

BALZAC UNITED CHURCH

2020 ANNUAL REPORT

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BALZAC UNITED CHURCH
Minutes for Annual General Meeting
March 1, 2020

Call the Meeting to Order & Opening

Rev Rita Cattell called the meeting to order. She gave thanks for Allan Fraser and his many years of leading the church as the chair of the board.

MOTION 2020-001AGM: MOVED BY ANGELA BURFORD THAT ALL THOSE PRESENT BE ALLOWED TO VOTE. SECONDED BY JOYCE COVEY. CARRIED.

Minutes of 2018 AGM:

MOTION 2020-002AGM: MOVED BY JOHN HAGEL TO APPROVE THE MINUTES OF THE ANNUAL GENERAL MEETING DATED FEBRUARY 10, 2019 WITH CORRECTIONS AND THE CONGREGATIONAL MEETING DATED JULY 21, 2019. SECONDED BY ALMA RACHANSKY. CARRIED.

Ministry Reports:

A question was asked about the meaning of M & P. Angela explained the acronym stood for Ministry and Personnel and clarified the responsibilities of the position.

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

Financial Statements 2019:

Steven Burford

MOTION 2020-003AGM: MOVED BY LUCILLE HAGEL TO APPROVE THE 2019 FINANCIAL STATEMENTS AS PRESENTED. SECONDED BY PETER PROUDLOCK. CARRIED.

Budget 2020 - Steven Burford presented the proposed 2020 Budget.

MOTION 2020-004AGM: MOVED BY LARRY BILBEN THAT THE CONGREGATION, ASK THE BOARD TO REVIEW THE BUDGET FOR 2020 AND PRESENT A NEW BALANCED BUDGET. SECONDED BY BOB COLLIER. 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** – Position open for nominations:
MOTION 2020-005AGM: MOVED BY NANCY FRASER TO NOMINATE ANDREW WIGGLESWORTH AS CHAIR OF THE BOARD. SECONDED BY DOREEN HARROLD. ANDREW WIGGLESWORTH AGREED TO ACCEPT THE NOMINATION.
There being no further nominations for the position of Chair of the Board, Andrew Wigglesworth was elected by acclamation.
- **Board Secretary** – Ruth Unser— Term Completed – Willing to serve another term.
MOTION 2020-006AGM: MOVED BY LUCILLE HAGEL TO NOMINATE RUTH UNSER AS SECRETARY OF THE BOARD. SECONDED BY LARRY BILBEN.

Annual General Meeting Minutes, March 1, 2020 continued

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

- **Treasurer** – Steven Burford – Term Completed – Willing to serve another term.
MOTION 2020-007AGM: MOVED BY JOHN HAGEL TO NOMINATE STEVEN BURFORD AS TREASURER. SECONDED BY ANGELA WIGGLESWORTH.
There being no further nominations for the position of Treasurer, Steven Burford was elected by acclamation.
- **Internal Affairs** – Hazel Mountford – Term Completed – Willing to serve another term.
MOTION 2020-008AGM: MOVED BY LUCILLE HAGEL TO NOMINATE HAZEL MOUNTFORD AS MINISTER FOR INTERNAL AFFAIRS. SECONDED BY GLADYS JONES.
There being no further nominations for the position of Minister of Internal Affairs, Hazel Mountford was elected by acclamation.
- **External Affairs/Outreach** – Nancy Wigglesworth – 1 year remaining in term.
- **Ministry and Personnel** – Angela Burford – Term completed. Willing to serve another term.
MOTION 2020-009AGM: MOVED BY NANCY FRASER TO NOMINATE ANGELA BURFORD AS MINISTER FOR MINISTRY AND PERSONNEL. SECONDED BY PAT KOOSEY.
There being no further nominations for the position of Ministry and Personnel, Angela Burford was elected by acclamation.
- **Property** – Clark Spencer – Term Completed – Willing to serve another term.
MOTION 2020-010AGM: MOVED BY JOHN HAGEL TO NOMINATE CLARK SPENCER AS MINISTER OF FACILITIES. SECONDED BY CARLA TREE.
There being no further nominations for the position of Minister of Facilities, Clark Spencer was elected by acclamation.
- **Member at Large** – Position open for nominations.
MOTION 2020-011AGM: MOVED BY LUCILLE HAGEL TO NOMINATE PAUL ARNOTT AS MEMBER AT LARGE. SECONDED BY JIM WIGGLESWORTH. PAUL ARNOTT HAS AGREED TO ACCEPT THE NOMINATION.
There being no further nominations for the position of Member at Large, Paul Arnett was elected by acclamation.
- **Member at Large** – Position open for nominations
MOTION 2020-012AGM: MOVED BY ANDREW WIGGLESWORTH TO NOMINATE PETER PROUDLOCK AS MEMBER AT LARGE. SECONDED BY LIESEL PLUEMECKE. PETER PROUDLOCK HAS AGREED TO ACCEPT THE NOMINATION.
There being no further nominations for the position of Member at Large, Peter Proudlock was elected by acclamation.
- **Youth Representative** – Position open for nominations
No nominations were made at this time.
- **Region Representative:** Ruth Unser – 2 years remaining in term.
-

Annual General Meeting Minutes, March 1, 2020 continued

Other Business

- Ed Pluemecke suggested that as a fund raising option volunteers could be recruited to work at a casino. The board will consider this option.
- Carla Tree expressed concerns about a protocol for handling the spread of the COVID-19 virus. Rev Rita advised that the National Church has issued protocols for handling infectious diseases.
- Kevin Walkes offered to investigate adding an option to the website for people to donate to the church through this option. He will advise if this is possible. It was reported that the church had already registered with Canada Helps to receive donations through them.

