided an overview of the highlights of 2020.

MOTION 2021-001AGM: MOVED BY CLARK SPENCER THAT ALL THOSE PRESENT BE ALLOWED TO VOTE. SECONDED BY LARRY BILBEN. CARRIED.

Agenda Overview:

MOTION 2021-002AGM: MOVED BY PETER PROUDLOCK TO ADOPT THE AGENDA AS PRESENTED. SECONDED BY STEVEN BURFORD. CARRIED

Minutes of 2019 AGM:

MOTION 2021-003AGM: MOVED BY JOHN PADDON TO ACCEPT THE MINUTES OF THE ANNUAL GENERAL MEETING DATED MARCH 1, 2020 AS CIRCULATED. SECONDED BY JOYCE COVEY. CARRIED.

Ministry Reports:

No questions were asked about any of the Ministry Reports in the AGM.

Financial Statements 2020:

Steven Burford presented the financial statements for 2020 to the congregation.

MOTION 2021-004AGM: MOVED BY PETER PROUDLOCK TO ACCEPT THE 2020 FINANCIAL STATEMENTS AS PRESENTED. SECONDED BY NANCY WIGGLESWORTH. CARRIED.

Budget 2021 - Steven Burford presented the proposed 2021 Budget.

MOTION 2021-005AGM: MOVED BY PETER PROUDLOCK THAT THE BUDGET FOR 2021 AS PROVIDED IN THE 2020 ANNUAL REPORT BE ADOPTED. SECONDED BY LEVICA MARKIDES. CARRIED.

Elections for Board Members:

The following board positions are open for nominations or have incumbents with terms remaining as indicated:

- **Chair of the Board** – Andrew Wigglesworth – 2 years remaining in term.
- **Board Secretary** – Ruth Unser— Term Completed.

MOTION 2021-006AGM: MOVED BY LARRY BILBEN TO NOMINATE RUTH UNSER AS SECRETARY OF THE BOARD FOR A TERM OF 1 YEAR. SECONDED BY CLARK SPENCER.

Annual General Meeting Minutes, March 21, 2021 continued

There being no further nominations for the position of Secretary, Ruth Unser was elected by acclamation.

- **Treasurer** – Steven Burford – Term Completed.

MOTION 2021-007AGM: MOVED BY BOB SUNDQUIST TO NOMINATE STEVEN BURFORD AS TREASURER FOR A TERM OF 1 YEAR. SECONDED BY MOYA SUNDQUIST.

There being no further nominations for the position of Treasurer, Steven Burford was elected by acclamation.

- **Internal Affairs** – Hazel Mountford – Term Completed.

MOTION 20210-008AGM: MOVED BY CLARK SPENCER TO NOMINATE HAZEL MOUNTFORD AS MINISTER FOR INTERNAL AFFAIRS FOR A TERM OF 3 YEARS. SECONDED BY SHARON BILBEN.

There being no further nominations for the position of Minister of Internal Affairs, Hazel Mountford was elected by acclamation.

- **External Affairs/Outreach** – Nancy Wigglesworth - Term Completed.

MOTION 2021-009AGM: MOVED BY HAZEL MOUNTFORD TO NOMINATE NANCY WIGGLESWORTH AS MINISTER FOR EXTERNAL AFFAIRS FOR A TERM OF 1 YEARS. SECONDED BY STEVEN BURFORD.

There being no further nominations for the position of Minister of External Affairs, Nancy Wigglesworth was elected by acclamation.

- **Ministry and Personnel** – Angela Burford – Term completed.

MOTION 2021-010AGM: MOVED BY HAZEL MOUNTFORD TO NOMINATE ANGELA BURFORD AS MINISTER FOR MINISTRY AND PERSONNAL FOR A TERM OF 1 YEAR. SECONDED BY LEE DOWAN.

There being no further nominations for the position of Ministry and Personnel, Angela Burford was elected by acclamation.

- **Property** – Clark Spencer – Term Completed.

MOTION 2021-011AGM: MOVED BY MOYA SUNDQUIST TO NOMINATE CLARK SPENCER AS MINISTER OF FACILITIES FOR A TERM OF 1 YEAR. SECONDED BY HUGH MARKIDES.

There being no further nominations for the position of Minister of Facilities, Clark Spencer was elected by acclamation.

- **Member at Large** – Paul Arnott – 2 years remaining in term.

- **Member at Large** – Position open for nominations

MOTION 2021-012AGM: MOVED BY CLARK SPENCER TO NOMINATE SHERYL PAGE AS MEMBER AT LARGE. SECONDED BY STEVEN BURFORD.

There being no further nominations for the position of Member at Large, Sheryl Page was elected by acclamation.

