

BALZAC UNITED CHURCH

2018 ANNUAL REPORT

BALZAC UNITED CHURCH – 2018 ANNUAL REPORT

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BALZAC UNITED CHURCH
Annual General Meeting
February 25, 2018

Call the Meeting to Order – Allan Fraser

MOTION 2018-01: DEBRA JEPSON MOVED THAT ALL CONGREGATION MEMBERS PRESENT BE ALLOWED TO VOTE. SECONDED BY ANDREW WIGGLEWORTH CARRIED.

Agenda Overview: Allan asked for any additional agenda items from the congregation. None were requested.

MOTION 2018-02: NANCY FRASER MOVED TO ACCEPT THE MINUTES OF THE ANNUAL GENERAL MEETING DATED FEBRUARY 12, 2017. SECONDED BY JOYCE COVEY. CARRIED.

Ministry Reports: Allan asked if there were any questions for any of the board members regarding their reports in the Annual Report. No questions were presented.

Financial Statements 2017 - Steven Burford presented the financial statements for 2017 and asked for any questions from the congregation. No questions were presented.

MOTION 2018-03: MOVED BY PETER PROUDLOCK TO APPROVE THE FINANCIAL STATEMENTS FOR 2017 AS PRESENTED. SECONDED BY LUCILLE HAGEL. CARRIED.

Budget 2018 – Steven Burford presented the Budget for 2018 and asked for any questions or concerns. Overall expenses for 2017 were kept in line with 2016 expenses with the board choosing to project a deficit budget for 2018.

MOTION 2018-04: PETER PROUDLOCK MOVED TO APPROVE THE BALZAC UNITED CHURCH BUDGET FOR 2018 AS PRESENTED. SECONDED BY SHERYL PAGE. CARRIED.

Elections for Board Members:

A vacant board position, Member at Large, which was presented to the congregation at the AGM last year, was brought forward again. This position would not be responsible for any specific ministry but would become familiar with the workings of the board, add another perspective to discussions and be a voting member.

AGM Minutes from Feb 25, 2018 – page 2

MOTION 2018-05: MOVED BY RUTH UNSER TO NOMINATE CARLA TREE AS MEMBER AT LARGE TO THE BOARD. SECONDED BY DEBRA JEPSON. ALTHOUGH CARLA TREE WAS NOT PRESENT AT THE MEETING, SHE HAS AGREED TO ACCEPT THE NOMINATION. CARRIED.

The board positions for 2018 were presented as follows:

- Chairman of the Board: Allan Fraser – Term completed. Willing to serve an additional year.
- Secretary: Ruth Unser – Term completed. Willing to serve an additional year.
- Treasurer: *Steven Burford – 1 year remaining in term.*
- Ministry and Personnel: Angela Burford – Term completed. Willing to serve an additional year.
- Internal Affairs: Hazel Mountford – Term completed – Willing to serve for an additional year.
- External Affairs: Debra Jepson – Term completed – Has resigned this position.
- Facilities: Clark Spencer – Term completed – Willing to serve for an additional year.

MOTION 2018-06: DEBRA JEPSON MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR ALLAN FRASER AS CHAIRMAN OF THE BOARD. SECONDED BY JOHN HAGEL. CARRIED.

MOTION 2018-07: LUCILLE HAGEL MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR RUTH UNSER AS BOARD SECRETARY. SECONDED BY PETER PROUDLOCK. CARRIED.

MOTION 2018-08: NANCY FRASER MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR HAZEL MOUNTFORD AS MINISTER FOR INTERNAL AFFAIRS. SECONDED BY MOYA SUNDQUIST. CARRIED.

MOTION 2018-09: DEBRA JEPSON MOVED TO NOMINATE NANCY WIGGLESWORTH AS MINISTER FOR EXTERNAL AFFAIRS. SECONDED BY KEVIN WALKES. ALTHOUGH NANCY WIGGLESWORTH IS NOT PRESENT AT THE MEETING, SHE HAS AGREED TO ACCEPT THIS NOMINATION. CARRIED.