**MOTION 2020-013AGM: MOVED BY BEP VAN STRAATEN TO ADJOURN THE MEETING.
SECONDED BY KEVIN WALKES.**

MINISTER REPORT 2020

On March 12th, 2020, I sent an email to the board recommending that we cancel Sunday worship services and close the building for the foreseeable future. They agreed. Words and phrases such as in-person, physical distancing, new normal, mandatory measures, bending the curve, and zoom were new to most of us. And now, almost a year later, with God's help, we are discovering new ways to be a church family and to follow the teachings of Jesus while wearing face masks, staying home as much as possible, and enjoying screen time together.

Posted on my fridge along with pictures of my grandchildren is the following quote: "Do what you can, with what you've got where you are." In his autobiography, Theodore Roosevelt used those words first coined by Squire Bill Widener to describe how he found the greatest happiness in life. Throughout most of 2020, we have doing what we can with what we've got. Sunday School and youth group continues. Worship services continues. Bible study and board meetings continues. With your continuing prayer and financial support, we continue even though the little white church building by the rail is closed for now.

I give God thanks for the how our church family has adapted to life as a community of faith in the midst of a pandemic. You have rolled up your sleeves and found ways to keep in touch with one another with encouragement, support, and prayers. As well, you have continued to reach out to those in need. Well done Balzac United Church!

God bless!

Rev Rita Cattell

IN MEMORIAM

We remember the following people who passed away in 2020:

Allan Fraser. January 25, 2020

Grant Shuttleworth, March 21, 2020

Enid Pieschel, June 13, 2020

Norma Poohkay, December 27, 2020

CHAIR REPORT 2020

2020 has been an interesting year to say the least. Little did I know when Allan asked me to put my hand up for the board chair position that the year would be so full of surprises.

The church building closed in early March due to the covid-19 pandemic, but as always, our church family has stepped up and shown that it is not the building that makes the church. I am so proud of all our members and wish to express my gratitude to all of you who have worked hard to stay connected and support one another through this challenging time. I feel blessed to be part of such a great church family.

I would like to acknowledge our hardworking official board, who have been meeting regularly throughout the year and have made some very difficult key decisions with the interests of all congregation members at the core of the process, such as the continued church closure due to the pandemic, applying for all available subsidies, when to start our own virtual services and discussion and preparation for re-opening when it is safe to do so.

It was with mixed emotions that we accepted Lee Dowan's resignation as choir director and music ministry coordinator this year. Lee's music leadership has been such a tremendous blessing to this congregation. Her talent and passion for music and her leadership have helped the choir reach new heights and lifted us all a little closer to Heaven. I wish to express deep gratitude to Lee for her time, talent, and faithfulness to this church family.

In times like these, it is invaluable to have strong leadership, and Reverend Rita continues to be a strong leader. Her guidance, good humor, and ability to adapt to new ways of reaching her congregation (even though some of those ways went way outside of her comfort zone) have kept us together and allowed us to continue worshipping in very meaningful ways.

Our kids and youth have adapted to this new way of living, and "going to school", including Sunday school, and have shown great resilience. I would like to acknowledge our dedicated Sunday school and youth group leadership team who continue to engage and connect with our kids and youth.

Some of the highlights from the year include:

- Sunday morning coffee chats over zoom, which began very early in the pandemic.
- Virtual worship experiences which continue to be led by Rev. Rita on a weekly basis and developed into an online interactive service just in time for Advent.
- Sunday School / Youth group virtual sessions which began in September.
- The Sunday school drive-by Easter visit, with treats and a minivan decorated as the Easter bunny.
- A BUC coffee & chat newsletter which gets mailed out twice per month to those congregation members who prefer a mailout over email, and an Advent mailout to help everyone get in the spirit.

CHAIR REPORT 2020 continued

Thank you to all of you for helping navigate the unforgettable year that was 2020. I look forward to the adventures that 2021 will bring the Balzac United Church and look forward to opening our church doors again sometime later this year.

Sincerely,

Andrew Wigglesworth
Board Chair
Balzac United Church

INTERNAL AFFAIRS/WORSHIP COMMITTEE REPORT 2020

Reflecting on the year 2020 has been painful to me as I am sure it has been for the entire congregation of Balzac United Church.

It would be amiss if I did not mention the fact that Allan my friend, the chair of the board and a Choir member died in January 2020. Alan's death and his celebration of life was one of the last times the choir and Lee preformed. Lee Dowan retired as of September 1, 2020. We all knew the time would eventually come, however it is always difficult to accept and move on from a relationship that will be impossible to achieve immediately, if ever!

BUC celebrated Shrove Tuesday and Ash Wednesday on Feb 26, 2020. Joyce Covey and Sheryl Page graciously organized the event. Thank you.

BUC's last in person service was Mar 8, 2020.

BUC also participated in Groundhog Day, with Balzac Billy on Feb 2, 2020.

