

BALZAC UNITED CHURCH

2019 ANNUAL REPORT

BALZAC UNITED CHURCH – 2019 ANNUAL REPORT

TABLE OF CONTENTS

<u>Report</u>	<u>Author</u>	<u>Page</u>
2018 AGM Minutes	Ruth Unser	3-5
Minister	Rita Cattell	6
Chairman of the Board	Board	7-9
Worship Ministry (Internal Affairs)	Hazel Mountford	10-11
Music Ministry	Lee Dowan	12
Sunday School Ministry	Victoria Walkes	13
Youth Group Ministry	Angela Wigglesworth	14
Advertising Report	Joyce Covey	15
Website Ministry	Kevin Walkes	16-17
Outreach Ministry (External Affairs)	Nancy Wigglesworth	18
Ministry & Personnel	Angela Burford	19-20
Property Ministry	Clark Spencer	21
Treasurer Report	Steven Burford	22
Comparative Income Statements	Steven Burford	23-24
Statement of Financial Position	Steven Burford	25-26
Schedule of GIC Maturity	Steven Burford	27
Summary of Fundraising Activity, Memorial Fund Report, Blessing Bank	Steven Burford	28
Budget 2020	Steven Burford & Board	29

BALZAC UNITED CHURCH
Annual General Meeting
February 10, 2019

Call the Meeting to Order – Allan Fraser

Rev Rita opened the meeting with prayer.

MOTION 2019-01: MOVED BY ANGELINA PENNELL THAT ALL CONGREGATION MEMBERS PRESENT BE ALLOWED TO VOTE. SECONDED BY ALMA RACHANSKY. CARRIED.

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

MOTION 2019-02: ANDREW WIGGLESWORTH MOVED TO ACCEPT THE MINUTES OF THE ANNUAL GENERAL MEETING DATED FEBRUARY 25, 2018. SECONDED BY ALMA RACHANSKY. CARRIED.

Ministry Reports:

- Internal Affairs - Hazel Mountford thanked everyone for their help especially those who have stepped up without being asked to ensure jobs are being handled.
- External Affairs – Nancy Wigglesworth thanked everyone for their help with the outreach projects. She corrected her report in the AGM Report to say that the Veteran’s Food bank donations would be delivered in February not in November as stated.
- Property – Clark Spencer stated that we were working with a good building structure and we have been working to reduce costs as much as possible. The only pending expenditure was to have the building rekeyed to provide a safer environment and reduce break in risk.
- Ministry and Personnel – Angela Burford was unable to attend the meeting.
- 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 2018 - Steven Burford presented the financial statements for 2018. He reported that the board had struggled for most of the year to maintain the budget. However, December was a time of many financial wishes coming true such that we finished with both a surplus and positive variance to the budget. He asked for any questions from the congregation. No questions were presented.

MOTION 2019-03: MOVED BY ANGELINA PENNELL TO APPROVE THE FINANCIAL STATEMENTS FOR 2018 AS PRESENTED. SECONDED BY MOYA SUNDQUIST. CARRIED.

Budget 2019 – Steven Burford presented the Budget for 2019 and advised that the board was continuing to budget for a deficit. Many of the expenses are fixed and only a third of the receivings are fixed so the deficit was based on the average givings rather than exceptional donations. Steven asked for any questions or concerns:

- A question was raised about the salary increases in the M & P budget. Steven advised that these increases were regulated by the national church and we have no control over these amounts.
- A concern was expressed about the increase in the assessment amount from the national church from \$3,490 in 2018 to \$4,360 in 2019. Steven explained that the increase was being initiated by allowing the pastoral charge to pay an increase of 10% from the previous year for 3 years before the full assessment will have to be paid to make a more gradual transition.

MOTION 2019-04: MOVED BY NANCY FRASER TO APPROVE THE BALZAC UNITED CHURCH BUDGET FOR 2019 AS PRESENTED. SECONDED BY JOHN HAGEL. CARRIED.

Elections for Board Members:

A new board position, Youth Representative, was presented to the congregation for approval. This position would provide the opportunity for a youth member of the congregation to participate in board meetings as a voting member, learn about the workings of the church, and gain leadership experience. Rev Rita will discuss the position with the youth to select a candidate to be brought forward to the congregation in a separate congregational meeting at a later date.

MOTION 2019-05: MOVED BY JIM WIGGLESWORTH TO ADD THE POSITION OF YOUTH REPRESENTATIVE TO THE BOARD. SECONDED BY BOB SUNDQUIST. CARRIED.

The board positions for 2019 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 – Term completed. Willing to serve an additional year.
- 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: Nancy Wigglesworth – 2 years remaining in term.
- Facilities: Clark Spencer – Term completed – Willing to serve for an additional year.
- Member at Large – Carla Tree – 2 years remaining in term.
- Member at Large – Position open for nominations.

MOTION 2019-06: MOVED BY PETER PROUDLOCK TO ACCEPT THE EXTENDED TERM OF OFFICE FOR ALLAN FRASER AS CHAIRMAN OF THE BOARD. SECONDED BY JOYCE COVEY. CARRIED.

