



# Annual Report

July 1, 2020 – June 30, 2021

**LAKEVIEW UNITED CHURCH**

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# In Memoriam (Members and Adherents\*)

JULY 1, 2020 – JUNE 30, 2021

Audrey Jean Prior

Henry Matviw

Rudy Banert\*

David Grant

Gordon Hill

James Remington\*

John Martin



Credit picture: Pixabay

# Annual General Meeting Minutes

June 28<sup>th</sup>, 2020 (via Zoom)

The Annual General Meeting was held on Sunday, June 28 at 11:00 am via Zoom.

## **Call to order**

Don Linton called the meeting to order at 11:06 am on Sunday, June 28, 2020

## **Zoom Meeting Management**

Don Linton explained how the meeting will be managed considering that the meeting is taking place online using Zoom as a platform. All participants logged into the meeting and were first held in a 'waiting room' where they were identified and accepted to attend the meeting as legitimate participants by himself or Silas Kovats. Don shared the agenda to the screen and asked attendees to keep their microphones muted if not speaking. Don explained that it might be more effective to measure 'no' votes and objections rather than try to count 'yes' votes.

## **Opening Prayer & Memoriam**

Reverend Jope Langejans opened the meeting with a prayer. He welcomed God's presence and looked back at the past year with deep gratitude and with thanks to those who have and will serve this community of faith. We shared in a moment of silence to remember those members who passed away in the last year.

This Meeting has been called in accordance with Sec. B.5.2, The Manual 2019, The United Church of Canada

## **Motion for appointment of Chair and Secretary**

Don Linton **moved** that Bob Gibennus be appointed as Chair and Carolyn Bosch as Secretary. Seconded by Hank Klassen. CARRIED.

Bob Gibennus welcomed participants for attending the meeting and acknowledged that we meet on traditional lands of Treaty 7 Territory. It is our responsibility to live in harmony with the land and all people.

## **Quorum**

Don Linton and Silas Kovats confirmed that over 20 members are in attendance. Bob Gibennus, in accordance with Sec. B.5.5 of The Manual 2019, declared this an official meeting of Lakeview United Church.

### **Voting Priviledges and Manner Of Vote**

Bob Gibennus explained that, due to the nature of having to host the meeting online and by phone, votes will called by asking members to show hands or speak up if they are OPPOSED or choose to abstain a motion. Motions will be passed if a majority are not opposed.

Sue Spratt **moved** That members of the congregation grant voting privileges to adherents at this meeting in accordance with Sec. B.3.7.2, The Manual 2019. Seconded by Daryl Sedor. CARRIED.

### **Approval of the Agenda**

Carolyn Bosch noted that item 11 should read " Motion to accept the July 1, 2019 to June 30, 2020 reports as submitted. Bob asked if any New Business should be discussed at this meeting. None was offered. The amended agenda was approved by unanimous consent.

### **Approval of the Annual General Meeting Minutes of June 23, 2019.**

Bob Gibennus asked if there any changes to the minutes of the June 23, 2019 AGM. The minutes were approved by unanimous consent.

### **Approval of the Annual Financial Meeting Minutes of March 1, 2020.**

Bob Gibennus asked for any changes to the minutes of the March 1, 2020 Annual Financial meeting. The minutes were approved by unanimous consent.

### **Accept Annual Report as Submitted**

Sue Spratt **moved** that the July 1, 2019 to June 30, 2020 reports be accepted as submitted. Seconded by Ron Gilllean. CARRIED.

### **Election of Members**

Bob Gibennus explained that 7 seats on LUC Council are officially vacant, but volunteers have offered to fill 4 of the vacant positions.

Bob Gibennus **moved** that the following members be elected to Lakeview United Church Council for a 2 year term starting July 1, 2020:

Bob Gibennus, Council Chair  
Jude Sampson, Secretary  
Robbie Temple, Treasurer

Raj Retnanandan, Reaching Out Chair  
Seconded by Paige Martin. CARRIED.

The 3 seats that remain vacant are: Chair of Finance & Facilities, Chair for Faith Formation & Worship and Co-representative to Chinook Winds Region. Bob described the expectations of these roles and asked that anyone interested please reach out to himself or anyone on Council for further information. In each case the Chair would act as liaison between the committee and LUC Council.

Bob explained that a term on LUC Council is a 2 year commitment starting July 1 and will involve attending 6 meetings over the next year. Bob asked if anyone would be willing to put their names forward at this time. No volunteers stepped forward.

The following people will remain on LUC Council for a second year or second term:

Lorna Flack - as a member of the Fellowship & Caring Committee, but not acting as Chair

Ministry & Personnel - Beckie Scroggins, Chair

Affirming Ministry – Daryl Sedor, Chair

Chinook Winds Region Representative – Daryl Sedor

Don Linton **moved** to allow LUC Council to appoint additional members as needed. Seconded by Peggy Gibennus. CARRIED

### **Recognition of members on completion of service**

On behalf of LUC Council and the congregation Bob Gibennus gave thanks as follows:

- 1) We thank **Paige Martin** for her service and hard work as our **Treasurer** over the past four years and wish her all the best as she takes a well-earned break from this most important role.