- **Youth Representative** – Position open for nominations

MOTION 2021-013AGM: MOVED BY ZOE WALKES TO NOMINATE HANNAH WALKES AS YOUTH REPRESENTATIVE. SECONDED BY ANGELA WIGGLESWORTH.

There being no further nominations for the position of Youth Representative, Hannah Walkes was elected by acclamation.

Annual General Meeting Minutes, March 21, 2021 continued

- **Region Representative:** Ruth Unser – 2 years remaining in term.

Elections for BUC Trustees

Existing Trustees are Paul Arnott, Ron Beagle and Rev Rita Cattell as the minister (Rev Rita advised that the Board of Trustees can have up from 3 to 15 trustees.)

Position Open for nominations, the following people have volunteered for this position:

Nominee: Steven Burford_____

Nominee: Hazel Mountford_____

Nominee: Clark Spencer_____

Nominee: Jim Wigglesworth_____

Nominee: Larry Bilben_____

MOTION 2021-014AGM: MOVED BY PAUL ARNOTT TO ELECT THE ABOVE NOMINEES AS TRUSTEES. SECONDED BY HANNAH WALKES. CARRIED

Other Business

- A question was raised as to whether the online services would continue once the church building reopened for services. Rev Rita advised that options would be explored and both in person and online services would be considered. The technological issues around the church internet being able to handle connecting to the internet would be investigated.
- Bob Sundquist thanked the board members for all their work.
- Larry Bilben thanked Bob Sundquist for all the work he does around the church.
- Nancy Wigglesworth thanked the helpers at the Bethany Tea early in the year. She has been sending out cards for special occasion instead of service the tea.
- Nancy Wigglesworth and Clark Spencer explained the responsibilities of the Minister of External Affairs and the Property Minister for people who might consider joining the board next year.
- Hannah Walkes reminded everyone that they are welcome to attend a board meeting to see how the board operates and to learn about the various positions. Existing board members will provide mentorship for anyone wanted to step into one of the roles.

Final Remarks:

Andrew Wigglesworth extended thank you's to everyone attending the AGM for their attendance and support of the board. He also thanked the board members, the staff and all the volunteers who work hard to keep this church active and vibrant.

MOTION 2021-015AGM: MOVED BY HAZEL MOUNTFORD TO ADJOURN THE MEETING.

MINISTER REPORT 2020

With Rev Rita Cattell's retirement from the Ministry in November 2021, we don't have a report but thought you might enjoy a few memories from over the years.



IN MEMORIAM

We remember the following people who passed away in 2021:

Edith Anderson February 3, 2021

Nancy Fraser. March 31, 2021

Flo Hassen July 4, 2021

CHAIR REPORT 2021

Dear Friends,

As we come into another year, I've had time to reflect on the past 12 months. We have seen another tumultuous year due to Covid, a re-opening, a re-closing, a farewell to our friend and minister Rita Cattell, and an online introduction to our new minister, Paul Mullens. Yet through it all, this church family continues to amaze.

I appreciate all the time and effort that our staff and volunteers have put in, and all the love and support our whole church family has demonstrated, in the midst of another year in the thick of a global pandemic.

What this has taught me most of all, is that the church is not the building. It's the people, and we have shown great resilience in the way we have adapted this year.

Our community of faith has been able to accomplish a lot over the past year, even with restrictions in place, including:

- Weekly online worship services have been well attended, and all those charged with worship leadership have been supported tremendously by the congregation
- Worship services have included lively and spirit-filled music from our new music director, Alex Barbieri, followed by equally lively coffee chats, which bring a positive energy to the group and a sense of normalcy
- The numerous phone calls that Rev. Paul has made in his short time here, in order to get to know our BUC family
- BUC coffee & chat newsletters have been mailed out twice monthly (we've just received edition #40) for those church members without internet access to keep our folks connected
- Weekly Sunday School classes via zoom
- Zoom Youth Ministries
- The formation of a new informal young adults' group
- BUC and Regional Board meetings over Zoom, including a successful online version of our annual general meeting
- Many emails, phone calls, recipe sharing, and visits between members of our church family, just to give encouragement and remain connected in the ways that we could

In the year ahead, we have many challenges to face. First and foremost is remaining connected and focused on the many gifts that God continues to provide for us day by day. We also need to plan and prepare for a return to in-person worship services when it is safe to do so. We need to fill numerous board positions, and we need to form a committee to help us find a permanent minister. I encourage everyone to support and participate actively in these vital church ministries.

There is much work to do, but I am confident that with God's guidance and a commitment from each one of us to engage fully in the work and activities of our community, this church family can accomplish great things.