MOTION 2019-07: MOVED BY NANCY FRASER TO ACCEPT THE EXTENDED TERM OF OFFICE FOR RUTH UNSER AS BOARD SECRETARY. SECONDED BY LUCILLE HAGEL. CARRIED.

MOTION 2019-08: MOVED BY JOYCE COVEY TO ACCEPT THE EXTENDED TERM OF OFFICE FOR STEVEN BURFORD AS BOARD TREASURER. SECONDED BY RANDY PENNELL. CARRIED.

MOTION 2019-09: MOVED BY SHELLY SPENCER TO ACCEPT THE EXTENDED TERM OF OFFICE FOR HAZEL MOUNTFORD AS MINISTER FOR INTERNAL AFFAIRS. SECONDED BY LEE DOWAN. CARRIED.

MOTION 2019-010: MOVED BY ANGELINA PENNELL TO ACCEPT THE EXTENDED TERM OF OFFICE FOR ANGELA BURFORD AS CHAIRPERSON FOR MINISTRY AND PERSONNEL. SECONDED BY JOHN HAGEL. CARRIED.

MOTION 2019-011: MOVED BY RANDY PENNELL TO ACCEPT THE EXTENDED TERM OF OFFICE FOR CLARK SPENCER AS MINISTER OF FACILITIES. SECONDED BY NANCY FRASER. CARRIED.

MOTION 2019-012: MOVED BY DON SUNDQUIST TO NOMINATE ANDREW WIGGLESWORTH AS MEMBER AT LARGE. SECONDED BY CLARK SPENCER. ANDREW WIGGLESWORTH AGREED TO ACCEPT THE NOMINATION. CARRIED.

MOTION 2019-013: MOVED BY ANGELA WIGGLESWORTH TO NOMINATE RUTH UNSER AS REGION REPRESENTATIVE. SECONDED BY MOYA SUNDQUIST. RUTH UNSER AGREED TO ACCEPT THE NOMINATION. CARRIED.

Other Business:

Allan Fraser expressed his gratitude to the community of friends and neighbours that make up this church for their energy, support and contributions.

No other business was presented.

MOTION 2019-014: MOVED BY PAT KOOSEY TO ADJOURN THE MEETING. SECONDED BY RON BEAGLE.

Respectfully submitted,

Ruth Unser, Board Secretary

MINISTER REPORT 2019

Whether a church is big, small or just the right size like Balzac, keeping a church going year after year is always a challenge. This past year, your remarkable resiliency as a congregation as well as your all round adaptability and your constant commitment has been amazing! I want to thank each and every one of you for your continuing support. Your prayers, your volunteerism, and your financial donations mean that we can be a community of faith that supports one another through the good and the challenging times. It also means that we can reach out beyond our walls to be active partners making a positive difference in our community and in the world.

My sabbatical study project was to identify cost effective strategies that would help sustain Balzac United Church in the years to come. I read books, accessed webinars, and had online conversations. I felt weighed down by all the suggestions and opinions about what successful church life needed to be. And then, I flew to Minneapolis and attended a Faithful Innovation Summit sponsored by St. Paul's Lutheran Seminary. Wow! There I met people from several denominations and from churches big and small who shared many of the challenges and convictions that we have at Balzac. For three days I gained insights through conversations, key note speakers, and hands on learning experiences. I was reminded again and again that no matter what we may face that God is already present. I was challenged to intentionally practice listening deeply to God, deeply to each other at BUC, and deeply to our neighbors whether that's around the corner or around the world.

During the summit, I was encouraged by the leaders and participants of this event that Balzac needed to keep taking small steps as we follow God into the future and that sometimes putting our best foot forward will not have the success we had hoped for but even those missteps are opportunities to learn, to adapt, and to step out again, perhaps with different walking shoes and sometimes in a different direction. There is not just one way to be the church in our time and place.

When I think of Balzac United Church, I am reminded of Paul the Apostle's words from long ago when he is writing a letter to another small church. He says that our primary purpose as a community of faith is to "rejoice with those who rejoice, weep with those who weep." (Romans 12:15) In 2019, we did just that. We wept when we had no water for several weeks and rejoiced when a safe secure solution was found. We rejoiced at Case's baptism and wept with the passing of Allan. We walked with each other through personal as well as church ups and downs. We worked side by side whether it was having a garage sale, flipping pancakes, shoveling snow, or cooking up lunch with a side of movie. You are an incredible blessing to so many!

I am incredibly proud to be your minister for the past 11 years. I look forward to 2020 and the adventures we will share together as we follow the way of Jesus.

God bless!

Rev Rita Cattell

CHAIRMAN REPORT 2019

Usually this space would be filled by Allan Fraser with his review of the past year at Balzac United Church. He would celebrate our successes and the contributions of the people of this church. This year, in Allan's absence, the board members have each provided memories of Allan in recognition for his many years of service to the church and our thanks for his strong contribution to our church family.