*Thank you to **Robbie Temple** for stepping up to accept the position of Treasurer for the upcoming term. Robbie has been a member at LUC since 2007 and is certified as a CMA...and has a whole career in personal and corporate taxes and accounting experience to lean on. We look forward to her faithful participation on Council.*

- 2) We thank **Carolyn Bosch** for her hard work and faithful dedication as the **Council Secretary** this past two years and her many years as Treasurer before that. We wish her well as she transitions to her new life in Canmore.

*We welcome **Jude Sampson** as Secretary for the upcoming term. Jude has a long history of participation in our faith community and will be a welcome participant in council activities.*

- 3) Thank you to **Lesley Sedor**. Having completed 3 years on Council as the chair of the **Reaching Out Committee**, Lesley is ready to step aside to make room for someone else to offer their gifts to this important ministry. Thank you, Lesley, for your love and dedication to our community of faith.

*We thank **Raj Retnanandan** for stepping into the role of Reaching Out Committee liaison to council. Raj has been on this committee for a number of years and we look forward to his continued leadership.*

- 4) **Kurt Perkins** has made the decision to step aside from the role of Chair of Finance & Facilities. We thank Kurt for his participation on council this year.

*We look forward to one of you reaching out to a current member of council to learn more about how you can participate on the finance & facilities committee.*

### **Appreciation for Staff, Council and Committee members**

Bob Gibennus asked those in attendance to help by acknowledging all of the staff, council and committee members as well as countless volunteers who generously and lovingly give of their time and talents to make this church such a loving community of faith.

Bob spoke of the kind and caring volunteers that stepped forward to keep people connected by making regular phone calls when Covid-19 protocols required that church services be suspended. He thanked Jope for preparing Sunday service for distribution over YouTube and for keeping connections over a daily blog. Webmaster Shelly Logan-Gordanier and Office Administrator, Arda Kristanto helped to keep everyone informed on the LUC Website and via weekly email bulletins. LUC Church Council continued its regular meetings by Zoom, and most of the adult study groups continued to meet online. The finance and facilities folk kept in contact with renters to ensure they were kept apprised of protocols as they evolved due to the COVID-19 situation.

Even though worship services were suspended there is lots going on behind the scenes. Bob asked that we remember to include thoughts of gratitude in our prayers for the kind and loving actions of all of the members of our beloved faith family at Lakeview United Church.

### **New Business**

None





## Lakeview Council Report (the year at a glance in no particular order)

Wow! An entire year and 2 months living amid a global pandemic. We have self-isolated; quarantined; learned to use zoom; worshiped on the lawn; prayed for and with each other and somehow made it this far. Thank God...no, really...thank God.

I bring you greetings from your Church Council, which has continued to function, even during these uncertain times. All our council meetings have been virtual, but we have managed to discuss things that matter and have made decisions on your behalf. Not all decisions are easy. COVID-19 affected us financially and spiritually. Rev. Jope and the Faith Formation & Worship Ministry Team needed to make decisions about worship. The Finance folks and M & P needed to make staffing decisions. One of the most difficult decisions council faced was to not renew the music director contract.

One major development is that Council has created a new governance model that will be proposed at the May 30 AGM. We trust that the changes from the 2013 Governance model will lead us closer to where God needs us to be.

There have been a number of changes within the membership of council this year.

**Raj Retnanandan** moved from Chair of Reaching Out to Chair of Finance and Facilities; **Daryl Sedor** accepted the role of Chair of Faith Formation & Worship and **Janet Layton** joined council as Chair of Reaching Out and Community Connections.

We welcomed a new Treasurer after the resignation of **Robbie Temple** last fall. **Wendy Knudson**, a transferred member from St. Matthews joined our Council as Treasurer on April 1. Wendy has been the office administrator at St. Matthews for many years and brings with her a wealth of financial background. We are thrilled to have her wisdom, strong faith, and fresh ideas at the council table.

We added a new position on council on a trial basis. **Nancy Gillean** has been serving as interim Operations Liaison and is nominated to be elected to council in that role pending approval of the new governance model that will be proposed at the May 30 AGM.

Returning to council are: Bob Gibennus, Chair; Jude Sampson, Secretary; Daryl Sedor, Rep to Region; Lorna Flack, Fellowship & Caring.

There is only one vacancy to fill on council this year, that of Chair of the Ministry and Personnel Ministry Team. We thank **Beckie Scroggins** for her dedicated service in this important role. Beckie is staying on as a member of M & P but stepping aside from the role of Committee Chair to allow space for someone else to fill the spot.

We remind you that minutes of the council meetings are posted on the website so that you can keep yourself informed of the council activities. Also, please remember that council meetings are

open to observers as well. If you want to sit in on a meeting, please ask and we can set you up with a link to the Zoom meeting.

We continue to pray that the Spirit will lead us all to do our part in helping Lakeview United be the church that God wants us to be.

God’s blessings to each and every one of you,  
Bob Gibennus, Chair of Council

## Finance & Facilities Ministry Team Report

### Finance

The Finance and Facilities Ministry Team (FFMT) has the responsibility for prudent fiscal management of the Church operating budget and associated fund accounts, including upkeep and good maintenance of Church property.