MOTION 2018-10: ANDREW WIGGLESWORTH MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR ANGELA BURFORD AS CHAIRPERSON FOR MINISTRY AND PERSONNEL. SECONDED BY RON BEAGLE. CARRIED.

MOTION 2018-11: PETER PROUDLOCK MOVED TO ACCEPT THE EXTENDED TERM OF OFFICE FOR CLARK SPENCER AS CHAIRPERSON OF FACILITIES. SECONDED BY LEE DOWAN. CARRIED.

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Other Business:

Envelope Secretary: Shelly Clark has resigned as Envelope Secretary effective December 31, 2018. Ruth Unser has assumed this position. Thanks were extended to Shelly for her service.

Church Exit Driveway: Peter Proudlock expressed concern about the steepness of the exit from the church onto the highway and difficulties that people had on occasion getting out. Allan Fraser advised that the board would consider this issue.

MOTION 2017-12: LUCILLE HAGEL. MOVED TO ADJOURN THE MEETING.

Respectfully submitted,

Ruth Unser, Board Secretary

MINISTER'S REPORT 2018

“It is important that we know where we come from,
because if you do not know where you come from, then you don't know where you are,
and if you don't know where you are, you don't know where you're going.
And if you don't know where you're going, you're probably going wrong.”

-Terry Pratchett- British Novelist

Together, we have rolled up our sleeves with volunteer hours and money to be a church that is committed to caring for one another and also committed to reaching out beyond our walls to make a difference in a world that is in desperate need of love, mercy, forgiveness, and justice. Together, with other United Churches, our continued support of the Mission and Service Fund has enabled life-changing projects to be funded globally and closer to home. Together, we have partnered with local projects to meet the needs of the vulnerable and the disadvantaged in and around the Balzac area. This annual report is a way for us to look back on where Balzac United Church has been in 2018 and where we are at the beginning of 2019.

Looking back at the history of our church, I am inspired by the stories of how this community of faith met many challenges and adapted to changing circumstances. Jesus said that a faith the size of a mustard seed could move a mountain. At Balzac, we moved a church building! And then, added more space. With their prayer and perseverance, we have a church building that serves us well with room for fellowship activities, Sunday School, youth and young adult group, and choir practice as well as a sanctuary for us to worship together. I am grateful for their tireless efforts.

At this time and in this place, God asks us to be God's church. I believe we can continue to say yes to that invitation with confidence because together we can place our trust in God to help us make faithful decisions about what God calls us to be and to do. This means that we will continue to be careful stewards of our financial resources and when there is a gap between revenue and expenses that we will find ways to carry on with prayer, perseverance, and creative fundraising. Along with our own efforts, we can reach out to other small churches, to the United Church of Canada, and ecumenical efforts such as the Flourishing Congregations Institute at Ambrose University in Calgary to help us find ways to be in keeping with the teachings of Jesus, financially sustainable as well as relevant to the spiritual needs of people today.

What will be the future for Balzac United Church? I look forward to continuing conversations with each one of you as together we discover God's intention for us as individuals and as a community of faith. I have no doubt there will be a few surprises along the way as we share the burdens and celebrate of the blessings of being a church together.

Respectfully submitted,
Rev Rita Cattell

CHAIRMAN'S LETTER 2018

Greetings to all of our Balzac United Church family as we usher in 2019! As usual, we have had an action packed year with many exciting events and many new beautiful folks worshipping with us.

Each person contributes to the health and vitality of our church, and makes it a warm and welcoming church home for us. Thank you to each person, as it takes dedication and hard work to make any organization run smoothly, including a church. All of our committee members, Sunday School, and youth group leaders, choir and board members make this happen!

We also have an incredible website that allows us to hear the Sunday service when we are unable to attend, or review it during the week because we want to be inspired again! We are blessed by Kevin Walkes keeping the site current with the services, photos and information available so we do not miss out on anything that is happening at BUC!