Once COVID 19 became a reality for Balzac United Church the Board made several difficult decisions. It was agreed after much discussion that we would not meet in person until it was safe for all to attend. Therefore, Rev Rita provided a written service that was emailed out to the congregants each week. In June 2020 some of the more ambitious members along with Rev Rita met for coffee time via ZOOM. After much reflection and discussion, at the Board level, it was agreed that ZOOM worship would be the best for Balzac. Rev Rita's computer was not up to date and in September/October a new system was purchased for Rev Rita to use. I, as chair of the worship committee, asked the minister in Peachland what and how they did they provided their Worship service work. Rev Rita also did much investigation as did Ruth Unser. Andrew Wigglesworth, Kevin Walkes and Clark Spencer were very helpful in selecting the equipment Rev Rita would need to provide Balzac congregation a worship service that most would be happy with. After many tutorials Rev Rita felt secure in agreeing to start the ZOOM Worship on November 29, 2020. It was great to see faces that we had been missing!!! I am so proud of Balzac United Church congregants for their support of the Worship Committee and Rev Rita through this difficult time. The worship committee and Rev Rita provided Balzac with a wonderful Christmas Eve Service that was shared with many people in many countries. Our little church is a blessing to people and for that reason we are still providing services, outreach, and support to more people than we know.

I would like to express my sincere gratitude to the congregants of Balzac United Church, to Rev Rita and to Ruth Unser and the Balzac Board for their continued support during this difficult time. I enjoy doing what I can do for the congregants of Balzac United and for the greater good by being the worship committee chair.

Respectfully Submitted

Hazel Mountford

Chair of Worship (Internal Affairs)

MUSIC MINISTRY 2020

With Lee Dowan's retirement from the Music Ministry in September 2020, we don't have a report but thought you might enjoy a few memories from over the years.



Thanks to Kevin Walkes for the photos.

CHILDREN AND YOUTH MINISTRY 2020

It has been a year full of challenges, surprises and blessings for the Sunday school team. We have now endured a full year of covid-19 and many restrictions which remove the possibility of in-person learning, so we have had to adapt our practices significantly. One of the many blessings during this time, is that when working with children and youth, we always have technical advisors to help lead the teachers through it!

In early September, while we were still able to hold socially distanced outdoor gatherings, we invited all Sunday school kids and their families to Pearce Estate Park in Calgary for an outdoor treasure hunt and check-in, as a kick-off to the Sunday school year. Three families attended, including six parents, two young adults, three kids, and one dog. We had a fun afternoon of treasure hunting, laughter, and re-connection. We also used this opportunity to give those in attendance their first Sunday school curriculum package.

The senior youth group has two group members regularly attending and two others in the age group who attend periodically. The junior youth have seven kids in the appropriate age group, however we currently have four kids who are attending our zoom sessions regularly. (one of the remaining three kids has opted to remain with the clubhouse group and is attending that group regularly, as per approval from the Sunday school teachers and parent.) The clubhouse group had four kids attend their first zoom session.

From September to November, the clubhouse group was sent resource packages through the mail with fun activities, crafts, recipes and more, as well as lessons for the parents to work on with the kids at home. The junior and senior youth classes held zoom sessions on Sunday mornings from 10-10:40 every second week. During Advent we increased Sunday school sessions to weekly, and as of January 22, the clubhouse group has added zoom sessions every second week as well. Zoe has also sent an offer out to all the clubhouse families to provide them with more take-home resource packages but has not received any requests at this time. The junior youth have made the request to continue with weekly Sunday school sessions rather than every second week. We have agreed we will work through Sunday school lessons every second week, and the kids will lead us in online games the alternating Sundays. All our groups have a lot of fun together and discuss our scripture readings with an emphasis on our current life situations.

In the fall Angela used the lectionary as a guide to create a Sunday school program focused on a journey through the wilderness. The junior youth talked and learned about Moses and the Israelites fleeing Egypt, and how their struggles with uncertainty, fatigue, impatience, anxiety and fear around the unknown, parallel our own thoughts and feelings during this pandemic. The theme throughout was trusting and relying on God to see us through our wilderness times. We then spent time during Advent in preparation for Christmas and the birth of Jesus, including Mary's journey to her cousin Elizabeth's home, Mary and Joseph's journey to Bethlehem, and the journey of the wisemen. In January we have started a journey along with Jesus as he begins his ministry. We will be spending time following his ministry right through Lent and Easter.

CHILDREN AND YOUTH MINISTRY 2020 continued

The senior youth have been focusing on studying the scriptures following the lectionary and have been engaging in lots of interesting discussions with Victoria, relating the scriptures to personal life experiences and global issues, and creating community from a distance.

The Sunday school team is currently planning for the remainder of the Sunday school year and are looking at several possible events including an all-ages Sunday school Valentine's day party, a virtual campfire during camping Sunday, a Pentecost event, and a virtual Mothers' day tea party; and will make decisions soon about ways to help kids connect through the spring, summer and fall.

-Respectfully submitted by Victoria Walkes, Zoe Walkes and Angela Wigglesworth

YOUTH GROUP MINISTRY REPORT 2020

Spending time on zoom with the youth group has been one of the highlights of this covid-19 year for our team. We have been facilitating this group since December and decided this would be an excellent opportunity to help the youth develop their leadership skills in a controlled, safe environment. Each of the kids is assigned a week and it is their responsibility to plan youth group for that evening, including the activities and a closing prayer.

One week in advance of their evening, the youth member leading the session is asked to contact the leaders with their plan. We review the plan with the youth including details of the activity, required supplies, special considerations, and any prep required by the other youth group members (ie. What they need to bring to the zoom session). Once the session is completed, we send an email to the leader with feedback on the session.