### The FFMT Team

The FFMT reports to Council and the Chair of FFMT represents that Ministry Team at Council meetings. The individual FFMT members and their respective responsibility areas are as follows:

Finance and Facilities Ministry Team	
Description	Team Member
<b>Chair:</b> Monitoring and oversight responsibility for prudent fiscal management of all operating and capital funds and accounts, including preparation of annual budgets	Raj Retnanandan
<b>Treasurer:</b> Responsible for monthly financial reporting to Council and for annual financial statement preparation and reporting	Wendy Knudson
<b>IT and Payroll:</b> Responsible for development, maintenance and upkeep of the Church website and, operating the Church payroll function	Shelly Logan-Gordanier
<b>Plate Collections:</b> Responsible for management and coordination of plate collections at Sunday services	Ted Prince
<b>Pledgefest Coordinator:</b> Responsible for organizing and managing the annual Pledgefest event for facilitating pledges and contributions by the congregation	Heather Mayers and Heather Dorin
<b>Church Property Rentals:</b> Responsible for review and update of policy on rentals and management of property rental contracts	Roger Scroggins
<b>Church Property Maintenance and Upkeep:</b> Responsible for preparation and prudent management of the annual property repairs and maintenance budget and five year forecast capital replacements and upgrade budget.	Don Linton, Roger Scroggins, Doug Jamieson

Many thanks to all members of the FFMT for your diligence, excellence, and commitment during this difficult pandemic period. Special thanks to our volunteer website administrator for creating and managing a transparent and user-friendly website platform thereby enabling on line services and other interactions during this pandemic period.

Paige Martin completed her term as Treasurer in June 2020 after four years in office. Paige was replaced by Robbie Temple as Treasurer who unfortunately had to resign in October 2020 due to unforeseen personal circumstances. During her short term in office, Robbie helped with the application for a \$40K Canadian Emergency Business Account (CEBA) loan which, together with the Canadian Emergency Wage Subsidy (CEWS), has helped supplement cash flows during the 2020 pandemic year. Past Treasurer, Paige Martin stepped in to replace Robbie Temple and has provided valuable assistance in helping to orient the incoming Finance Chair while continuing to oversee financial reporting and CEWS applications. Our heartfelt thanks to Paige Martin.

We welcomed Wendy Knudson as accountant, effective February 1, 2021; Wendy has now assumed the Treasurer responsibility effective April 1, 2021.

## **2020 Financial Results and 2021 Budget**

The 2020 financial results show a surplus of \$42.34K, due to significant pandemic related Government subsidies as well as due to transfers from other Funds into the General Operating Fund (Fund 1).

The forecast General Fund operating deficiency in 2021 is \$71.76K. On the revenue side the significant reductions in contribution receipts, is a major factor contributing to this deficiency. On the expense side, although some of the cost reductions achieved in 2020 are being carried through to 2021, the expenses have increased by 4.2% relative to 2020 which in turn contributes to the forecast deficiency. However, the operating cash flow surplus of the prior year as well as \$8.96K transfer from other funds (investment income) would help mitigate the significant cash flow deficiency projected for 2021. On this basis the cash flow deficiency in 2021 is projected to be \$20.46K. While this is still a significant deficiency, the cash reserves within Fund 1 are considered to be sufficient to tide us through the 2021 year.

The 2021 Budget as summarized above was presented to the congregation at the Annual Financial Meeting held on March 21, 2021 and was approved at that meeting.

## **Church Capital Budget:**

There are two significant capital replacement and upgrade expenditures that would require funding over the next few years. These projects are:

- a) Church Building Roof Replacement
- b) Refurbishment to address Flooding of the Basement

The Church property maintenance and upkeep team is working on developing a five year capital plan that includes the above noted items. A capital plan is expected to be presented to Council in the Fall of 2021.

## **Conclusion:**

The 2020/21 period, in many respects, represents an atypical period as it is reflective of operations during a pandemic. The expectation is that the operating cash flows would revert to more sustainable levels in future years. However, economic uncertainty arising from the lingering effects of the pandemic, makes it all that more difficult to predict the timing of when deficit budgeting would no longer be required.

Respectfully submitted, Raj Retnanandan

## **Property**

The property management saw few repair or replacement projects this fiscal year due to the ongoing COVID-19 pandemic.

The janitorial and exterior maintenance services continued to be provided under a 3 year service contract with Calgary Services Ltd. A reduced service has been negotiated with the contractor due to the reduced use of the facility during COVID-19 shutdown.

Some camera equipment was purchased to better facilitate the service recording to post on the website and to accommodate the occasional live remote Zoom style virtual services.

The replacement of the fire alarm and notification panel in the vestibule is necessary and has been committed to. This should be completed in May or June of 2021, depending on the delivery of the new equipment.

A full roof inspection is being carried out in May 2021 to provide expert input into likely remaining life of all of the different types of roof. It is anticipated that the roof on the fellowship addition done in 1995 will require attention in the near future.

Various repairs to furnaces and other plumbing items have been performed on an as needed basis.

All other annual inspections and reviews necessary to maintain a healthy occupancy of the facility have continued despite the low use of the facility due to the ongoing pandemic.

Report prepared by Don Linton

## **Rentals**

With Covid 19 becoming the major issue in every one's lives in 2020 it also had a major impact on rentals at Lakeview United Church.