We reluctantly said our final farewells to Hazel Jobson, Don Alexander and Charlie Watt in 2018. We each have our special place in our hearts for them, and they will be remembered with love.

Finally, we are always grateful for Rev. Rita's leadership and inspiration. Her guidance will continue to be invaluable to us as we look forward to the opportunities and challenges to do God's work in the coming year!

Respectfully submitted,

Allan Fraser
Chairman

INTERNAL AFFAIRS/WORSHIP COMMITTEE REPORT 2018

Whoosh another year has gone by!! Being involved with the Balzac United Church is always an adventure. After having a few illnesses and serious falls the worship committee is back on track. However Rev Rita will be on Sabbatical during the months of May, June and July. August is her vacation and then she will be back with us in September 2019. This of course always causes a bit of concern however the worship committee feels we will manage and weather whatever storms arise. Our worship committee is comprised of Rev. Rita, Lee Dowan , Nancy Fraser and Hazel Mountford. Ruth Unser joined us during the upheaval; however I am hoping that we can find another person to join the worship committee to lessen the load for all concerned.

A Few Highlights

Shrove Tuesday /Ash Wednesday always fun to attend and participate in.

Palm Sunday, Good Friday and Easter Sunday were of course great events at BUC. Lee always has lovely music to charm the congregation with.

Mothers Day and Fathers Day seem to be a great time with the youth and Sunday school people helping the worship committee with services, teas and games.

July is always a western type of month and BUC embraces good old country music, pancakes and all round fun.

August is a time of renewal for board and church congregation.

September we get back on track and back to work preparing for the Annual Garage Sale.

October is the garage sale fund raiser and a time to give thanks.

This year we had a History Sunday with many people who do not usually attend our church coming out and worshipping with us. Thank you Larry Bilben and myself (Hazel Mountford) for the reflections of Balzac and Beddington Churches joint histories.

November is usually a time for reflection and preparation for the Advent Season. This year my beloved Stamps brought the Grey Cup home!!!

December is about lights, carols, choirs, and preparation for the Christ Child's birth.

Thank you's ☺

There are many people who help make Balzac United Church a great place to worship in and I will try not to forget anyone.

Joyce Covey for her work behind the advertising, changing the outside sign and arranging the Garage Sale fund raiser and her help with Shrove Tuesday /Ash Wednesday event. She also sings in the choir. Her help at Balzac United Church does not go unnoticed. Thank you Joyce☺

Susan Thomas for her ministry of making sure supplies are topped up and our coffee time runs smoothly.

To all who prepare our coffee and tea. This is a ministry that is important and mostly done by a few who are noticed but sometimes not thanked.

The greeters and collection people who step up at Christmas without being asked☺ Thank you

To Maurice Mountford for his help with the Christmas decorations both in putting up and taking down. He also prepares the communion and makes sure there will be someone in charge of communion when he is away. Thank you to all who help with the delivering of the elements. I love seeing the young people involved in this.

Thank you to Gail Monteith for her lovely table centre pieces and her help with the decorating and removing of the decoration for the Christmas period.

Thank you Paul Arnott for ringing the Balzac church bell every Sunday, and on Special occasions, announcing that Worship is about to begin.

Thank you Lee Dowan for your dedication to the Balzac United Church Family and to the Choir, you are amazing. You help the choir grow in our voices and in our music appreciation.

To anyone I may have missed, I apologize; this report could be spent in the thanking the people who step up and step into shoes that are needed to be filled. I personally have been blessed in many ways through the Balzac United Church and hope to be able to continue with my journey with BUC. It is a privilege to serve the Balzac United Church and I pray for blessings and a great future for the people who worship at Balzac United Church.

Respectfully Submitted

Hazel Mountford
Chair of Worship

MUSIC MINISTRY REPORT 2018

In searching for an adequate description for 2018, the best seems to be:

“WHEW!” It was a momentous year of celebrations, remembrances, and events!