1) My first memory happened on Sunday November 30th 2008. At the beginning of the worship service, as chair of the board, he welcomed me to Balzac as the "new minister" and presented me with the door key.

2) During the winter, I recall late Saturday night or early Sunday morning conversations about whether or not we should cancel a worship service because of the weather. I would look out my window in the middle of Calgary & he would look out his window on the farm near Crossfield. He always felt he would be letting someone down if there wasn't worship and always hoped that the storm would clear or the temperature would rise. He was often right.

3) Allan was always willing to go the extra mile for Balzac United Church and he had a charming way to encourage both old timers and newcomers to do the same.

- Rev Rita Cattell

I have had the pleasure and the pain of working with Allan on the board for many years. When a new chair of the Board was needed, I was already the Chair of Worship and Allan got the job!! Allan, being a farmer, had some difficulty accepting that our Music Director, secretary, and Sunday school ministry were going to be paid positions. He believed in the power of volunteers and I know he lived by the power of volunteering. He eventually came to see the positives of having these positions paid. Allan always had a big smile, so I sometimes called him "Smiling Al". His love of his family, Balzac United Church and his community were apparent when he readily volunteered for highway clean up, turkey suppers, Balzac Billy events, Stampede breakfasts, Breakfast with Santa, and many other projects though out the years, including the new water system at Balzac United Church. It was and always will be a great memory of him helping in the kitchen over at the Balzac Hall when the stove would not work and we needed a plan B. He always came up with some sort of solution. I also had the pleasure of singing with him in the choir, and having a great laugh with him on many occasions. Filling Allan shoes on the Balzac United Church Board will be difficult, but Allan is needed elsewhere. Thank you Allan for your time on the Balzac United Church Board, your retirement from this position is met with sadness, good memories, and the trust that God is working through us, as always.

- Hazel Mountford

Allan was an ambassador extraordinaire for BUC. It is difficult to attend Sunday Service without him. He was always so encouraging about Mission and Service. He always had a lovely smile and made everyone feel welcome.

- Nancy Wigglesworth

CHAIRMAN REPORT 2019 Continued

Allan is most known for his kind heart, friendly smile and willingness to help anyone in need. I feel blessed to have known him. Allan was a great leader ready to take charge and do what needed to be done. I will remember him for his quirky side which makes me smile when I think of him. I chuckle when I remember the story about his love of hot dogs, the enjoyment he gets out of studying maps – especially old ones, his love for cows and his belief that there is nothing more beautiful than the deep brown colour of their eyes. I remember his excitement when we (the board) explored the possibility of hosting a dinner theatre; he very much wanted to act in the show. He loved Balzac United Church. He constantly worried about preserving it for generations to come. He ensured that every little detail of its management was being looked after and taken care of. This is the Allan I will always remember.

- Angela Burford

Over the last year, Alan Fraser was an integral part of assisting with the Property Ministry, volunteering numerous personal hours helping with several of the ongoing projects with the church.

Along with being our chairperson, Al's duties were personally extended by participating in the following activities:

1. Picking up the extension grade ring and new lid for the septic tank
2. Researching the options to become independent from our previous potable water source
3. Testing our potable water when suspect activities were being undertaken around the storage facility
4. Spending days helping the new owners of the Service Station figure out why the water supply had been cut off
5. Inspection of the roof repairs during trips to the City and helping with cleaning up the grassed
6. Enlisting help to leverage and keep costs in line during the installation of an internal water storage facility in the crawl space
7. Testing the filling scenario of the newly installed water source with the water supply company
8. Instrumental in initiating the repairs of some cracked fittings and having the tanks refilled just after our Christmas celebrations

With the additional provided the Property Ministry alone, it would have been a significantly more challenging role to fulfill.

- Clark Spencer

Allan was a wonderful man. He was also so encouraging to all our youth in the congregation, and my children especially hold him in very high regard.

He always had a big grin on his face no matter what was going on in his personal life. His energy and kindness will be sorely missed.

- Andrew Wigglesworth

CHAIRMAN REPORT 2019 Continued

We have been attending Balzac United Church for 8 years and from the very first time we entered the Church our family was welcomed by the supportive hands and warm smile of Allan Fraser. It was been no different each and every week since. A person like that cannot be easily replaced but I feel fortunate that I have many fond memories of Allan.

- Steven Burford

When I remember Allan, I think of his energy and dedication to provide strong, compassionate leadership for our church and to carry on the church legacy into the community. Allan wanted to make sure the congregation and the building were both well cared for and would last well into the future. Allan together with Nancy have been great ambassadors for our church. New people were warmly welcomed and invited to participate in our family. Allan is well known in the community and provided a personal connection to many other people in the area. He also worked to keep the church as a strong community partner and offered our services for the Balzac Billy event and the Stampede Breakfast in the community to improve our image and keep us linked with our neighbours. I worked on the board for most of the years of Allan's term as chairman and was honoured to serve with him.

- Ruth Unser

Thank you Allan for a job well done! We will miss you.