Student Inc., the before and after school day care, has been our most significant renter that continued to use the Church during the school year. They use the lower hall classroom wing plus the lower hall.

Pedalheads, the bike school, used Lakeview United facilities (parking lot and lower hall) July and August of 2020 and have booked to come back this summer as well.

The Edge Church has been at Lakeview every other week since the Fall while using Covid restrictions.

Al Madinah has come each Friday for prayers since last Spring. They did late night prayers each day during Ramadan 2020. Their Ramadan prayers were canceled for 2021 at Lakeview United due to Covid.

Other groups that came at times during the year but not continuously included Alanon, Alateen, Engineering for Kids, Ukulele class, Reiki. These groups were all small in attendance.

The biggest event that was held last year was a Hallmark Movie organization that rented the parking lot in the Fall for 3 days.

One wedding and a condo meeting was held in 2020, all of these were held under the Covid restrictions of the time.

Hopefully by September 2021 we will be able to a more normal rental schedule including organizations such as Choirs.

Respectfully submitted, Roger Scroggins

## Minister's Report

Greetings to all of you as I share in my Annual Report for the past year. I would be remiss in not stating that it has been fairly challenging, due to Covid-19, but this has touched all of us and there are still many, many positives which have happened and these are the ones on which I would like to focus upon. Thomas Merton, a Monastic priest, writes that we are always thinking that our life will truly be happy "when". And my belief is that waiting for the "when" keeps us from appreciating what we now have. Maybe we need to put aside "when this happens" or "if only this could be" and our "when things get better" and our "as soon as I have this" attitude and say farewell to our "when" and to be thankful for what we have at the present. And yes, we have much to be thankful for in our community of faith and I'm going to share some of these instances with you in this Minister's Report.

Firstly, there has been a huge learning curve in how worship has been transmitted out into the world. We were so fortunate last summer to worship on the lawn with the weather being on our side. Sixteen continual services to be exact and with the caliber of musicians to entertain us, we were truly blessed. For those who didn't have an opportunity to attend, the services were videotaped and folks could tap into them whenever they felt that they needed to. When I called up folks to help – they were there. When I needed readers – they were there. When I had my

holidays – people filled in. When we prayed for sunshine – we were not let down. And then when Thanksgiving Sunday came along, inside videotaping services took place and it only progressed with new technological concepts from there. It was a learning curve then and it still is today. Thank goodness for videotaping, editing programs, Zoom sessions, music downloads and a huge thank-you to all of you for tuning in.

Secondly, the daily blogs have been immensely enjoyed by so many of you. It truly gives me joy to put them together and also listen to the comments as they filter through to me. As I write this report, I have done over 300 of them and I am still amazed that I have that many ideas in my brain; stories, poems, prayers, personal pieces of my life and whatever else comes to mind. Thank-you to you for spending a few moments each day to read into my life. May you see these little blogs as a blessing to each of you.

Thirdly, the folks that make the day-to-day things happen and how valuable and precious you are to LUC. Arda has been and is treasured for the many tasks which she tackles and accomplishes. The office would have a difficult time being what it is without her. Many thanks. And to our volunteer website administrator. The countless hours which she puts into this is beyond thinking and we are so, so fortunate to have her at the helm. And Bob Gibennus, our illustrious chairperson and videotaping guru comes unsurpassed in the realm of technology. And to Roger, our 'Mister fix-it' guy, what a blessing he has been and also looking after rental applications and paperwork and so on. To Nancy, the Operations Liaison, to Beckie, the M&P Coordinator, to Raj, the Finance wizard along with Wendy, to Jude for keeping all of the Council paperwork together, to Janet for the Reaching Out and Community Connections, to Daryl in keeping us informed of our Affirming Ministry involvement, to Lorna with our Fellowship and Caring, to Heather Mayers and Heather Dorin with Pledgefest, to Doug and Silas and Don, our sound specialists, and to all those who work behind the scenes – we would be so, so much more less without you. And never to forget those who do the phoning to others to keep them connected and to my readers who faithfully say 'Yes' and I mustn't forget Karen who pretty well says yes to anything I ask of her to make my ministry move along on a somewhat steady stream. We are truly a large family of folks who are doing what God would want us to do in this community and beyond.

The year also contained many meetings with Diamond Valley Pastoral Charge as they work towards collaboration with Okotoks/DeWinton Pastoral Charge as they work towards shared ministry. Garrison Woods was cancelled for a while but now has resumed once again with their monthly services. Over the year I have been involved with countless teleconferencing sessions, Zoom meetings, webinars, and trying to stay as connected as possible to the 'outer' world which used to be in-person.

And this year would have been much different if the pandemic was behind us but unfortunately – it's not and we need to live with it for a while longer. It has hurt our rental income, our in-person connections of one-to-one or in-person Sunday worship, our day-to-day normality, but we are people of resilience and these doors will not close. Our mission is still clear and through messages on the marquees, weekly Newsletters, monthly inserts in the Lakeview News & Views,

collaboration with St. Laurence during the Passion Week, phone calls on a regular basis and keeping in contact in any way possible, through prayer and hope and vision, the years which will follow will bear much fruit.