To begin, the presented 22 anthems for the year, this averages 2 per month, as compared to 18 for last year. Membership was increased by two and an additional two for the special liturgical days, i.e., Easter and Christmas.

A special event – a Choral Christmas Concert – was revived and hosted by St. Andrew’s United in Cochrane on Dec. 13th. Our choir and 3 other choirs participated to a packed house. The event was deemed a success and will be held again next year. The new host has not been officially announced.

Two events marked the year with unusual happenings: 1) the first Sunday of February (4th) saw our services cancelled due to a heavy snow with temperatures below -25 degrees Celsius; (2) the second event on Oct. 8, the church experienced a break-in that resulted in a shortened service and a cancellation of the choir’s anthem. The scheduled guest speaker took it in good stride and delivered a well-prepared message.

In summation, I consider the health of the music ministry program at BUC to be fairly well-stocked, dedicated, and eager to continue as God would direct.

Respectfully submitted,

*Lee Dowan, B.Mus
Director of Music Ministry*

SUNDAY SCHOOL REPORT 2018-2019

Having such a welcoming community here in Balzac where the kids feel at home and part of God's family is an integral part in nurturing our young people's faith! What a busy and wonderful year it has been so far.

Currently, the Clubhouse (regular Sunday School) is upstairs lead by myself. Our Youth group is being lead by Angela Wigglesworth.

Occasionally, the nursery has had visiting children and volunteers were kind enough to offer supervision so their parents could stay in the sanctuary. We are currently looking for more lovely people to help out when small ones visit, which might be only a few times throughout the year. The 'Clubhouse' up in the Sunday School, have 6 attending, and the youth has grown this year and has 7 students. So in total we have 13 children who come regularly and that increases of course as we have a few guests now and then.

Angela and I have met over the summer to discuss and plan the year ahead and create a schedule. After getting acquainted with our groups and having regular lessons for the first bit this fall, we continued our Mission and Service workshop ending with our fair which we shared with the congregation. This year we stayed local. The groups researched and learned about Canada. The regions were Western Canada, Central, Atlantic, and Northern Canada. We had such wonderful leaders this year, which included Cheryl Longeway, Alex Wigglesworth, and Hannah Walkes. All together, donations were approximately \$270, which went towards projects and communities that the children researched and chose. Of course, the Fair was very interesting and showcased each region with tasty food as well. What a wonderful way to explore our beautiful country and learn where our Mission and Service donations go to help those in need, right here in Canada.

We resumed regular classes for Advent through Christmas and Epiphany with some various group activities, including a movie day on December 30th.

This year, the kids in grade 4 - 6 have been joining the youth group during their evening meetings held once a month. We meet from 6 - 7:30, then, the youth come to join in at 7:00pm. It has been a good opportunity to build friendships while exploring their faith journey.

There are many other events planned for the rest of the year, including after church hot dog lunch and Movie, more Clubhouse and Youth evenings, special Valentines activity and party. Also, Mothers Day fondue, Fathers Day Amazing Race, and of course, the Kids led Service on the last day of Sunday School on June 23rd. Other special events are still being planned with details to follow.

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

Respectfully submitted,

Victoria Walkes

Sunday School Report 2018 – page 2

Statistics

- 1. Children are enrolled in nursery classes (Age 3-5): 0**
- 2. Children are enrolled in 'Clubhouse' classes (Age 6-11): 6**
- 3. Children are enrolled in Youth Group (Age 12-18): 7**
- 4. Teachers in total: 2**
- 5. Average number of children attending each Sunday in 'Clubhouse': 5**
- 6. Average number of children attending each Sunday in Youth Group: 5**

YOUTH GROUP MINISTRY 2018

ADVERTISING REPORT 2018

The Advertising that is done for the church is mostly for extra activities other than our normal Sunday Services. Examples are the Garage Sale, any special services such as Good Friday & Easter, Christmas Eve, Breakfast with Santa and Summer Hours.