The zoom groups have been a lot of fun, and the kids have been very creative in their leadership. So far, we have had a baking session with delicious mug cakes and food trivia quizzes, an evening of renaming ourselves and one another with positive affirmations, a treasure hunt, a Christmas party with a secret Santa gift exchange and more. All of the kids have had an opportunity to lead a session, and we are starting to have youth lead their second sessions over the next few months.

In February the youth group is going to be hosting a zoom valentine's day party for the entire Sunday school, and we are currently working on plans for the remainder of the year.

Blessings,

Angela & Victoria

ADVERTISING REPORT 2020

The Church advertising consists of local newspapers and some bulletins that are placed around Airdrie.

2020 has been a challenging year for our church and for all of us in view of the Covid Pandemic. Since there have been no regular church services in our church building since the beginning of March, and since, unfortunately none of our regular outreach events happened, there has been little need for advertising.

The Garage Sale was cancelled as was the Breakfast with Santa event.

The sign outside of our church is no longer part of my responsibility. Thank you to Paul Arnott for taking that over and keeping it up to date as of January 2020.

Our church service time and information is in the City View and the Rocky View Times on a weekly basis in the Church Directory. Since we are not able to enjoy our regular church services in the building, that has been changed temporarily until the time that we can all get together again.

I sure am looking forward to that day.

Yours respectfully

Joyce Covey

WEBSITE MINISTRY 2020

It has been a very challenging year. From lively and busy to quiet and slowly back to busy again.

After the closure in March, we didn't have any events going on. We figured out sporadically what to post afterwards but there were periods of time last year that there was nothing to post. That's why the numbers for the website and on social media are down.

We have been trying to reconnect and post events as they happen. It took some time, but now we have a routine. The sermons are recorded weekly by Rev. Rita and are posted online. I have been posting the recordings adding them to our archives, on our website and social media. Zoom Services are hosted by Rita and Ruth. Sunday School Zoom meetings hosted by Zoe Walkes, Jr Youth Zoom meetings hosted by Angela Wigglesworth and Sr. Youth Zoom meetings hosted by Victoria Walkes.

Highlights:

This is the second full year of the Wordpress site. We continued to add content and integrate content between the website, Instagram and Facebook.

- Multimedia post of music events, sermons
- Documentation of Zoom events
- Staying current of events as they happen
- Storing audio files on the church's Google drive account and Video on our YouTube account

As of January 2020, we gathered over 147 followers on our Instagram page We have 83 followers on our Facebook page! Our Facebook public group has 30 members.

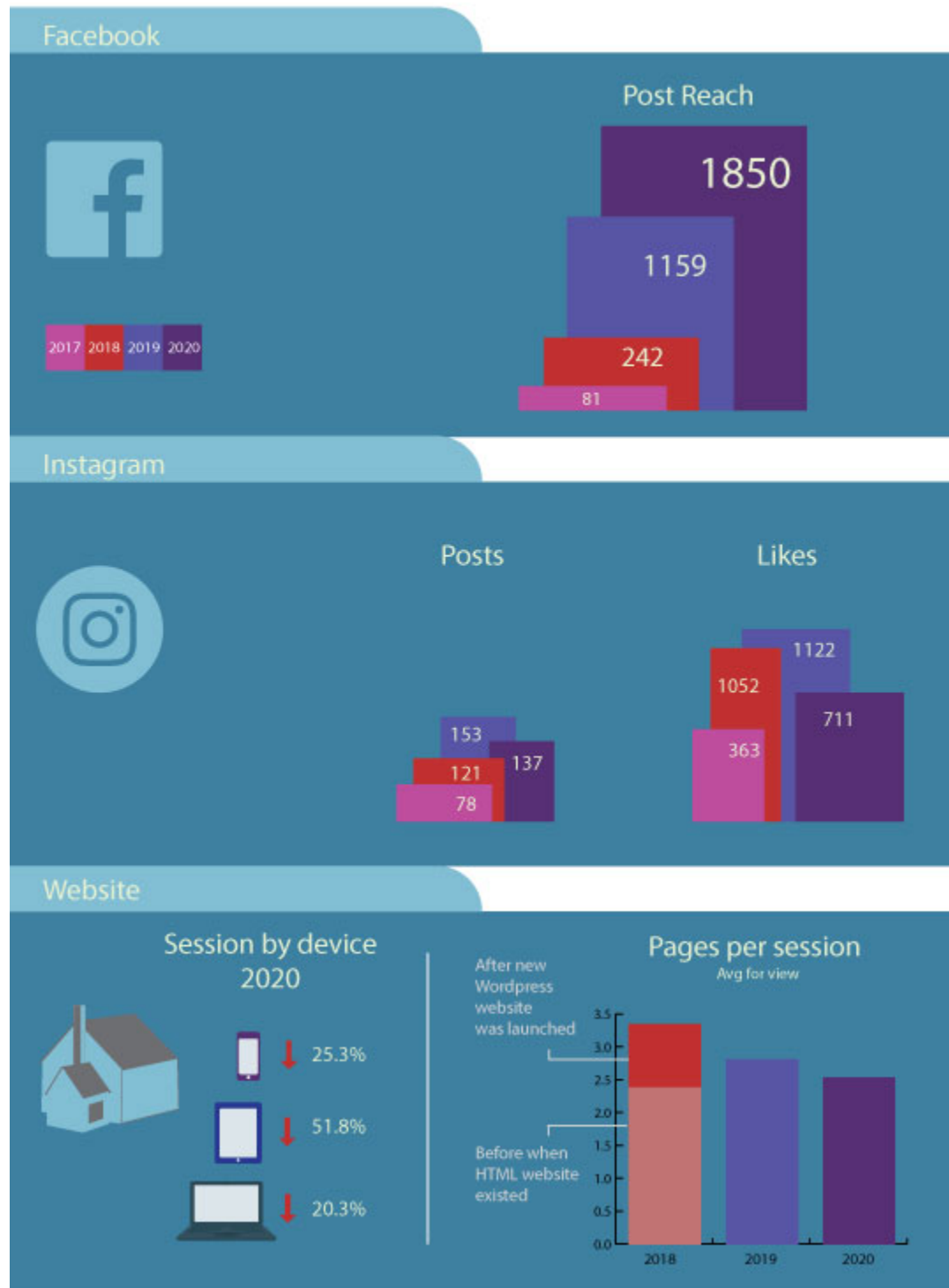
We have been taking screenshots of the events. I would like to thank everyone who contributed photos over the past year:

- Annual General Meeting
- Ash Wednesday pancake supper and service
- Zoom meetings
- Christmas Eve service

Respectfully submitted,

- Kevin Walkes

WEBSITE MINISTRY 2020 continued



EXTERNAL OUTREACH MINISTRY 2020

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 2020 the only in person activity we were able to complete was serving Afternoon Tea at the Bethany long-term care center. Congregation members Pat Koosey, Carolyn Collier, Liesel Pluemecke and I served tea with home baked treats every Friday In February.

Promoting Mission And Service was done by reading Minutes for Mission 2 Sundays a month by congregation members Kirsten Harrison, Susan Thomas and myself . This had to stop when services stopped due to Co-vid. In 2020 we raised \$7405.00 which was less than our goal of \$8600, but it was a remarkable amount considering we were not able to meet in person for 9 months of the year. The Sunday School was unable to celebrate with their Mission and Service Fair which I believe also contributed to the lower donation of funds. 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 Lioness Christmas hampers was funded by \$500.00 with Board members jumping up to donate the extra that was not in the budget.

Outreach to the Airdrie Foodbank was funded by donations of \$1370.00. This is down from last year (\$1945.00) again 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 Board has committed to move forward toward reconciliation with our indigenous brothers and sisters. In 2016, 200 members of the Church gathered to acknowledge the 30th anniversary of apology to First Nations Peoples. When asked for suggestions on how the church can live out this apology, one of the residential school survivors, Alberta Billy, said

"I really believe that the church has to accept us: we are Indigenous to the land from the Creator, we had a way of life that was spiritual, we had thanksgiving for everything. The food from the ocean, the food from the forest. We lived with the land and we need to pursue those values again".

In this light the Board has read and studied the Declaration of Rights of Indigenous People and the Truth and Reconciliation calls to action as they pertain to the church. We have watched and discussed (via Zoom) 3 videos. Jim and I have gone back to University via Zoom and took a course called Indigenous Canada and we will prepare a report to the Board. Look for it in the future!

Jim and I also attended a Zoom 3-day intercultural event "New Wineskins" about honoring God's gift of diversity and how to move toward being an inclusive, intercultural church. One of the ways suggested was to observe June 21 with services based on Aboriginal Day. Let the Spirit Lead You. Allow the Spirit to work within you.

EXTERNAL OUTREACH MINISTRY 2020 continued

In December I handmade 75 Christmas cards and on your behalf gave them to the Bethany Care home residents. Staff reported that this made the residents happy and they all put them on their walls for decoration.

Respectfully Submitted,

Nancy Wigglesworth

MINISTRY & PERSONNEL 2020

It is the role of the Ministry & Personnel Committee (M&P) to meet the needs of the congregants. We handle any issues that might arise whether they be a complaint about something that is happening in the church, to pass along accolades or even to connect someone to the appropriate person should they need assistance. Another role of the committee is to oversee the needs of the Human Resources duties required to ensure that the staff members of our church are happy and having their needs met. The M&P Committee IS NOT under the governance of the BUC Board of Directors but rather they are responsible to the Regional Council to whom they turn to for guidance. The Regional Council is also the governing body of the BUC Board of Directors. It is set up this way so that the M&P Committee remains impartial with regards to handling sensitive information. The Chair of the M&P Committee sits on the BUC Board of Directors and has the opportunity to provide the same input as other members on the Board including voting rights, however when it comes to items of dispute, accolades, connections, or human resources it is the role of the M&P Chair to present to the board the concerns in a confidential manner and advise in regard to solutions. All the information presented to the Board of Directors is kept private, no names or identifying information is shared, only an outline of a situation(s) that requires resolving at the Board level.

In the fall of 2019, it was brought to my attention that the Sunday School was running into an issue all small churches would like to have. Our classes were growing, and the age range was too great to break everyone into two suitable groups. It was felt that a third class was required to meet the needs of the younger students. As the M&P Committee we looked into the situation and presented the board with the request, offering a few solutions for them to work with. Over the course of a couple board meetings and intense discussions it was agreed that to encourage the future growth of the church a new position would be created. As this would involve a new budget line and expense to our operating budget this decision was not taken lightly and was thoroughly scrutinized by all of us as a whole. Unfortunately, when the budget was presented to the congregation during our 2020 AGM it was not approved ergo the program that we were developing for our youngest of congregants will not happen. Flash forward, due to COVID and its closures we have suspended this budget line for the 2021 year as we are unable to provide programming.