And once again, I say thank-you to all of you for believing in me to be your minister in these difficult times. We always must believe that we are a thriving church in this community and that yes, we are making a difference in people's lives. May we welcome our new members with open hearts and become much more invitational to others to come and experience what Lakeview United Church has to offer. Our doors are always open to share in God's blessings to all.

Some words from Joyce Rupp: *"May an abundance of gratitude burst forth as we reflect upon what we have received...May thanksgiving overflow in our hearts and often be proclaimed in our prayer...May we always be open, willing, and ready to share our blessings with others...and...May we never forget the Generous One who loves us lavishly and unconditionally."*

Peace and blessings to all of you.  
Rev. Jope Langejans

## Ministry & Personnel Committee Report

As I write this report for the past year, we are facing another round of Covid restrictions as we ride the effects of the 3<sup>rd</sup> wave.

Due to the impact of Covid on all church activities and the budget and the lack of rental and other income, we decided to not replace the Music Director and not hire a summer student.

Arda continued this past year the strong support of the church administrative work and is taking over more book keeping duties going forward.

Jope continues to manage Lakeview's spiritual wellbeing both at Lakeview and from Priddis. He has evolved and improved the weekly Services on line with the support of Karen, Bob and others.

We look forward to the resumption to a more normal church – life at Lakeview in the coming months as the vaccination program roll out across Calgary.

Respectfully submitted by Beckie Scroggins

## Faith Formation & Worship Ministry Team Report

Greetings to everyone from your Faith Formation & Worship Ministry Team. What is interesting with this annual report is when we had the opportunity of looking at last year's information and sharing what has happened since last June, is how much is not the same anymore. Covid-19 has

changed much of what Faith Formation & Worship does but what we do now is on a virtual level, something which most of us never thought would ever happen in our lives. And yes, we have experienced large learning curves but sense that what we have offered to all of you in terms of worship, spiritual connections, and faith growth has truly happened in a positive way. So with these thoughts in mind, we will focus a little on what did evolve throughout the year.

The Faith Formation & Worship Ministry Team works closely with the matters of spiritual life in the community of faith and we generally have meetings on a regular basis. The meetings have not happened as per normal in that worship has 'changed'. One formal meeting was held and most other information goes through the technology stream. We welcomed several folks from St. Matthew's United Church through membership transferring and one new member from Knox Metropolitan in Edmonton. We welcome all of them into our family. Thanks go out to those who continue to coordinate the midweek study groups as well as those who take turns leading the studies. The Good Friday *Walk of the Cross* with folks from St. Laurence Anglican Church also happened along with the Easter sunrise service on the Weaselhead ridge.

Last June we started having worship services on the lawn and with sixteen Sunday's in a row, yes, the Spirit was truly with us, especially with the weather and number of folks who wondrously showed up – sometimes in excess of 70! Bringing in musicians from all the different genres also made worship so meaningful and we give thanks to all of those who came and shared their gifts. We hope to repeat this form of worship in the coming months but need to be cognizant of what Covid restrictions may be in place at that time.

After last year's Thanksgiving Sunday, worship became videotaped and we offer thanks to so many of you for tapping into the services. We would be remiss not to thank Bob Gibennus (who also leads the Sunday morning 'Warming Up to Worship'), Karen Langejans, Brad Gordanier, all of the different scripture readers, and whoever else we might have forgotten who have played such important roles in making worship happen. And a special thanks goes out once again to Bob Gibennus and Don Linton who have been our Zoom masters.

We realize that Rev. Jope's daily blogs may not fall under FF&W but these have been very important in many people's daily lives. We gather that they are an integral part of faith formation and in keeping folks connected in ways that keep everyone informed and together.

A big thank you goes out to those who have taken on the role of communicating with others, either by regular phone calls or possibly cards or emails. Again, this is a connecting way to let others know that we truly care and let others know that we share in our faith. Our theme has always been that no one is to be left behind – every person counts.

So, this may be shortened version of the FF&W Ministry Team's work but again, with the restrictions that are before us, all we can say is that we are doing the best that we can with the gifts that we have....and...a huge thank you goes out to the Communications Coordinator and her volunteers!



Peace and blessings to all of you from your Faith Formation & Worship Ministry Team,  
Daryl Sedor, Chair

## Warming Up to Worship

Every Sunday morning a small but faithful group of friends gather to read and discuss the scripture readings for that week. Before the suspension of public worship due to Covid-19, we were meeting downstairs in the board room at 9:15, before the 10:00 worship service. Now we are meeting by Zoom from the comfort of our own homes at 9:00 am.

In the past year we have discussed almost every topic under the sun, from questions about our faith, our beliefs, our attitudes. We are almost astonished at how words written thousands of years ago can be as relevant today as they were at the time they were written.

If you haven't participated yet, or have been away for a while, please consider joining us. All are welcome.

If you want to join the Zoom meeting, click the link below and enter the password 804487.

<https://us02web.zoom.us/j/83660086013?pwd=NOV0N3NoeTlVTGsrL2tSZlRORUdkQT09>

You can participate by phone if you like;

Dial 587 328 1099 and enter the meeting ID when prompted

Meeting ID: 836 6008 6013

Password: 804487

Submitted by Bob Gibennus

## Monday Morning Bible Study

The Monday Morning Bible Study group met 3 times in September and October 2020 until the restrictions for indoor gatherings due to Covid became strict. Since then we have not met, but we hope to begin again early in the fall of 2021, The 3 meetings were a pot luck luncheon held in a home and 2 sessions on the study "Death of Jesus" by Donald Schmidt.