The sign at the front of the church is changed, as well, the event is advertised in the Airdrie Local newspapers and the Rocky View Weekly.

Posters are put around Airdrie where they allow such notices. There are not many bulletin boards around anymore. Social Media is also being used now and it is a great tool. Most of the Advertising is done free of charge. Each week the church Service time is listed in the church Directory of the Airdrie City View.

I also send emails of any special events to the United Churches in the area.

The Sandwich Boards are only used for the Garage Sale. They are put out the morning of the sale and removed after the sale is over. Unfortunately if they are left out, they seem to disappear.

We do get some feedback that the event was found in one of the above mentioned areas so we know that it is working.

Thank you to those that have been able to help with some of the advertising by placing posters around in their area.

Respectfully submitted

Joyce Covey

WEBSITE REPORT 2018

The website was changed from an HTML site to a wordpress site in August of 2018 and the site went live in September.

Why the change of the website?

- Faster posting of pictures and events throughout the site
- More responsive mobile presence
- Web based - Making changes are accessible on all computers and mobile App to update.

New website features:

- More on the front page to draw you in with photos, calendar at a glance, splash page of upcoming feature events.
- More up to date tracking of Analytics on every page.
- A new social events calendar integrated into the site.
- Better incorporation of our social media platforms Instagram and YouTube on our pages.

This year the church received its own dedicated google drive account for social media to store the audio files of sermons, music performances and it's own YouTube account for video events and documentaries.

So many events have been documented with photos and it has been my pleasure to post them. I would like to thank everyone who contributed photos over the past year:

- Annual General Meeting
- Ash Wednesday pancake supper and service
- Easter Service
- Reptile Party
- Mother's day tea party
- The Amazing race event
- The garage sale
- Advent candles pictures
- Breakfast with Santa
- Christmas Eve service

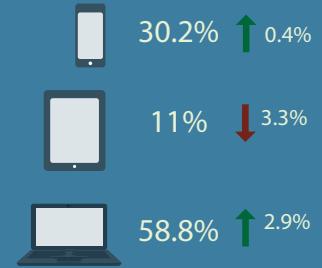
Website



Pages per session



Session by device



Instagram



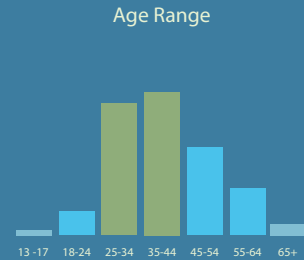
Posts



Likes



Audience



Facebook



Post Reach



EXTERNAL AFFAIRS REPORT 2018

We are continuing an ongoing connection with the following community groups in Airdrie and Calgary:

1. Airdrie Food Bank - Monetary donations are more popular due to the buying power of the Food Bank which is every dollar donated is tripled.
2. Soap for Hope YYC (now located in Calgary NW) - Board Members volunteered to clean soap for one evening. Members were very impressed with the work of Soap for Hope and the graciousness of the Director Michelle.
3. Donations are regularly made by congregation members to both of these charitable organizations. Nancy and Jim Wigglesworth regularly take the donations of food and material items to both of these organizations.
4. Lioness Christmas Hampers - Carla Tree organized the Hamper for 1 family of 4 (single parent and 3 children).
5. Veteran's Society in Calgary - Moya and Jim take the annual November hamper of the Veteran's Society in Calgary.

Two New Outreach projects this year were:

1. A visit from PADS during our Sunday Service and a donation to PADS (Pacific Dogs Assistance Society) for training of Reese's puppies.
2. Board Members attended an information night at Kiwanis Airdrie and Foothills and a donation was made to their Annual Toy Project.

Respectfully submitted,

Nancy Wigglesworth

MINISTRY & PERSONNEL COMMITTEE REPORT 2018

I am happy to announce that with everything going on with the United Church of Canada the 2018 was a very calm and quiet year for the M&P Committee here at Balzac United.