In March, our first board meeting via zoom happened. Part of the discussion was the renewal of Rev. Rita's contract and request for ongoing employment with BUC. This request/contract is negotiated between the M&P committee and Rev. Rita, when agreed upon the M&P Committee then presents the contract to the BUC Board of Directors for their approval. At this point the Board can either accept or request minimal alterations (some contractual items are a must provide as dictated from the United Church of Canada) to the contract. Once a mutually accepted contract is in place it is then forwarded to the Regional Council for final approval. All ministerial contracts run from July 1st of one year to June 30th the following year. All other staff member of BUC are under the management of their BUC Board Chairperson Committee member, while their contracts are negotiated through the M&P Committee under the direction of the BUC Board of Directors.

MINISTRY & PERSONNEL 2020 continued

The United Church of Canada publishes annually a minimum salaries guideline that we must adhere to when it comes to ministerial compensation and benefits. The minimum salaries guideline is in effect from January to December each year and must be followed as outlined to us each year. Other staff salaries are determined by the Board as recommended from M&P.

Another M&P topic of discussion in our March zoom meeting was with regards to staffing and the closure of the building. It was decided to ask each staff member how they felt regarding the closure. Should they decide to stay on there was the expectancy of them providing the 20 hours a month in working hours (4 hours a week @ minimum wage) as per their employment agreement. It was at this time Lee Dowan had decided she would prefer a leave of absence as we were all struggling in how to share her talents with everyone during the closure. After some time and careful deliberation Lee reached out to me in the fall with her decision that perhaps our temporary closure would be a good time for her to retire as our Music Director. As Lee will be a difficult person to replace, the search has begun in finding a new Music Director for the church. Although we have this employment vacancy we would like to fill, there are a few unknowns related to the position due to COVID and re-opening protocols but we are accepting applications on-going from any interested parties.

Another discussion was with our Cleaners and our on-going contract with them. It was mutually decided that effective March 31, 2020 this contract would be dissolved. They did one last big clean before the end of March of 2020 and the interior of the building has not been cleaned since. Before reopening occurs, we will be required to have a cleaning company come in and have the building completely cleaned prior to services. We will also be in the need to either re-hire or acquire a new cleaning company for the church.

When setting our 2021 budget the following considerations were carefully made:

- There was a mandated annual increase to the ministerial salary.
- An increase to the Music Directors compensation in hopes to attract someone who would be a good fit for our church. Please note: this came after some heavy discussions and research into what would be reasonable in our budget. There were also great words of gratitude spoken regarding the legacy that Lee is leaving us with.
- The line item for a youth Sunday school leader was left empty as there is currently no programming anticipated for this year.
- We are required to carry a line item for a ministerial/pulpit supply person(minister) in case of emergencies. We left this line item empty due to our current closure.
- We carry a small budget for alternate musicians to play, in the case that our current musical director is unable. We left this line item empty due to our current closure.
- We have a line item to cover the cost of regional activities such as meeting and conferences. We left this line item empty due to the everyone's current closures and all meetings are currently online.

MINISTRY & PERSONNEL 2020 continued

I point out these items because when we do open, there will be a financial need to add these items back into our budget. Due to the current COVID-19 shutdown, there are some cost savings, but it is something that will eventually return and be required after re-opening when that happens.

After serving 10 years on the Board of Directors, I have decided that 2021 will be my final year. Thank you everyone who I have worked with to keep our little church a special place in all our hearts. If you might be interested in joining the board and taking over my position, please do not hesitate to contact me. I would be happy to discuss it with you.

Sincerely,

Angela Burford

Chair, Ministry & Personnel Committee

PROPERTY MINISTRY 2020

2020 was a very peculiar year for all of us. A year that started fairly normally took on a very different dimension and by March we were in the midst of a worldwide pandemic.

We have a very solid and sound church building, considering that it is a hybrid structure of historic, old and a blending of new. Over the years we have added new carpet and a fresh coat of paint and finally at the end of 2019 we were fully independent with our own inhouse water supply. With approx. 1000 gallons of water stored in multiple tanks tucked into the crawl space, water pressure is provided by a pump that senses the demand and increases pressure when required. This particular pump style has been problematic and the connection right at the pump has been prone to leaking. It has been repaired a couple of times and finally the pump was replaced with a new one. Even with the lack of use through last year, it has begun leaking again and that will need to be addressed at the end of the first quarter of 2021.

Even though the church has sat quiet and idle, it was not able to escape the massive hailstorm that destroyed North East Calgary. What was thought to be a few hail stones through the siding turned out to be a significant amount of hail damage to the roof and the south and west facing walls. This will be the second year that we have had to make a claim for damage from severe weather. The latest replacement provided us with the best shingles made to be hail resistant. Nothing is hail proof and Asphalt shingles still provide the best protection from the elements. Others have inquired about steel roofing and the answer is it will fair no better than asphalt and in addition, carry a significant cash outlay for the steel. Not any decision that is in the best interest of the church itself.

The church has remained empty since April of last year and probably will be through the majority of 2021. The water supply will be emptied by an external pump prior to any in church activities to ensure that there is a fresh water supply when we need it. We have secured a relationship with a local supplier that sources water from the City of Calgary for a reasonable refill price with no additional fuel levies.

The property expenses over the last few years been leaned out to the max with the removal of Telus phone service, garbage bin rental/pick-up and finally the separation of water from the station next door which left us without water for several weeks near the end of 2019.