Respectfully submitted by Gwen Jamieson

## Wednesday Morning Bible Study

The Wednesday Morning Bible has not met this year due to Covid 19.

Submitted by Hank Klassen, Coordinator

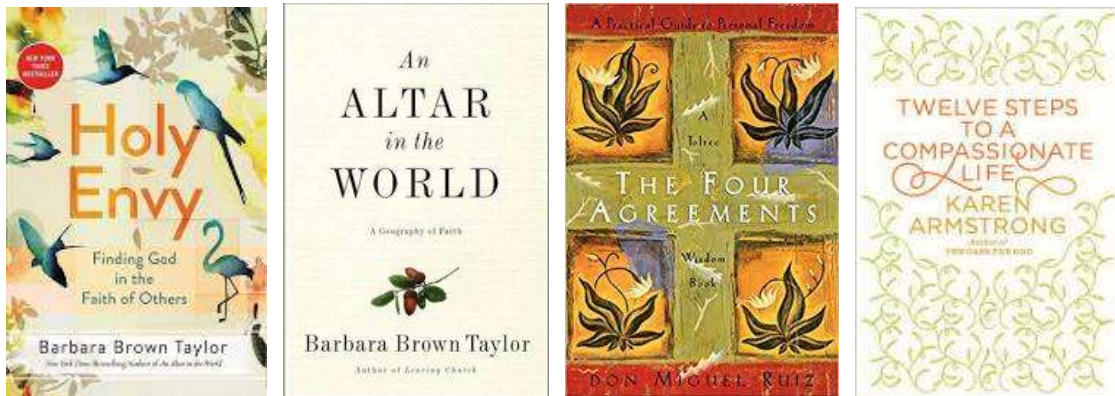
## Faith Journey Book Study

The Faith Journey Study group has continued to meet every Friday by Zoom since last Spring. During the warmer days we gathered on the church lawn with our own coffee and chairs. We took a short break in August as some actually went away to a cottage or camping.

We have read and studied two books by Barbara Brown Taylor: Holy Envy and An Altar in the World; The Four Agreements, by Don Miguel Ruiz; and currently Twelve Steps to a Compassionate Life by Karen Armstrong. All are good reads and instigate lots of discussion.

Newcomers are always welcome.

Respectfully submitted by Sue Spratt



## Reaching Out Ministry Team Report

First of all, I would like to acknowledge the hard work of the Reaching Out Ministry Team. The Ministry Team grew out of the restructuring of the Lakeview United Church Council. With the restructuring of the Council, the Rejuvenation Task Force, morphed to be one branch of Reaching Out. As such I would like to acknowledge:

Bill Penhale, Jocelyn Barton, Cecilia Pavao, Craig Cheffins and Daryl Birnie. These dedicated members have attended numerous hours of meetings and researched other congregations, approaches to growth, tabulated surveys and given thought and vitality to LUC.

Many other services have been conducted under the Reaching Out umbrella.

The Reaching Out Ministry Team has as branches under it:

1. The Foster Children – thanks to Elizabeth Marshall and Lesley Sedor for holding this position. We are currently looking for someone or family who would continue this support of our foster children.
2. The Garage Sale – cancelled 2020
3. The Santa Sack – thank you Nancy Gillean for many years of service
4. Mitten Tree – we are grateful to Nancy Gillean and her supporters

5. Glamorgan Care Centre – thanks to Sue Spratt, Judy Klassen, Louise Poudrette, Nancy and Ron Gillean, Heather Mayers and Bill and Barb Penhale.

6. The Rejuvenation Task Force (a temporary task force) with Neighbour Day and Lakeview Fun Days (all activities cancelled for this year)

7. Broadview Representative – thanks to Gerry Scharff for her continuing support

8. Website Coordinator – kudos to our amazing webmaster.

9. Outdoor Signage Coordinator – Arda Kristanto has faithfully braved the snow, rain, sun, insects and sneaky teenagers to keep the signs filled. Well done. As the Communications Coordinator, Arda has also kept us informed through the website and newsletter.

10. Refugees – Raj Retnanandan gave an update on the Refugee Committee. The final amount of funds remaining in the refugee fund (\$5,000) were allocated to Matthew Berry who, with the help of CCIS, is attempting to bring the family of a single mother who lives in Lakeview. Although the money was sent in 2019, the family is still waiting. The Refugee Committee is taking a well-deserved rest.

Along with these wonderful people, thank you to anyone I may have missed.

Allocation of Fund from the Reaching Out Ministry Team

Thank you to Raj Retnanandan for issuing the first round of fund in November 2020.