I have no doubt that we will continue to care for and support our community of faith, by stepping into board and committee positions, continuing to worship together, and most importantly staying connected to each other, whether it be online, in person or otherwise.

Sincerely,

Andrew Wigglesworth
Board Chair, Balzac United Church

INTERNAL AFFAIRS/WORSHIP COMMITTEE REPORT 2021

Once again, the year 2021 has been difficult on many levels with friends leaving us, and the fact that we are still in a pandemic situation.

Nancy Fraser's death was difficult and even a little unexpected. We were in bible study one week and then she was in the hospital surrounded by her family.

On a positive note, Alex Barbieri was hired and supported Rev Rita in music selections.

The Zoom Worship experience was and still is a great way to see people and reconnect each Sunday.

Many of our usual experiences have been changed, however not forgotten, we celebrated Shrove Tuesday and Ash Wednesday through a Zoom experience, rather than in person. We continued to celebrate communion once a month and we had Mission and Service updates.

We continued our worship experience in Lent and then we had a Good Friday Service and of course the Easter Sunday Service was celebrated.

The children's program led by Angela Wigglesworth, Victoria Walkes and Zoe Walkes has been such a ray of sunshine through the year. Thank you for your time and your effort to maintain the connection with the children that has been so needed.

During the spring and summer service, Rev Rita did a great job in her selection of bible passages and messages. Along with Alex, Ruth and Kevin the Zoom services were a great connection.

Donna Watt informed me that she was no longer able to continue the card ministry for the BUC. It was agreed that I would ask Joyce Covey and Sheryl Page if they would be interested in taking this important ministry on. Thank you, Joyce and Sheryl. We already had wonderful feedback on your cards!!

In preparation for in person service, Gail Monteith, Maurice Mountford and myself decorated the Church for the Christmas Season.

Rev Rita Cattell permanently retired in November 2021. This was not unexpected but certainly not wanted. Balzac United Church was in person for Rev Rita's last service with us held on the first day of Advent. This of course meant that the Advent Season would be in person as well. Kevin Walkes, Ruth Unser and Alex Barbieri and myself prepared for the Advent Season. Kevin did the technical and we did our best to provide both in person and Zoom live services. It was a true experiment and some things work, while other not so much! Of course, God had other plans for planet earth and another variant of Covid became a problem shortly before Christmas Eve, after much thought and prayer, it was decided on very short notice that BUC would return to online service for the Christmas Eve Service. This was not an easy decision. The Worship Committee, with a few fitches managed to wish the congregation a Merry Christmas through song and good will.

Ruth, Alex, Kevin took a much-needed day off on December 26 and moved into the New Year with our online service.

Balzac United Church has been blessed in finding an interim minister, Rev Paul Mullen. Rev Paul will begin in January 2022 until July 2022. I look forward to working with him and the rest of the Worship Committee. It appears we will be online for a while longer, however, we hope we will be in person soon.

Once again, I would like to express my sincere gratitude to the Worship Committee, to the Board's determination and of course to the congregation of Balzac United Church. Thank you to Joyce Covey, Susan Thomas, Gail Monteith, Sheryl Page, Victoria Walkes, Angela Wigglesworth, Zoe Walkes for all the work they do behind the scenes at BUC. As a Christian I must always remember that we are doing God's work in whatever way we can.

Blessing to all.

Respectfully submitted

Hazel Mountford
Chair of Worship

CHILDREN AND YOUTH MINISTRY 2021

Stardate 99852.71

It has been another year which went by so very quickly. We started out with us Sunday School teachers looking forward to beginning indoor services and classes. We had only three weeks with one in person youth event before we had to move onto Zoom meets. All the kids have been amazing and are very familiar with in-person to online and the transition went smoothly.

Angela, Zoe and I met over the summer to come up with a common theme along with lessons for all our groups. We have been focusing on community starting off with ourselves, families, Balzac United Church, Balzac, Province, Canada, The World and then we will bring it all back again. To reinforce this exploration, we did have plans for meeting in person to do outreach and get to know other communities.

Unfortunately, we had to postpone most of our plans. We were fortunate to have guest speakers coming to our Zoom meetings to share stories and reflections online.

Before our group lessons each Sunday morning, we meet as a large group. As we could not do our regular (famous) Mission and Service Fair, adaptations were made and we become 'World Explorers' travelling to new destinations each week. We discover the beauties and interesting facts of places around the world. When we finish travelling, we join our own groups to continue with our group lessons.

Of course, Angela, Zoe and I hope to go back in person to continue with our outreach and community visits. And we pray that comes soon, but for now we will be staying online and we enjoy seeing each other and praying together every week.

The Junior Youth Group have requested to meet every other Thursday evening with Angela so their first meeting was February 10.