INTERNAL AFFAIRS/WORSHIP COMMITTEE REPORT 2019

As I sit in my office on one of the coldest days in the year 2020, (-24 -25 -28). I realize how blessed I am to live in Alberta and to be associated with Balzac United Church. I have been the Chair of the Internal Affairs for at least 15 years. Allan and I go way back. I have fond memories of each year. I always reflect on the fact that I really am not good at scheduling people. But somehow people find what they want to do for BUC and get on with it. Working with Ruth, Nancy, Lee and Rev Rita is always a pleasure and we try to listen to the concerns of the congregation and try to balance the services for the enjoyment of all. There are many people BUC is blessed to have in our family but more about them later. Rev Rita's sabbatical was very successful. Angela Burford, Ruth Unser and I were more prepared this time around and we made sure we budgeted for more Ministers to visit with BUC. I believe the congregation needs and appreciate having a minister in our midst certainly for communion during the sabbatical.

A Few Highlights

Ash Wednesday I hear is always a great time. I am usually away during Lent.

Palm Sunday, Good Friday and Easter Sunday are another highlight of BUC. We are blessed that Lee spends much of her time finding meaningful and powerful music.

Mothers Day and Fathers Day are a delightful time with stories, gifts. The Sunday school and Youth Groups are fantastic with their ideas and energy.

July is usually a western kind of month. A little more relaxed as we prepare for a month vacation.

September is always an exciting time for BUC with new faces and new ideas. BUC usually prepares for the Annual Garage Sale.

October is a time for giving thanks for our blessings.

November is a time for reflection and preparation for the upcoming Advent Season.

Blue Christmas is a quiet service for people who may not really want to be in the "Christmas Spirit" but realize that Christmas comes every year regardless of what is happening in our lives.

December this year was about Angels among Us. The music Lee chose this past season was uplifting. The choir always enjoys having some of the congregation join us for this special season. It is always a pleasure to have new voices singing. Ron Beagle is very talented in both singing and in preparation for a great story told in a slightly different way.

Ruth and I were in charge of the last service of the year. Both Rev Rita and Lee had the day off. It was certainly a learning service, however it was fun and the congregation seemed to enjoy our trial and error Sunday. Thank you to Kevin you are the best!!!

INTERNAL AFFAIRS/WORSHIP COMMITTEE REPORT 2019 Continued

Thank You to the following

Gail Montieth and family who design the decorations on the tables and around the church is a driving force for our beautiful Christmas decorations. I am blessed to have Gail help me.

Susan Thomas is in charge of making sure we have supplies and once again that is a great load off of me.

Joyce Covey looks after the advertising and has been in charge of the Garage Sale for many years.

Paul Arnott who helps with the outdoor signage. Without this type of dedication BUC would struggle. He also rings the bell for Christmas and at other special times.

The Greeters who come early and always have a smile and sometimes a story to share. Thank you

To the people who step up to take up the collection every week.

Thank you to Gladys, Sharon, Peter, Susan, Moya (and anyone else I may have missed) for making sure the coffee and tea is prepared for after the service.

Thanks to Maurice Mountford for his dedication to preparing the communion elements and making sure someone will take over in his absence. Thank you to his helpers during the year. Having the youth involved warms my heart. He helps with the Christmas lights and decorations both putting them up and taking them down.

Thank you to the Sunday School Staff, you are making a difference in your Ministry. You come up with creative ways of teaching our young people the value of being a Christian. We are blessed to have your dedication to BUC.

Lee you are amazing - thank you, thank you!! Your dedication to Balzac is wonderful and we appreciate you challenging the choir to grow stronger in voice and in the knowledge of music. Thank you.

To anyone I may have missed I apologize; my entire report could be spent thanking people in our congregation. We are so blessed to have a family that is growing and for the most part get on quite well together. I look forward to working with the congregation in 2020. New ideas are always welcome. If there is a place you think you would like to help with or have a suggestion please speak to anyone on the worship committee or the board. We always appreciate feedback on what we do well and what we can improve on.

Respectfully Submitted

Hazel Mountford
Chair of Internal Affairs

MUSIC MINISTRY 2019

2019 seemed to be a busier year than previous ones (it's probably my age showing 😊).

In keeping with a plan to present one anthem and one special (solo, duet, et al) per month, we were able to fulfill that commitment, resulting in 15 anthems by the Choir (3 for Easter and 4 for Christmas), and 8 specials performed by 4 individual members and 2 guest artists.

Two Workshops are planned each year (Easter and Christmas) to which anyone from the congregation is invited to attend. Five persons volunteered this year, with 3 of the 5 committing to joining fulltime. Hence, our membership was at 14 at the end of the year, with 16 performing during Advent and Christmas. I anticipate that repeating the monthly commitment completed for 2019 will be as successful in 2020.

The wearing of robes for choral performances was discussed by the members and it was decided to experiment with wearing different colors of blouses/shirts rather than the traditional robes. There doesn't seem to have been any reaction to the change from the congregation one way or the other. In general, the choir has a preference towards a more relaxed attire, therefore, we will follow through with not wearing robes for the present.