These funds were as shown in the chart below:

### **Reaching Out Funds Allocated between June 2020 and May 2021**

#### **Allocation November 2020**

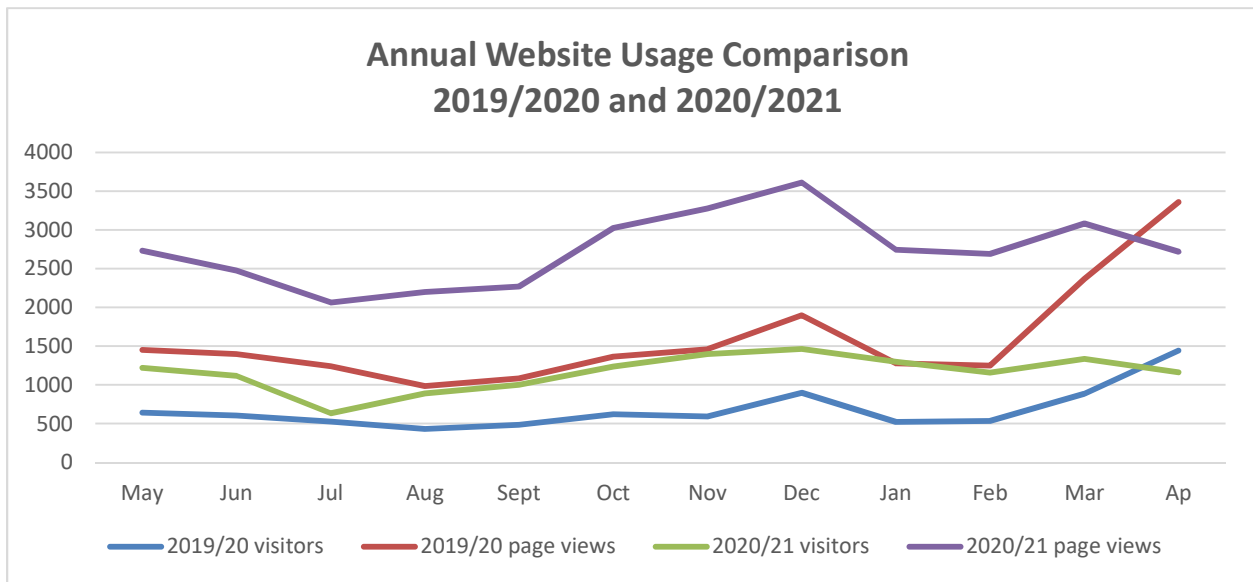
<b>Organization</b>	<b>Amount</b>
Camp Kasota	\$ 1,000
Camp fYrefly- Calgary	\$ 1,000
Calgary Homeless Foundation	\$ 1,500
Mustard Seed	\$ 2,500
Calgary Int. Foodbank	\$ 3,000
RCL Poppy Fund	\$ 1,000
Inn from the Cold	\$ 1,500
<b>TOTAL</b>	<b>\$11,500</b>

### Proposed Allocation for May 2021

Organization	Percentage of Available Funds	Approximate Dollar amount as of Mar. 2021
Habitat for Humanity South Alberta	20%	\$ 1,000
Bishop Pinkham Hampers	5%	\$ 250
United/Presbyterian Campus Ministry	15%	\$ 750
Stephen Lewis Foundation	20%	\$ 1,000
Women's Emergency Shelter	15%	\$ 750
Brown Bagging for Kids	10%	\$ 500
Reserve Fund for emergencies	15%	\$ 750
<b>TOTAL</b>	<b>100%</b>	<b>\$5,000</b>

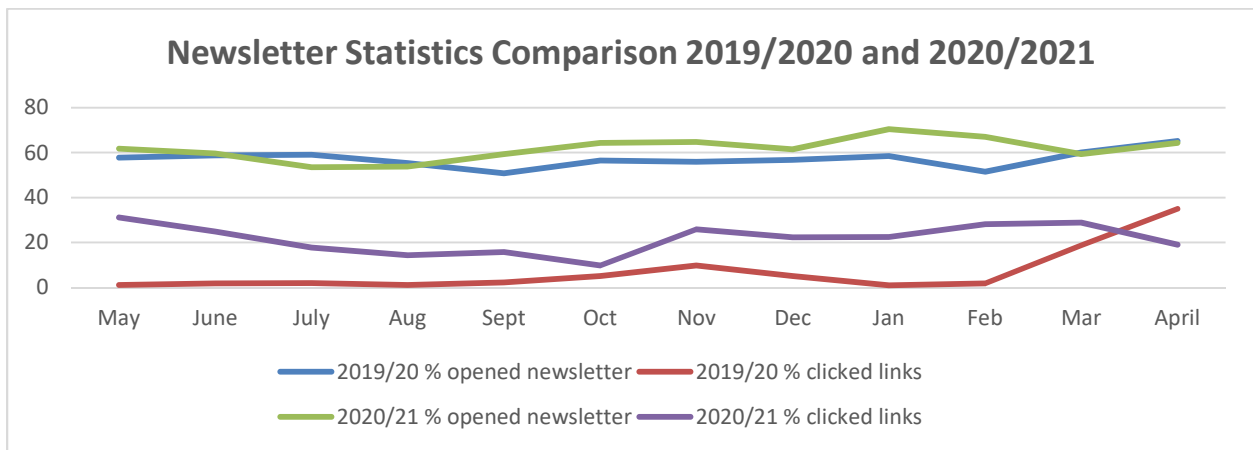
### Website Analytics Comparison and Newsletter Statistics