Angela and I still would love to start Confirmation classes, we are in the process in finding appropriate resources and to be fair the chance we can meet in person to begin classes. We have at least one youth interested in taking these classes to journey to identify as confirmed. We hope we can find what we need and have a bit of guidance into how we can do this.

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

Respectfully submitted,

Victoria Walkes



1. Children attending nursery classes (Age 3-5): **n/a**
2. Children in 'Clubhouse' classes: **2**
3. Children in Junior Youth Group: **7**
4. Youth in Senior Youth Group: **5**
5. Average number of children attending each Sunday on Zoom: **6**

ADVERTISING REPORT 2021

Because of the Covid Pandemic we have not been meeting in person in our church building in 2021. Instead, our services have taken place on Zoom. However, we were able to meet for a few weeks in person in December before the decision was to go back to Zoom Services.

In view of that, none of the special events have taken place and that is normally what the advertising is used for. The Garage Sale, and the Breakfast with Santa were both cancelled in 2021.

So unfortunately, there was not anything to advertise in our Newspaper to invite the public in our area to attend our special events.

I look forward to the day that we can all meet on Sunday mornings again as well.

God Bless you all.

Joyce Covey

WEBSITE MINISTRY 2020

We are going into our second year of predominantly online services, we have persevered and continued to adapt. Sermons from January to November were recorded weekly by Rev. Rita. I continued to post the recordings. Adding them to our website, cloud archives and social media. Services were hosted by Rita and Ruth through Zoom online. We had an established sermon series “Rita’s @home worship” using a set of images depicting a change of seasons, those images along with audio clips were posted across all our social media.

Our numbers have gone up in certain areas: page views, Instagram reach because this is the main source for getting information to users with no in person services the last 2 years.

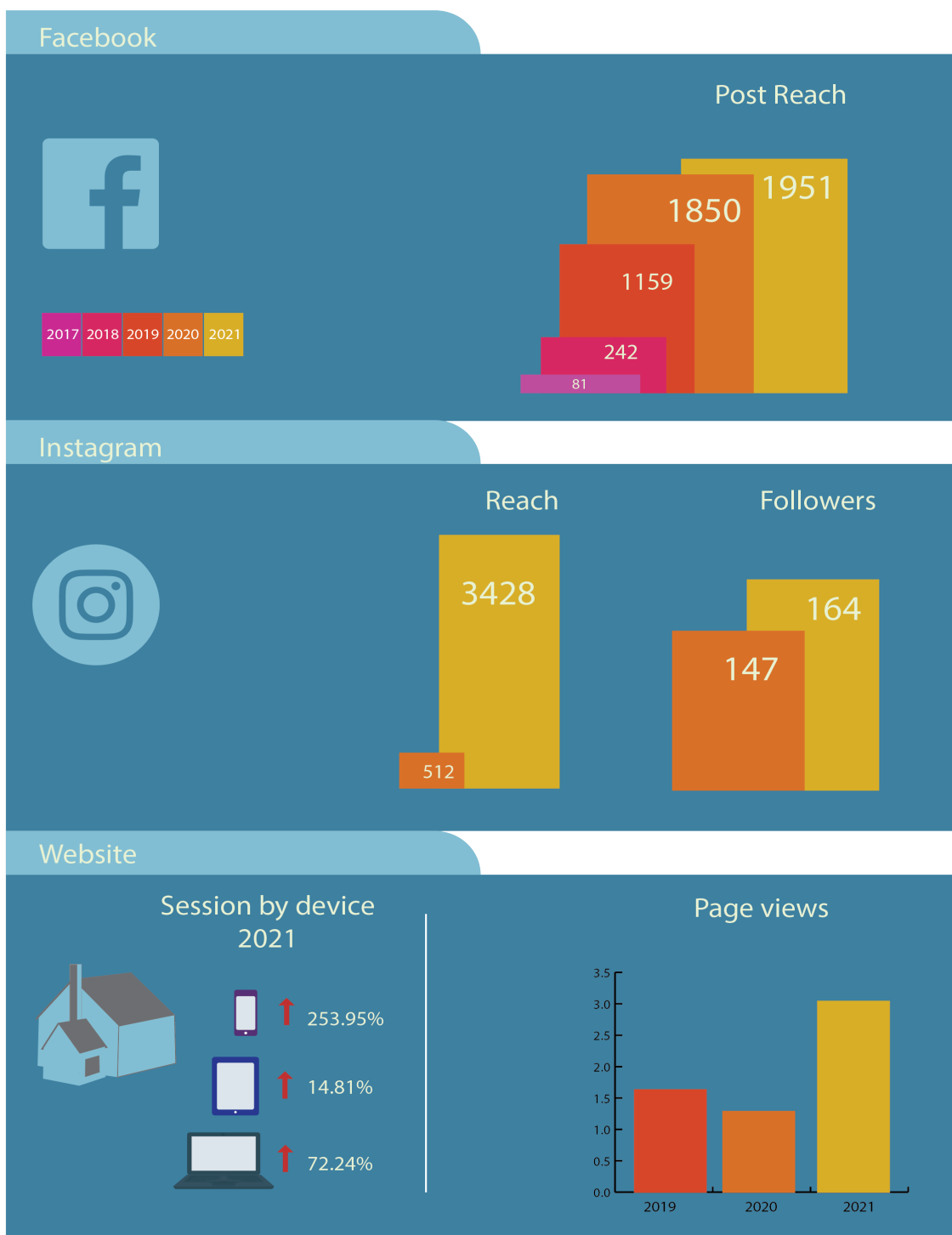
Highlights:

- The church did reopen on Sunday, November 28, 2021 for worship service to celebrate Rev Rita’s 13 years of ministry with our church, her 44 ½ years in ministry and her retirement. We hosted in person services and services on Zoom for three weeks until COVID cases started to rise again.
- We promoted fundraising events throughout the year including Shirley’s Greenhouse and Girl Guide fundraising
- We observed moments such as Peter Poohkay 100 birthday, Pink Shirt Day, Ash Wednesday pancake supper, Sunday school Valentine’s Day party, Earth Day, Youth Group campfire, Indigenous Sunday, Truth and Reconciliation Day (formally known as Orange Shirt Day)

Respectfully submitted,

- Kevin Walkes

WEBSITE MINISTRY 2020 continued



EXTERNAL OUTREACH MINISTRY 2021

The work of the External Affairs Committee is to reach out to help those people outside of our congregation. It is work based on social justice and action. It includes both our local and the global community.

The work of the church is accomplished through working with others. Through these relationships the church is able to faithfully and more fully make a difference in the lives of vulnerable people.

In 2021 there were no in person events due to the Co-vid pandemic. Our outreach with the residents at Bethany was through the giving of handmade cards for Valentine's Day, Easter and Christmas. I made all the cards and the staff hand delivered them. Staff reported the cards are well appreciated and brighten a person's day.

Promoting Mission and Service was done by reading Minutes for Mission on 1- 2 Sundays a month on Zoom. In 2021 we raised more than our goal due to a most generous trust fund donation. Thank-you to all those who continue to donate to Mission and Service. You are living out God's mission!

Our ongoing Outreach to the Airdrie First Hamper Program, formerly the Lioness, was funded by donations of \$645.00 from the congregation which supported one hamper for a family of four.

Outreach to the Airdrie Foodbank was funded by donations which were down from last year related to not having Sunday service and no room in the budget for ongoing outreach.

Reconciliation with Indigenous People Project continued as an ongoing project. "The following excerpt was read at a Board meeting. "It is with sadness that we reflect upon the 215 children, who died as a result of genocide. They died because they were being forced to conform to a society that valued assimilation over diversity. The government and the church's focus was 'to civilize and Christianize.'

As we come to terms with the facts surrounding the discovery of the children at the Kamloops Indian Residential School, we reflect upon who knew, who kept the facts hidden, and who took those secrets to their grave to protect the perpetrators of this genocide.

Let us take a moment to express our grief at the continuing loss of Indigenous Women, Girls and Two Spirit people and to do what we can do as a community of faith to support the work of families seeking justice" (There are more you know, By Lee Spice, Pastoral

EXTERNAL OUTREACH MINISTRY 2021 continued

Relations Minister). In small compensation \$215.00 was given to the Chinook Winds

Regional Indigenous Ministry Fund. The congregation was invited to observe June 21 with services based on Aboriginal Day on Zoom in lieu of our regular service.

Respectfully Submitted,

Nancy Wigglesworth

MINISTRY & PERSONNEL 2021

Typical Summary of Annual M&P Activities

Monthly – regular board meetings, check ins with people to ensure things are well

January – Update of ADP payroll account to process the mandatory increase on ministers' salary

February – Annual AGM Report

March – AGM meeting

April – review ministers' contract. For the past 6 years, Rev. Rita was considered a Retired Supply Minister which only allowed for an annual contract that needed to be renewed every July 1.

*Depending on the status of the next Minister for BUC, this may or may not be an item of issue.

May – present minister's contract to the Board of Directors for approval. Once approved file paperwork for Region for approval.

July – file approved contract in personnel file. Check to make sure that all certifications and paperwork are up-to-date

2021 in Review

Balzac United experienced many highs and lows during 2021. With the pandemic continuing, our online services which had begun for Advent in 2020 were going well and providing many of us an outlet to connect with each other. For those of us who are not online, regular newsletter was created and mailed out regularly with much thanks to our church secretary Angela Wigglesworth.