I have been very pleased with the dedication of time and talent given by the choir members. Their learning scale has continued to rise as is expressed in their choral deliveries, and for which the congregation has expressed their appreciation.

Two tunings of the Choir Room acoustic piano were done for the year. This schedule seems to work all right for the present. I would recommend that the Board begin to think of replacing the acoustic piano for an electronic keyboard – like the one present used in the Sanctuary. At the present cost of \$150.00 per tuning (i.e., \$300.00 per year) a 3 to 4 year loan plan would likely pay for a new instrument.

May our Lord Jesus continue to bless us as we strive to honor His name, and, hopefully, lead those who hear us, to a closer fellowship with our God. Amen.

Faithfully submitted by

Lee Dowan, B.Mus.

Director of Music Ministry

SUNDAY SCHOOL MINISTRY 2019

What a busy year it has been so far! Lots of changes in our groups with our students getting older! I am truly blessed to be part of this wonderful church and children's ministry.

To help with so many kids in the youth group; we have split it into two groups. The Senior Youth is led by myself and the Junior Youth is led by Angela Wigglesworth. We are happy to have Zoe Walkes taking on the Clubhouse upstairs.

Over the summer Angela and I with Zoe, met to discuss and plan the year ahead and create a schedule. We have a fun year planned for all ages including Mission and Service, Corn maze, Movie after church services, Amazing Race in the church, Easter egg hunt, Mothers Day Tea, Fathers Day BBQ, Sunday school led service, and more!! The three of us meet regularly to plan upcoming lessons and events.

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 went international and learned about Northern Ireland, The Caribbean and Kenya. Of course, the Fair was very interesting and showcased each region with tasty food as well. This year we decided to send all our donations to help with the Hurricane Dorian Relief effort.

We resumed regular classes for Advent through Christmas and Epiphany with some various group activities, including a movie day on December 29th.

Occasionally, the nursery has had visiting children and volunteers were kind enough to offer supervision so their parents could stay in the sanctuary. Thank you Carla Tree who is always a ray of sunshine and comes to help out!

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 Statistics 2019 - 2020

1. Children are enrolled in nursery classes (Age 3-5): **0**
2. Children are enrolled in 'Clubhouse' classes (Age 5-11): **3**
3. Children are enrolled in Junior Youth Group (Age 12-14): **3**
4. Children are enrolled in Senior Youth Group (age 14+): **3**
5. Teachers in total: **3**

ADVERTISING REPORT 2019

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

The Regular Service times are placed each week in the Church Directory section of the Airdrie City View.

When there is a Special Event such the Garage Sale, Christmas Eve Service and Easter Service times, an ad is placed in the Airdrie City View, The Scoop and The Airdrie Echo and the Rocky View Times.

There are some Bulletins placed around Airdrie, however there are not many bulletin boards left anymore and unfortunately, not all of them allow bulletins from churches. Social Media has become an invaluable tool and it reaches so many more people. Thanks to Kevin Walkes for keeping that up to date.

The Sign in the front of our church also has our regular service times and any Special Events as they occur. As of January 1, 2020, it is now being looked after by Paul Arnott. Thank you Paul Arnott for doing that.

I do send information regarding the special events we have to other 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. The reason for that is, if they are left out, they seem to disappear.

Thank you to those that help with placing bulletins around in their neighbourhoods.

Respectfully submitted,

Joyce Covey

WEBSITE MINISTRY 2019

First 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 and minute for mission
- Quicker posting of events
- Storing audio files on the church's Google drive account and Video on our YouTube account

As of January 2020 we gathered over 126 followers on our Instagram page! We have 53 followers on our facebook page. Our facebook public group has 28 members.