While the United Church of Canada continues to work through their changes and restructuring, it is my duty as Chair of M&P to ensure that the Board of Directors stays informed with the smaller changes that are occurring. The end of the year saw our Presbytery change into a much larger region, I'm sure more changes will follow into 2019 as the details of how the new region – Chinook Winds Region are implemented. As the new organizations of regions evolve, I'm sure it will affect some of the management of the ministerial staff in all United Churches.

2018 also saw slight changes made to the salaries to all of our "Lay" personnel –Music Director, Secretary and Sunday School Teacher. This is the first increase that had been made in several years.

As mentioned in my report for 2017, I had mentioned Rev. Rita's request for a sabbatical in 2019. The early steps of requesting this sabbatical has been made to Presbytery/Chinook Winds Region as it was made during the transition. The request was also formally made to the Board and approved at the November 2018 meeting. As 2019 progresses arrangements will be made for Rita to be away on sabbatical from April 23, 2019 until September 4, 2019. This time includes: her remaining week of continuing education owed to her before July 1st, 3 months for sabbatical time and one month of holidays. Her area of study has yet to be determined. To help with the planning for Rita's leave, I welcome feedback from the congregation regarding what type of ministerial support/ spiritual guidance we all would like to have during this leave. Anyone who wished to join the M&P Committee and help with this planning, please let me know. My contact information is at the bottom of this report.

One of the changes that was approved during the last AGM in February 2018 was to increase the compensation that we pay our housekeeping staff. For 2017 & 2018 we currently pay \$300 per month, as an increase was approved in last year's budget and not issued. Starting January 2019 there will be an increase our cleaning budget to \$325 per month for the housekeepers.

The M&P Committee plays two roles. The first is handling the Human Resources needs of the Church which I outlined above. The second is dealing with any complaints or concerns that may arise from the congregation. Although any concerns that are brought to my attention are kept confidential, nothing has been brought to my attention during the past year.

If you have any issues or concerns that you would like to discuss, please contact me. All items brought to my attention are dealt with immediately amongst the parties concerned until they do not require further involvement for resolution. Please remember any disputes, concerns or conflicts presented to me and the M&P Committee stay confidential.

Thank you,

Angela Burford

Chair, M&P Committee

Phone: 403-980-4428 or email: angelaburford@outlook.com

PROPERTY MINISTRY REPORT 2018

Balzac United Church as a facility is in great shape. Upgrades over the last couple of years have made the Property Minister's job easy with the exception of balancing a budget with fixed expenses. We have a growing congregation and we have struggled for several years running a deficit budget. The time has come for us as a congregation to recognize tough decisions are required to meet a balanced budget. If there is not an increased awareness from the congregation, services and expenses will need to be cut to get the 2019 budget in balance.

No major capital upgrades to the church are planned for this year and the property will be maintained in an "As Is" status.

Two events to note:

1. A stranger unknown to our church congregation was found inside the church when it was thought to have been locked and secured. Updated security protocols for persons who have keyed access to the church were generated by the Board.
2. The church was broken into by the back door being forced open. Items taken from the church were recovered and returned. We had several property angels that took care of repairs to the back door; those efforts do not go unnoticed.
3. Most of the property budget is fixed line items, meaning the budget line items are based on the rates we pay for any of the utilities year after year with some anticipation for increases based on facility usage. A significant increase in the garbage bin rates took effect Nov. of 2018. The septic system that the church has in place is a fixed volume tank storage for solid and liquid waste. Once again and fortunately for us our septic service company has honoured their rates for another year.

Planned upgrades for the church that Property will be investigating in 2019 will be put on hold pending Board approvals until the church reaches a realistic balanced budget.

It has been yet another great year at BUC with plenty of caring volunteer hands that make it all work. Thank you from the Property Chair to the Board for all the support and to you the congregation for making all things BUC as important to you as they are to the Board.