This spring, the Board of Directors hired a new Musical Director. Alex Barbieri was first hired on a 3 month trial contract from May 1 to July 31. In July, after careful consideration, Alex was offered a one year contract from August 1, 2021, to July 31, 2022. Considering the church closure and online worship, Alex was offered a staged contract meaning that he is paid accordingly should the church be holding services online or in person.

As in past years the Board re-negotiated Rev. Rita's annual contract for renewal. After a restful August holiday, Rev. Rita notified the Board that although she will miss BUC, she would like to retire. A mandatory 90 day notice was given to dissolve her new contract agreement.

MINISTRY & PERSONNEL 2021 continued

In September, the Youth Leaders asked for permission to have outdoors activities with the BUC youth. The Youth Leaders worked hard all year maintaining a program and keeping the kids involved. The fall activities were well received, and a couple campfires were hosted at Nose Creek Park in Airdrie. The youth program continues to be strong.

Throughout the year the Board of Directors held many discussions regarding the health and safety of all members of our congregation regarding the different waves of the pandemic as it worked through our community. It was decided that come the beginning of Advent, the church would re-open for in person worship. A sound plan was put into place and for a few short weeks we were able to re-open the church.

The cleaners were re-hired. They did a thorough deep clean of the building after sitting empty for over a year. Afterwards they agreed to work month to month at the same rate as before.

Going forward into 2022 things to note:

1. Rev. Paul Mullen has been hired on a short term contract. He is working for BUC part-time, until the end of July
2. The hiring/search committee is actively working on looking for a new minister. Ideally we would like to have someone in place for September 1st start date.
3. With the increase of duties regarding ministerial changes, closure and communications, the M&P would like to increase the Secretary's hours from 4 hours weekly to 8 hours weekly to cover the extra work that is being done. The 2022 budget reflects this price increase.
4. The cleaners are on a month to month contract. As we closed at the end o December, it was arranged for them to do final cleaning in January. Their services have been placed on hold once again until we re-open.

Sincerely,

Angela Burford
Chair, Ministry & Personnel Committee

PROPERTY MINISTRY 2021

The Balzac United Church Minister of Property role is responsible for the grounds, physical structures and all appurtenances of the church building. That includes plumbing, heating, water supply, access and parking and building proper.

During a regular year, we often get requests to use the parking lot for varied reasons such as overflow from the hall to staging areas for bicycle or running marathons. While these seem relatively minor in nature, they do expose the church to a higher risk of liability. Therefore, these requests need to be carefully detailed and documented with the applicant to ensure that they have included the Church parking lot on their own rider insurance policy, excluding the church from liability and finally that they leave it the way they found it. Of course, we have not seen any of those requests since the start of the pandemic.

Insurance for the building is the single largest line item that the Property Budget carries and is not one that we can control. Rising insurance rates for the province are directly affecting the church and there have been 2 recent claims for hail and wind damage that also have some long term affects to these rates. The church needs to be protected and this sort of damage to the building cannot go unattended without affecting future coverage.

The last year has been what could be described as uneventful from a property budget perspective. The church has not been open for services or the public up to the end of Nov of 2021, closing shortly afterward as the Omicron variant overtook the province. Prior to the secondary closure and in preparation for Rev. Rita's final pulpit message, the church Balzac Pew Crew met and moved all the pews out of the sanctuary and the carpets were cleaned and sanitized. The pews were restored to their original locations, modified to meet minimum distancing requirement and the protection of the congregation. Hand sanitizing stations were strategically placed at hot spot locations and a successful first in-church session since April of 2020 took place to appropriately allow the congregation to bid Rev Rita farewell.

The water storage system in the crawl space of the church had been plagued by a faulty connection to the pump that continued to fail and allow the tanks to slowly drain down. This has finally been rectified by physically supporting the connection between the flexible pipe of the tank system and the hard connection to the pump. It has been operating perfectly since this repair was facilitated. A great relationship has been established with Affordable Water Service Ltd. to establish reasonable re-fills with relatively short notice when required.

The remainder of the property budget is made of fixed expenses and the board has done a great job in fine-tuning and paring these down to the bare minimum to keep the building and grounds running smoothly.

As the church community embarks on some sort of re-opening, the church is in a fantastic condition to be re-opened when the Board deems that it is safe to do so.

Regards
Clark Spencer

TREASURER REPORT 2021

For the year ending December 31, 2021 to the Annual General Meeting of the Balzac United Church on April 3rd, 2022.

All revenue and expenses are recorded as they are received and paid except for insurance costs and the United Church's National Assessment. 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 are expensed in the current year, for 2021 there were no capital purchases.