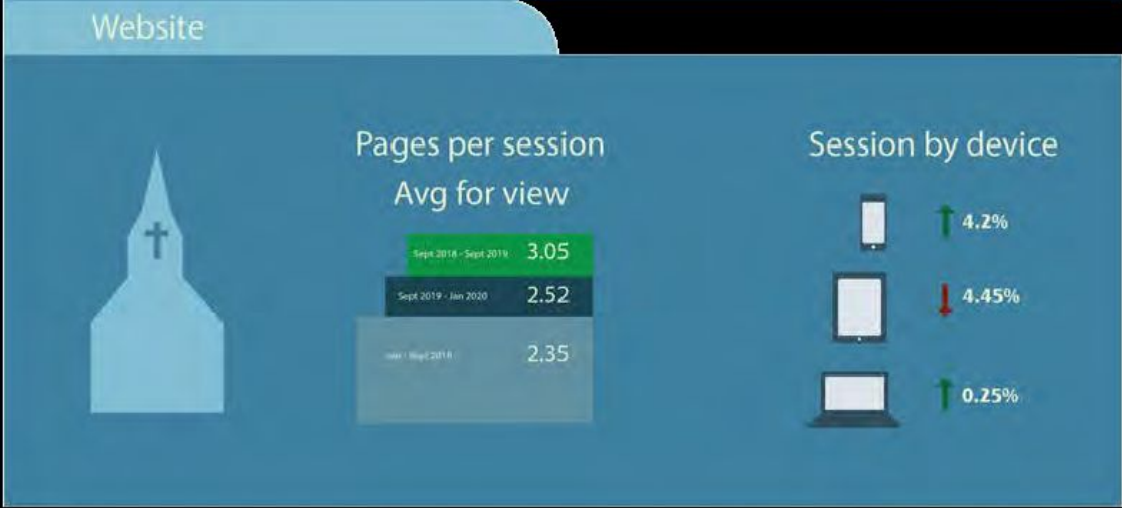
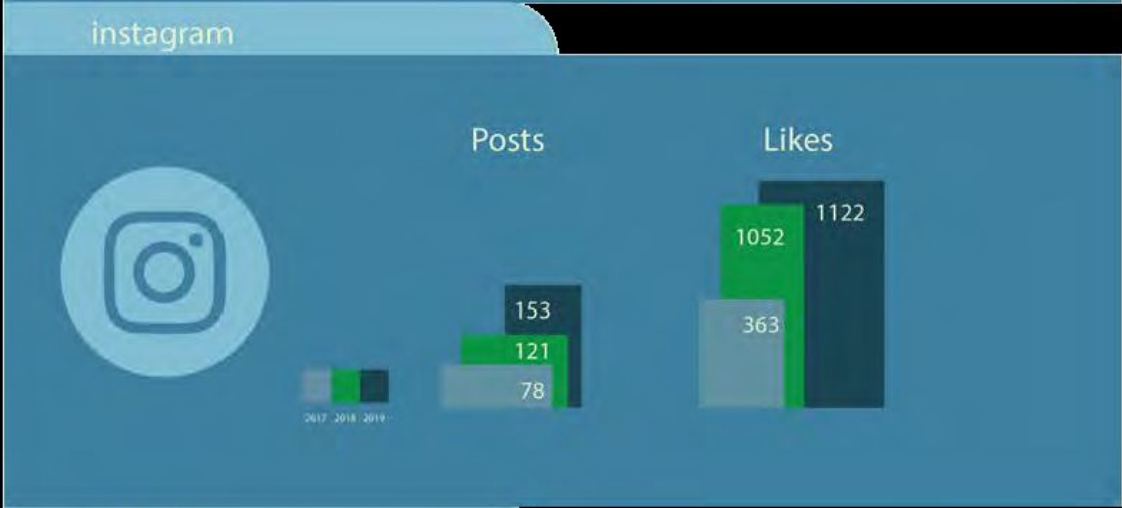
So many events have been documented with photos and it has been my pleasure to post them. I would like to thank everyone who contributed photos over the past year:

- Annual General Meeting
- Ash Wednesday pancake supper and service
- Easter Service
- Trivia Night
- Irricana's 100th Anniversary
- BUC Movie events
- Music events
- Mission and Service Fair
- The Amazing race event
- The Garage sale
- Advent candles pictures
- Breakfast with Santa
- Christmas Eve service

Respectfully submitted,

- Kevin Walkes

BUC SOCIAL MEDIA INFOGRAPHICS on next page:



OUTREACH MINISTRY 2019

January -- busy planning the budget for the next year. This year the board opted for starting a new project which has very little expenses - The Truth and Reconciliation Project.

February - a very busy month, started with Outreach church members cooking for Balzac Billy celebration of Groundhog Day, and then nine different church members volunteered every Friday to bring goodies and serve tea the seniors at Bethany Care Home, Airdrie

March through July - ongoing collections of soap, face cloths and bottles on Sundays for Soap for Hope, ongoing monetary and food collections on Sundays for Airdrie Food Bank, ongoing Sunday monetary collections for Mission and Service, Read "Minutes for Mission"" during Sunday Service twice a month.

August: No service

September: Contacted Chinook Region regarding Truth and Reconciliation with Indigenous persons.

October -Attended Moving Forward in Truth and Reconciliation Conference in St. Albert.

November: Sunday school held their Mission and Service Fair - An excellent informative fair about our partners in Mission and Service. Outreach Bake sale at Balzac Christmas Market.

December: Sponsored a large family for the Lioness Christmas Hamper Program., held our outreach Breakfast with Santa. Donated funds to Pacific Assistance Dogs (PADS) for help in raising Reese's puppies.

Respectfully submitted,

Nancy Wigglesworth
External Affairs Chairperson

MINISTRY & PERSONNEL 2019

Key items to be noted from the M&P (Ministry and Personnel) Committee for 2019:

With all the changes the United Church of Canada had been making over the last few years, everything that had been in the works became effective January 1st, 2019. The transition in changing from presbytery's to regions had a few hiccups but by mid-spring things seemed to level off and people began to become more comfortable to the new processes. For Balzac United many of the changes did not affect us directly, except in the area of communication. As we now renew Rev. Rita Cattell's contract on an annual basis (Minister's contracts are from July 1st to June 30th each year) the procedure for this process had changed with everything else. Luckily with preplanning in place, we were able to get the documents signed before Rev. Rita Cattell left on her sabbatical and submitted to the right department for approval to be effective on July 1st, 2019.