Regards

Clark A. Spencer
Minister of Property

TREASURER'S REPORT 2018

For the year ending December 31, 2018 to the Annual General Meeting of the Balzac United Church on February 10, 2019

All revenue and expenses are recorded as they are received and paid except for insurance costs and presbytery dues. These two items are paid in the early part of the year but one-twelfth of the cost of each of them is recorded as an expense on a monthly basis. We do this so that the months that these are paid do not show an unusually large deficit. All capital expenditures are expensed in the current year, for 2018 there were no capital expenditures.

During 2018, we spent 94% of what we had budgeted for expenses and received 103% of our budgeted revenue giving us a surplus of \$810. Note that for 2018 the board approved a deficit budget of \$11,000. Therefore, our overall results were \$11,810 better than budgeted.

We had one Guaranteed Investment Certificate (GICs) come due during the year, which was not renewed due to cash flow concerns. We currently have \$97,091 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 exceeded our Mission and Service goal of \$8,600 by \$1,469 which speaks well of the congregation's continued concern for others.

This has been my third year in this position and it continues to be an education for myself with regards to the Balzac United Church's finances and some of the struggles facing non-profit organizations. I am appreciative of the support I have received and the trust that has been given to me.

Sincerely,

Steven Burford

Treasurer

Comparative Income Statement
For the Calendar Years ending December 31, 2017 and 2018

	Actual 2018	Actual 2017	Difference 2018 - 2017	
Total Cash and In Kind Donations	125,428	130,811	-	5,383
CASH AND IN KIND EXPENSES				
Ministry of Ministry & Personnel	85,941	83,534	-	2,408
Ministry of Property	14,104	22,965		8,862
Ministry of Internal Affairs	6,598	9,912		3,313
Ministry of External Affairs	17,975	19,033		1,058
Total Cash and In Kind Expenses	124,618	135,444		10,825
Cash and In Kind Surplus/(Loss)	810	-	4,633	5,443

For the Calendar Year ending December 31, 2018

	Actual 2018	Budget 2018	Difference	
Total Cash and In Kind Donations	125,428	121,770		3,658
CASH AND IN KIND EXPENSES				
Ministry of Ministry & Personnel	85,941	89,820		3,879
Ministry of Property	14,104	16,000		1,896
Ministry of Internal Affairs	6,598	7,700		1,102
Ministry of External Affairs	17,975	19,250		1,275
Total Cash and In Kind Expenses	124,618	132,770		8,152
Cash and In Kind Surplus/(Loss)	810	-	11,000	11,810

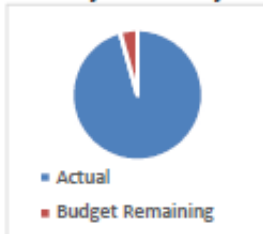
BALZAC UNITED CHURCH

	Actual 2018	Budget 2018	Variance
Total Cash and In Kind Donations	125,428	121,770	3,658



Donations lagged for much of the year however a significant Christmas giving season changed our overall results drastically

Ministry of Ministry & Personnel	85,941	89,820	3,879
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Ministry & Personnel has been on budget all year as expected as many of the expenses are known and consistent.

Ministry of Property	14,104	16,000	1,896
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Ministry of Property likewise has been under budget all year. Many of the expenses can be accurately predicted based on previous year's results.

Ministry of Internal Affairs	6,598	7,700	1,102
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Ministry of Internal Affairs likewise has been under budget all year.

Ministry of External Affairs	17975	19250	1275
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Ministry of External Affairs likewise has been under budget all year.