During 2021, we spent 89% of what we had budgeted for expenses and received 85% of our budgeted revenue giving us a deficit of \$18,697. Note that for 2021 the congregation approved a deficit budget of \$8,500. Due to the continued effects of COVID-19 the federal government maintained the Canada Emergency Wage Subsidy which BUC qualified for. In 2021 we received \$20,374 from the federal CEWS program which improved our year end results to a surplus of \$1,678.

We had one Guaranteed Investment Certificate (GIC) come due during the year. The board decided not to renew it as cash flow for the upcoming year remained a concern. We currently have \$44,661 invested in GICs at the Alberta Treasury Branch in Airdrie. The board's goal was to have our GIC's staggered such that one comes due every year and a decision can be made by the board as to its renewal depending upon cash flow, upcoming purchases and economic factors. Currently we have 3 GICs, one maturing in 2022 and the remaining 2 maturing in 2023.

We exceeded our giving goals for Mission & Service and the Airdrie Food Bank in 2021 by \$3,053 and \$165 respectfully. Considering the effects of COVID-19 on in person services the congregation should be congratulated for thinking of others during these times.

Sincerely,

Steven Burford
Treasurer

BALZAC UNITED CHURCH
Comparative Income Statement
For the Fiscal Years ending December 31, 2020 and 2021

	Actual 2021	Actual 2020	Difference 2021 - 2020
Total Cash and In Kind Donations	97,146	110,333	-13,187
CASH AND IN KIND EXPENSES			
Ministry of Ministry & Personnel	78,190	81,630	3,441
Ministry of Property	17,485	13,752	- 3,733
Ministry of Internal Affairs	3,384	6,211	2,827
Ministry of External Affairs	16,784	14,181	-2,603
Total Cash and In Kind Expenses	115,843	115,775	-68
Cash and In Kind Surplus/(Loss)	-18,697	-5,442	-13,254
Canada Emergency Wage Subsidy	20,374	26,538	-6,164
Net Cash and In Kind Surplus (Loss)	1,678	21,096	-19,419

BALZAC UNITED CHURCH

	Actual 2021	Budget 2021	Variance
Total Cash and In Kind Donations	97,146	114,201	-17,055

Similar to 2020, donations lagged for much of the year however a significant Christmas giving season improved our overall results.

Ministry of Ministry & Personnel	78,190	92,395	14,205
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Due to changes in Ministry & Personnel (Reverend and Housekeeping) savings were realized.

Ministry of Property	17,485	15,943	-1,542
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Amortization of Capital Assets placed this ministry in a deficit.

Ministry of Internal Affairs	3,384	5,150	1,766
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Savings were realized due to the church being closed for much of the fiscal year.

BALZAC UNITED CHURCH

	Actual 2021	Budget 2021	Variance
Ministry of External Affairs	16784	16713	-71

This ministry was on budget.

Balzac United Church CEWS Summary

As part of our response to COVID-19 we applied for the federal Canada Employer Wage Subsidy (CEWS).

Fiscal Year 2020, Periods 1-10	26,538.41
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Fiscal Year 2021

Period 11	Did Not Qualify	0.00
Period 12		2,458.05
Period 13		2,458.05
Period 14		1,602.90
Period 15		1,602.90
Period 16		2,476.52
Period 17		2,476.52
Period 18		2,271.40
Period 19		1,580.08
Period 20		2,170.48

Period 21	1,085.20
Period 22	192.00
	<hr/>
	20,374.10
	<hr/>

BALZAC UNITED CHURCH
Statement of Financial Position
as of 31 Dec, 2021

ASSETS	December 31, 2021	December 31, 2020
Current Assets		
Cash	86,400	43,361
Memorial Fund Balance	10,352	10,252
Youth Group Fund	136	181
GST Receivable	207	4,654
Prepaid	192	700
Prepaid Presbytery	-	-
Prepaid Insurance	2,286	1,694
Total Current Assets	99,572	60,842
Investments		
ATB GIC Matures 22 Nov 21	-	35,000
ATB GIC 83100 Matures 1 Feb 20	-	-
ATB GIC 417900 Matures 12 Mar 23	11,275	11,275
ATB GIC 421700 Matures 17 Mar 23	16,810	16,424
ATB GIC 83100 Matures 01 Feb 22	15,576	15,263
ATB GIC 89400 Matures 01 Feb 20	-	-
Other GIC's that have Exp. In Current Year	-	-
Total Investments	43,661	77,961
Long Term Assets		
Church Floor Covering	29,350	29,350
Audio Visual Equipment	1,237	1,237
Accumulated Depreciation	(5,812)	(3,059)
Total Long Term Assets	24,775	27,528
Total Assets	168,009	166,331
Liabilities and Equity		
Short Term Liabilities		
Various Deductions Payable	-	-

Total Short Term Liabilities	<hr/>	-	<hr/>	-
	<hr/>			
EQUITY				
Retained Earnings - Beginning	166,331		145,235	
Add: Accumulated Net Income	<hr/> 1,678		<hr/> 21,096	
Retained Earnings - Ending		168,009		166,331
Total Liabilities and Equity		<hr/> 168,009		<hr/> 166,331

Balzac United Church Schedule of GIC Maturities

The board decided to not renew GIC's that matured in 2021 due to the unknown nature of our cash flows.