Rev. Rita Cattell took a 12 week sabbatical from May 1st until August 31st, with her holidays intermingled during this time period. Her study focus was exploring the following question:

What are simple, manageable, and cost effective strategies that will help Balzac United Church sustain longevity as a community of faith?

She was able to attend a variety of workshops, conferences and read many resources on the subject. With the knowledge Rev. Rita has learned she is able to advise the board in future decisions based off current and innovation solutions.

The M&P Committee is very grateful for everyone who once again stepped up and helped make the sabbatical period an easy process for us all. We were happy to be able to provide a variety of pulpit supply coverage - Rev. Julie Reynolds, Rev. Doug Powell and Rev. Tracy Roberts along with our congregational members who were able to enlighten us on select Sundays. We are definitely a church family that pulls together when things might begin to get difficult. Thank you.

As September began, it brought with it the need for change. We are fortunate to have a congregation that grows albeit slowly, but it is still happily growing. The Sundays School program saw an increase of needs and with much consideration the board has agreed to increase the M&P budget to allow for a support person to provide coverage when needed. Another area that was brought to my attention was to increase my budget slightly to allow for Lee, our Musical Director to bring in some possible guests or people to provide Sunday Coverage should the need be there. The third increase to the M&P budget was to allow for a small allowance for professional development. As outlined in the Minimum Salaries Guidelines for Ministerial staff, we provide a professional development budget for Rev. Rita Cattell however with the change of Presbytery to Region, a need arose to cover the basic costs for our church representatives to attend workshops/ conferences which sometimes involve cross province travel and overnight accommodations along with registration fees. As always, we will keep these expenses at a modest level as well, the expense must also be pre-approved for reimbursement. It was felt that our church representatives should not be burdened financially by attending these functions on the church's behalf and benefit.

MINISTRY & PERSONNEL 2019 continued

Please feel free to speak with me directly with any questions or concerns you may have.

On a final note, part of the responsibility of the M&P Committee is with regards to any concerns, complaints, grievances any member of our congregation may have. All issues are kept private and dealt in discrete manner. Should anyone have an item they would like to discuss or need help to resolve, please do not hesitate to contact me. You can speak to me privately after any service; phone me at 403-980-4428 or email: angelaburford@outlook.com

Thank you,

Angela Burford
Chair, M&P (Ministry and Personnel) Committee

PROPERTY MINISTRY 2019

We had a relative active year with regards to the Property Ministry which we addressed some of the remaining to-dos.

We replaced the septic lid with a seal extension ring and a new cap system that should prevent excess run-off water from entering the septic tank. This replacement is the final upgrade segment to the septic system that will streamline our reduction efforts in conjunction with the low flush toilets.

A major repair effort was undertaken with the help of Clear Choice Roofing and Exteriors. An insurance claim was initiated to repair wind and hail damage. The result was a full roof/shingle replacement of the church and the adjacent sheds along with siding and new eve troughs. The church is now good from top to bottom.

Security for the church has also been improved by having the exterior access doors re-keyed with only 15 keys made available with Ruth tracking who has keys and how someone can get a key if need be and ensuring that it is returned.

Early in the year 2019 final cancellation of the garbage bin rental was completed and we have become self-sufficient with our garbage disposal which is saving us on the rental as well as pick up fees.

Consolidation of our phone is now complete and is fully serviced by Xplornet.

The board has made a serious concerted effort to eliminate or consolidate the fixed expenses relating to the Property Budget and we firmly believe that it is now functioning as finely tuned as possible without detrimentally affecting church functionality.

Thank you to the congregation for supporting the board in these efforts, allowing us to make it through another challenging year with regards to our operational budgets.

Regards

Clark Spencer

TREASURER REPORT 2019

For the year ending December 31, 2019 to the Annual General Meeting of the Balzac United Church on March 1st, 2020

All revenue and expenses are recorded as they are received and paid except for insurance costs and regional 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 2019 we purchased an independent water supply system. We also replaced our roof however as this was an insurance claim we were only responsible to pay the deductible.

During 2019, we spent 104% of what we had budgeted for expenses and received 100% of our budgeted revenue giving us a deficit of \$17,480. Note that for 2019 the board approved a deficit budget of \$12,000. Therefore, our overall results were \$5,480 behind budget.