BALZAC UNITED CHURCH
Statement of Financial Position
as of 31 Dec 17

ASSETS	December 31, 2018	December 31, 2017
Current Assets		
Cash	18,312	587
Memorial Fund Balance	12,804	9,004
Youth Group Fund	-	812
GST Receivable	2,352	1,955
Yard Light Receivable	-	-
Prepaid Presbytery	314	287
Prepaid Insurance	<u>1,284</u>	<u>1,307</u>
Total Current Assets	35,066	13,951
Investments		
ATB GIC Matures 22 Nov 21	35,000	-
ATB GIC 49500 Matures 17 Jan 18	-	-
ATB GIC 417900 Matures 12 Mar 18	11,275	11,275
ATB GIC 421700 Matures 17 Mar 18	15,816	15,282
ATB GIC 92400 Matures 01 Feb 19	20,000	20,000
ATB GIC 89400 Matures 01 Feb 20	15,000	15,000
Other GIC's that have Exp. In Current Year	<u>-</u>	<u>55,966</u>
Total Investments	97,091	117,522
Long Term Assets		
Church Floor Covering	29,350	29,350
Audio Visual Equipment	<u>1,237</u>	<u>1,237</u>
Total Long Term Assets	30,587	30,587
Total Assets	<u>162,744</u>	<u>162,060</u>
Liabilities and Equity		
Short Term Liabilities		
Various Deductions Payable	<u>(126)</u>	-
Total Short Term Liabilities	(126)	-
EQUITY		
Retained Earnings - Beginning	162,060	166,693
Add: Accumulated Net Income	<u>810</u>	<u>(4,633)</u>
Retained Earnings - Ending	162,870	162,060
Total Liabilities and Equity	<u>162,744</u>	<u>162,060</u>

Balzac United Church Schedule of GIC Maturities

2019

ATB GIC 93400	01-Feb-19	20,000
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2020

ATB GIC 89400	01-Feb-20	15,000
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2021

ATB GIC 54400	22-Nov-21	35,000
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2022

2023

ATB GIC 417900	12-Mar-23	11,275
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ATB GIC 417900	17-Mar-23	15,816
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Total GIC
Value

97,091

Balzac United Church Fundraising Activities 2018

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

February & July	Pancake Supper	160
September	Garage Sale	3,485
November	Balzac Christmas Bake Sale	577
December	Breakfast with Santa	207
December	Butter Tart Sale	250
Ongoing	Quilt Raffle	750
Net Fundraising Activities		<u>5,429</u>

Balzac United Church Memorial Fund Report 2018

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. In 2018 the board decided no significant purchases should be made with Memorial Fund donations.

Memorial Fund Balance - December 31, 2017	9,004
Add: Donations to the Fund	3,800
Less: Uses of the Fund	-
Net Fundraising Activities	<u>12,804</u>

Balzac United Church Blessing Bank Activities 2018

Total amounts collected through the Blessing Bank were \$162.35, which was donated to United Church of Canada Mission & Service Fund.

2019 Budget Proposal

	2015	2016	2017	2018	2018	2019
	Actual	Actual	Actual	Budget	Actual	Budget
Revenue	123,579	133,919	130,811	121,770	125,428	118,333
Personnel	90,705	95,292	86,479	89,820	85,941	92,235
Property	12,923	15,025	16,775	16,000	14,104	16,385
Internal	6,747	7,116	5,270	7,700	6,598	5,200
External	17,308	14,400	22,950	19,250	17,975	16,513
Total Expenses	127,683	131,833	131,474	132,770	124,618	130,333
Surplus (Loss)	(4,104)	2,086	(663)	(11,000)	810	(12,000)

Budget Commentary

Revenue

The Board is hesitant to suggest that donations will be sufficient to offset our expenses, therefore our budgeted number is slightly less than what has been received the last few years.

Ministry & Personnel

Many of the increases within this ministry are mandated by the United Church of Canada.

Ministry of Property

Although some of these expenses are more fixed in nature the board has made decisions to eliminate our garbage bin contract and merge our phone and internet providers. These savings will have more significant impacts in future years.

Ministry of Internal Affairs

The board has made decisions to minimize the reductions in this ministry as the impacts would be noticeable to the congregation.

Ministry of External Affairs

The board has considered looking at more community financial outreach later in 2019 when we have a better picture of our year-end finances.