The budgets have been closely monitored over the last 5 years for trends and where savings can be achieved, prudent decisions were made by the board. Balzac United Church Property budget is a lean, clean budget with the largest expense being the Insurance for our building. This we cannot control and we will always be impacted by a major event similar to the massive storm of 2020.

I am proud of our minister for stepping up and leading us through service virtually. I am proud of the church board for never wavering in making the hard decisions and you, the congregation. Our church family! Without you this would not be any fun at all.

One never wants to overstay a welcome and the Minister of Property is no different. I will be happy to continue to serve if the congregation is supportive of that decision.

Regards

Clark Spencer

TREASURER REPORT 2019

For the year ending December 31, 2020 to the Annual General Meeting of the Balzac United Church on March 21, 2021.

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 2020 there were no capital purchases. We did replace our roof, however as this was an insurance claim, we were only responsible to pay the deductible.

During 2020, we spent 88% of what we had budgeted for expenses and received 96% of our budgeted revenue giving us a deficit of \$5442. Note that for 2020 the board presented a deficit budget of \$17,000 however this was not approved by the congregation. Due to the effects of COVID-19 the federal government enacted the Canada Emergency Wage Subsidy which BUC qualified for. In 2020 we received \$26,538 from the federal program which improved our year end results to a surplus of \$21,096.

We had one Guaranteed Investment Certificate (GICs) come due during the year, which was renewed for one year. We currently have \$77,961 invested in GICs at the Alberta Treasury Branch in Airdrie. The board's goal is 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.

We missed our Mission and Service goal of \$8,600 by \$1,195. Considering the effects of COVID-19 on in person services the congregation should be congratulated for thinking of others during these times. All monies received for Mission & Service are paid to the United Church of Canada's M&S Fund.

Sincerely,

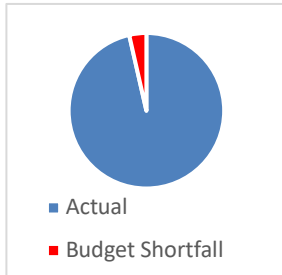
Steven Burford
Treasurer

BALZAC UNITED CHURCH
Comparative Income Statement
For the Calendar Years ending December 31, 2019 and 2020

	Actual 2020	Actual 2019	Difference 2020 - 2019
Total Cash and In Kind Donations	110,333	118,404	- 8,071
CASH AND IN KIND EXPENSES			
Ministry of Ministry & Personnel	81,630	89,422	7,792
Ministry of Property	13,752	22,589	8,837
Ministry of Internal Affairs	6,211	5,119	- 1,092
Ministry of External Affairs	14,181	18,755	4,573
Total Cash and In Kind Expenses	115,775	135,885	20,110
Cash and In Kind Surplus/(Loss)	- 5,442	- 17,480	- 12,038
Canada Emergency Wage Subsidy	26,538		- 26,538
Net Cash and In Kind Surplus (Loss)	21,096	- 17,480	- 38,576

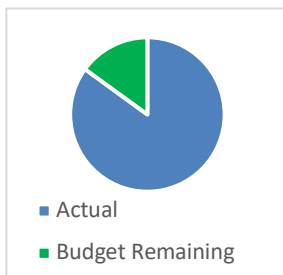
BALZAC UNITED CHURCH

	Actual 2020	Unapproved Budget 2020	Variance
Total Cash and In Kind Donations	110,333	114,406	- 4,073



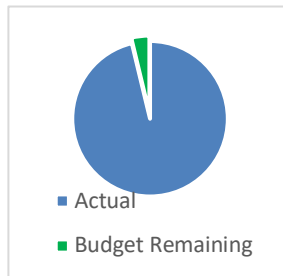
Similar to 2019, donations lagged for much of the year however a significant Christmas giving season improved our overall results.

Ministry of Ministry & Personnel	81,630	96,028	14,398
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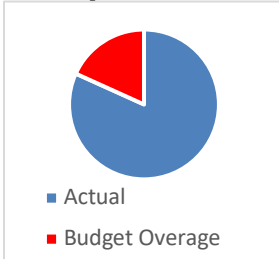
Due to changes in Ministry & Personnel (Music and Housekeeping) relating to COVID-19, savings were realized.

Ministry of Property	13,752	14,290	538
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Similar to M&P, savings were realized due to COVID-19.

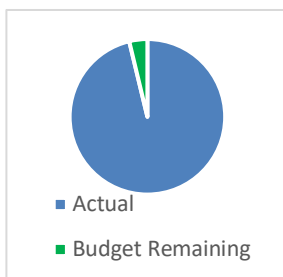
Ministry of Internal Affairs	6,211	4,825	-1,386
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COVID-19 impacts required us to spend more on office supplies and worship supplies to transition services to online.