We had one Guaranteed Investment Certificate (GICs) come due during the year, which was not renewed due to cash flow concerns. We currently have \$77,368 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 \$1,346 which speaks well of the congregation's continued concern for others. 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, 2018 and 2019

	Actual 2019	Actual 2018	Difference 2019 - 2018
Total Cash and In Kind Donations	118,404	125,428	- 7,024
CASH AND IN KIND EXPENSES			
Ministry of Ministry & Personnel	89,422	85,941	-3,481
Ministry of Property	22,589	14,104	- 8,485
Ministry of Internal Affairs	5,119	6,598	1,479
Ministry of External Affairs	18,755	17,975	- 780
Total Cash and In Kind Expenses	135,885	124,618	- 11,267
Cash and In Kind Surplus/(Loss)	- 17,480	810	- 18,290

BALZAC UNITED CHURCH
Comparative Income Statement
For the Calendar Year ending December 31, 2019

	Actual 2019	Budget 2019	Variance
Total Cash and In Kind Donations	118,404	118,333	71
CASH AND IN KIND EXPENSES			
Ministry of Ministry & Personnel	89,422	92,235	2,813
Ministry of Property	22,589	16,385	- 6,204
Ministry of Internal Affairs	5,119	5,200	81
Ministry of External Affairs	18,755	16,513	- 2,242
Total Cash and In Kind Expenses	135,885	130,333	- 5,552
Cash and In Kind Surplus/(Loss)	- 17,480	- 12,000	- 5,480

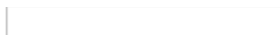
BALZAC UNITED CHURCH

	Actual 2019	Budget 2019	Variance
Total Cash and In Kind Donations	118,404	118,333	71



Similar to 2018, donations lagged for much of the year however a significant Christmas giving season changed our overall results.

Ministry of Ministry & Personnel	89,422	92,235	2,813
----------------------------------	--------	--------	-------



Ministry & Personnel has been on budget all year as expected as many of the expenses are known and consistent. Slight savings were recognized in sabbatical supply.

Ministry of Property	22,589	16,385 -	6,204
----------------------	--------	----------	-------



Ministry of Property expenses were in line with budget, the variance to budget is due to our insurance deductible for the new roof and the congregation decision to have an independent water supply.

Ministry of Internal Affairs	5,119	5,200	81
------------------------------	-------	-------	----



Ministry of Internal Affairs encompasses many of the special events that allow our church to stand out. Even with all these less predictable events this ministry finished the year slightly under budget.

	Actual 2019	Budget 2019	Variance
Ministry of External Affairs	18755	16513	-2242

Ministry of External Affairs encompasses our involvement in our surrounding community. The majority of this variance relates to GST from the new roof and water supply project.

Balzac United Church Schedule of GIC Maturities

2020	ATB GIC 89400	01-Feb-20	\$15,000
2021	ATB GIC 54400	22-Nov-21	\$35,000
2022			
2023	ATB GIC 417900	12-Mar-23	\$11,275
	ATB GIC 417900	17-Mar-23	\$16,093
Total GIC Value			\$77,368

Balzac United Church Fundraising Activities 2019

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

Ongoing	Sunday Movie	\$ 229
Ongoing	Quilt Raffle	\$1,250
February	Valentine Grams	\$ 171
March & July	Pancake Supper	\$ 118
June	Trivia Night	\$ 179
June	Kidney Clothes	\$ 133
October	Garage Sale	\$2,974
October	Kidney Clothes	\$ 153
November	Indigo Book Sale	\$ 648
December	Breakfast with Santa	\$ 73
December	Christmas Bake Sale	\$ 333
Net Fundraising Activities		\$6,262

Balzac United Church Memorial Fund Report 2019

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 2019 the congregation decided to utilize the Memorial Fund donations for our water supply project.

Memorial Fund Balance - December 31, 2018	\$12,804
Add: Donations to the Fund	\$ 3,600
Less: Uses of the Fund	\$ 9,064
Memorial Fund Balance – December 31, 2019	\$ 7,339

Balzac United Church Mission & Service 2019

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

Regular Sunday giving	\$9,625
Blessing Bank	\$ 180
Children M&S Fair	\$ 141
Mission and Service Total	\$9,945

Balzac United Church

2020 Budget Proposa l

	2015 Actual	2016 Actual	2017 Actual	2018 Actual	2019 Budget	2019 Actual	2020 Budget
Revenue	123,579	133,919	130,811	125,428	118,333	118,404	114,406
Personnel	90,705	95,292	86,479	85,941	92,235	89,422	96,028
Property	12,923	15,025	16,775	14,104	16,385	22,589	14,290
Internal	6,747	7,116	5,270	6,598	5,200	5,119	4,825
External	17,308	14,400	22,950	17,975	16,513	18,755	16,263
Total Expenses	127,683	131,833	131,474	124,618	130,333	135,885	131,406
Surplus (Loss)	(4,104)	2,086	(663)	810	(12,000)	(17,480)	(17,000)

Budget Commentary

Revenue

Similar to last year the board is hesitant to suggest that our 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

The United Church of Canada mandates minister increases, however we have included an allowance for extra staffing support.

Ministry of Property

This expense line returns to a historical amount as we no longer have garbage expenses, telephone and internet services have been bundled and we are now responsible for our own water.

Ministry of Internal Affairs

The board has made the decision to maintain tight control over our variable expenses.

Ministry of External Affairs

Likewise, the board has made the decision to maintain tight control over our variable expenses.