ATB GIC 54400	22-Nov-21	
2022		
ATB GIC 83100	01-Feb-22	15,576
2023		
ATB GIC 417900	12-Mar-23	11,275
ATB GIC 417700	17-Mar-23	16,810
Total GIC Value		43,661

Balzac United Church Fundraising Activities 2021

The fundraising activities and the net amount (defined as monies raised less related expenses) raised by each activity are as follows:

May	Shirley's Greenhouse Fundraiser	197.10
December	Tart Fundraiser	61.00
Net Fundraising Activities		258.10

Balzac United Church Memorial Fund Report 2021

The monies donated to the church's Memorial Fund are separated from other donations to not be included in the funding of day-to-day operations.

Memorial Fund Balance - December 31, 2020	10,252
Add: Donations to the Fund	100
Less: Uses of the Fund	
Memorial Fund Balance - December 31, 2021	<hr/> 10,352 <hr/>

Balzac United Church Mission & Service 2021

As part of our outreach program donations for Mission and Service are collected throughout the year and through different avenues.

Regular Sunday giving	6,475.00
Blessing Bank	40.20
Trust Donation	5,077.84
Mission & Service Total	<hr/> 11,593 <hr/>

BALZAC UNITED CHURCH

Quarterly Summary

31-Dec-2021

	Q1	Q2	Q3	Q4	YTD	Budget	Variance
Donations	16,809	18,510	15,980	45,830	97,146	114,201	-17,055
Expenses							
Ministry of Ministry & Personnel	22,464	20,000	20,350	15,360	78,190	92,395	14,205
Ministry of Property	3,120	3,382	4,188	6,795	17,485	15,943	-1,542
Ministry of Internal Affairs	956	-1,190	428	3,194	3,384	5,150	1,766
Ministry of External Affairs	992	4,277	992	10,520	16,784	16,713	-71
Total Expenses	27,532	26,470	25,960	35,870	115,840	130,201	14,358
Donations Less Expenses	-10,720	-7,960	-9,970	9,959	-18,690	-16,000	-2,697
Canada Emergency Wage Subsidy	0	8,122	4,953	7,299	20,374	7,500	12,874
Net Surplus (Loss)	-10,720	162	-5,010	17,250	1,678	-8,500	10,178

2022 Budget Proposal

	2015	2016	2017	2018	2019	2020	2021	2021	2022
	Actual	Actual	Actual	Actual	Actual	Actual	Budget	Forecast	Proposed
Revenue	123,579	133,919	130,811	125,428	118,404	110,333	114,201	97,146	94,642
Personnel	90,705	89,496	83,534	85,941	89,422	81,630	92,395	78,190	68,200
Property	12,923	15,912	22,965	14,104	22,744	13,752	15,943	17,485	17,580
Internal	6,747	4,500	9,912	6,598	5,119	6,211	5,150	3,384	3,895
External	17,308	22,732	19,033	17,975	18,755	14,181	16,713	16,784	13,467
Total Expenses	127,683	132,640	135,444	124,618	136,039	115,775	130,201	115,843	103,142
Surplus (Loss)	(4,104)	1,279	(4,633)	810	(17,635)	(5,442)	(16,000)	(18,697)	(8,500)
CEWS						26,538	7,500	20,374	-
Net Surplus (Loss)	(4,104)	1,279	(4,633)	810	(17,635)	21,096	(8,500)	1,678	(8,500)

Budget Commentary

Revenue There is still concern that donations will not return to normal (which have been diminishing over the past few years) until the church is open and the congregation is gathering at the church for worship.

Ministry & Personnel Savings have been realized due to the changing of our ministry coverage, this has been offset by increases in wages for extra work now being required to offer new points of contact - Newsletter.

Ministry of Property This budget is consistent, the one line item that continues to increase is insurance.

Ministry of Internal Minimal budget, but it is the little touches that make big impacts within our congregation.

**Ministry
of
External
Affairs**

We are only as strong as our weakest link. It remains important that we have a presence in the greater community and continue to budget these givings.