BALZAC UNITED CHURCH

	Actual 2020	Unapproved Budget 2020	Variance
Ministry of External Affairs	14181	16263	2082



Ministry of External Affairs encompasses our involvement in our surrounding community. COVID-19 limited our outreach programs in 2020

Balzac United Church Schedule of GIC Maturities

2021

ATB GIC 83100	01-Feb-21	15,263
ATB GIC 54400	22-Nov-21	35,000

2022

2023

ATB GIC 417900	12-Mar-23	11,275
ATB GIC 417700	17-Mar-23	16,093

Did Not Meet Revenue Drop

Total GIC
Value

77,630

BALZAC UNITED CHURCH
Statement of Financial Position
as of 31 Dec, 20

ASSETS	December 31, 2020	December 31, 2019
Current Assets		
Cash	43,361	24,307
Memorial Fund Balance	10,252	7,339
Youth Group Fund	181	171
GST Receivable	4,654	4,051
Prepaid	700	-
Prepaid Presbytery	-	-
Prepaid Insurance	1,694	1,412
Total Current Assets	60,842	37,280
Investments		
ATB GIC Matures 22 Nov 21	35,000	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	16,424	16,093
ATB GIC 83100 Matures 01 Feb 21	15,263	-
ATB GIC 89400 Matures 01 Feb 20	-	15,000
Other GIC's that have Exp. In Current Year	-	-
Total Investments	77,961	77,368
Long Term Assets		
Church Floor Covering	29,350	29,350
Audio Visual Equipment	1,237	1,237
Accumulated Depreciation	(3,059)	-
Total Long-Term Assets	27,528	30,587
Total Assets	166,331	145,235
Liabilities and Equity		
Short Term Liabilities		
Various Deductions Payable	-	-
Total Short-Term Liabilities	-	-
EQUITY		
Retained Earnings - Beginning	145,235	162,870
Add: Accumulated Net Income	21,096	(17,635)
Retained Earnings - Ending	166,331	145,235
Total Liabilities and Equity	166,331	145,235

Balzac United Church Fundraising Activities 2020

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

Ongoing	Sunday Afternoon Movies	\$ 24.55
January	Paint Night	\$380.00
March	Pancake Supper	\$144.25
Net Fundraising Activities		<u><u>\$548.80</u></u>

Balzac United Church Memorial Fund Report 2020

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, 2018	\$ 7,339.41
Add: Donations to the Fund	\$ 2,912.30
Less: Uses of the Fund	
Memorial Fund Balance - December 31, 2019	<u><u>\$10,251.71</u></u>

Balzac United Church Mission & Service 2020

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

Regular Sunday Giving	\$7,405.00
Blessing Bank	-
Children M&S Fair	-
Mission & Service Total	<u><u>\$7,405.00</u></u>

Balzac United Church CEWS Summary

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

Period 1		\$3,782.62
Period 2		\$3,782.62
Period 3	Did Not Meet Revenue Drop	\$ -
Period 4		\$3,782.64
Period 5		\$3,782.64
Period 6		\$3,782.64
Period 7		\$2,521.08
Period 8		\$2,711.67
Period 9		\$2,392.50
Period 10	Did Not Meet Revenue Drop	\$ -
		<hr/>
		<u>\$26,538.41</u>

BALZAC UNITED CHURCH
Quarterly Summary
31-Dec-20

	Q1	Q2	Q3	Q4	YTD	Unapproved Budget	Variance
Donations	21,854	15,129	17,321	56,029	110,333	114,406	-4,073
Expenses							
Ministry of Ministry & Personnel	21,772	19,536	20,354	19,968	81,630	96,028	14,398
Ministry of Property	3,302	2,477	2,548	5,425	13,752	14,290	538
Ministry of Internal Affairs	1,522	1,229	632	2,828	6,211	4,825	-1,386
Ministry of External Affairs	<u>1,534</u>	<u>991</u>	<u>7,116</u>	<u>4,541</u>	<u>14,181</u>	<u>16,263</u>	<u>2,082</u>
Total Expenses	28,130	24,233	30,650	32,762	115,775	131,406	15,631
Donations Less Expenses	-6,277	-9,104	-13,329	23,267	-5,442	-17,000	11,558
Canada Emergency Wage Subsidy	2,297	8,511	10,627	5,104	26,538		26,538
Net Surplus (Loss)	-3,980	-593	-2,702	28,371	21,096	-17,000	38,096

Balzac United Church

2021 Budget Proposal

	2015 Actual	2016 Actual	2017 Actual	2018 Actual	2019 Actual	Unapproved 2020 Budget	2020 Actual	Proposed 2021 Budget
Revenue	123,579	133,919	130,811	125,428	118,404	114,406	110,333	114,201
Personnel	90,705	89,496	83,534	85,941	89,422	96,028	81,630	92,395
Property	12,923	15,912	22,965	14,104	22,744	14,290	13,752	15,943
Internal	6,747	4,500	9,912	6,598	5,119	4,825	6,211	5,150
External	17,308	22,732	19,033	17,975	18,755	16,263	14,181	16,713
Total Expenses	127,683	132,640	135,444	124,618	136,039	131,406	115,775	130,201
Surplus (Loss)	(4,104)	1,279	(4,663)	810	(17,635)	(17,000)	(5,442)	(16,000)
CEWS							26,538	7,500
Net Surplus (Loss)	(4,104)	1,279	(4,663)	810	(17,635)	(17,000)	21,096	(8,500)

Budget Commentary

Revenue	Revenues continue to decrease year over year and the board is hesitant to increase them to a level that balances spending. CEWS has been extended to June 2021 by the federal government, however their formulae for determining the subsidy amount have not yet been released.
Ministry & Personnel	Dues to Lee's retirement the search for a replacement Music Director may result in increased costs which have been estimated in this budget. As well the United Church of Canada mandates minister increases which has been accounted for in this budget as well.
Ministry of Property	The Ministry of Property requires baseline costs regardless of when the church reopens.
Ministry of Internal Affairs	Additional costs maybe incurred to reopen our church; however, the provincial government has made available grants to offset some of these costs.
Ministry of External Affairs	The board has made a conscious decision to limit outreach programs beyond M&S.