lakeviewunitedchurch.com and lakeviewunitedchurch.ca



Website utilization has continued to substantially increase year over year. In the period May 2019 to April 2020, a monthly average of 682 visitors and 1,595 page views were recorded. In the subsequent period, May 2020 to April 2021 the number of visitors to the website increased by 74%, to a monthly average of 1,185 visits and page views increased to an average of 2,741 per month. (This is illustrated in the accompanying graph.) The number of page views per visitor stays

relatively the same in the compared time periods at 2.3 page views per visit. The *Home, Rev. Jope's Blog, Message from the Pulpit, Bulletin Announcements, and News* website pages continue to be the most visited. Accessing the special Advent/Christmas and Lent/Easter web tabs account for the Christmas and Easter seasonal spikes in website usage numbers. The recent significant increase in single *Home* web page views probably reflect the fact that Alberta Covid pandemic updates, and vaccine information and links were constantly updated and prominently displayed there for the convenience of our users. This year specific *Lakeview United Church* internet browser search queries have dropped in frequency even though the website usage has increased, and seems to suggest that our church family and beyond have bookmarked the specific pages they frequent on our website. Although it is encouraging that the overall usage is increasing, the entirety of the website continues to be under-utilized. Feedback from users is always welcome, as it informs and drives improvements.



We communicate with 129 active subscribers by way of the e-mailed weekly Newsletters. An average of 62% of these newsletters are opened by the recipients, and this represents a 7.76% increase this current reporting period, over last. As can be seen in the graph provided, approximately twenty two percent of the conveniently embedded links (primarily to specific website pages) were clicked from May 2020 to April 2021, an increase of 208%. This increase is most likely the result of more subscribers clicking the weekly Newsletter provided link to the videotaped Sunday Worship Service located on our *Lakeview United Church Calgary* YouTube channel. (Because some viewers have individually subscribed to our YouTube channel, and they and others access the uploaded Worship Services independent of the Newsletter and website links, those visits will not be reflected in the reported statistics.) In addition, the Newsletter continues to be accessed directly from the website an average of 32.5 times a month, a 71% increase from last year during the same period. Newsletter subscribers tell us that they have been grateful for the weekly connection to their church family, especially during these uncertain pandemic times.

We would like to take this opportunity to thank Arda, our Communications Coordinator, for her hard work and continued collaboration as we endeavour to connect with you all. If you would like to be included on the Newsletter mail-out list, please forward your email address to the Church

Office, or subscribe through the embedded website link. As always, feel free to contact the webmaster directly for further information, or to express concerns. An email link is at the bottom of each page on the website.

## Chinook Winds and Affirming Ministry Report

With Covid 19 epidemic there has been no face-to-face meetings. They have all been on Zoom. We continue to support ministries within the region. The annual regional meeting is slated for May 7 – 9, 2021. There will be a link on the Lakeview United website into the Chinook Winds worship service on Sunday. Reverend Tom Melvin will be recognized for his service to the United Church during that meeting on his retirement in June.

It is exciting to note that there are several new Affirming churches in the Calgary area. I was asked to speak at Woodcliff for their May 16 Affirming celebration on what it means to me to become an Affirming Congregation. We have been active in a number of churches in their process of becoming affirming over the last year.

Submitted by Daryl Sedor

## Rejuvenation Task Force Report

The Rejuvenation Task Force has continued to meet throughout the pandemic.

In January, the RTF was approached by Fire Exit Theatre to look at how to foster congregational growth. In February we met with Val Lieske who presented some ideas that might help to inspire and strengthen our desire to expand.

Two projects have emerged from the discussions. The first is to host a Summer Drama program for children and youth. Val Lieske explains:

# LIMELIGHT

## Child & Youth Drama Camps

**LIMELIGHT** is a partnership between Fire Exit and churches. We know that not all kids lean towards sports and athletics. Many were built to play on the stage. We want to nurture that instinct and explore possibilities with them. We work alongside you to bring out the best in these “creatives”!

We bring the craft of theatre with the foundation of faith.

This is a great opportunity to invite kids from the neighborhood. And we invite the parents to see a showcase at the end of the week which gives you the chance to invite them and their children back to church and to your Children & Youth Ministries.

Unfortunately, due to the pandemic restrictions, it is unlikely the programs will run this year.

The second project is to work with Val to facilitate a workshop with church leaders. Again, let Val explain: "It might be a round table discussion with the congregation as a bit of a focus group. I would hear from them and then I can offer some possibilities and inspiration."

Again, all activities are on hold until the pandemic is overcome and we can meet face-to-face.

The Rejuvenation Task Force will continue to meet and explore opportunities to fulfil the needs of the church outside the congregation.

Respectfully submitted by Janet Layton

## **Fellowship, Caring & Welcoming Ministry Team Report**

The Fellowship, Caring and Welcoming Ministry Team has looked quite different this year. There have been no meetings, no social gatherings since last February. However phone calls have been made at least once and in many cases twice to people living alone or thought might be lonely. For the most part people seem to be handling the pandemic well. Thanks to Heather Mayers, Jean Scott, Jan Costea, Janet Layton, Barb Foster, Debbie Griffin and Sue Spratt for making calls. I am also aware that many others have attempted to keep in touch with members of our church family.

Lesley Sedor continues to send out her lovely cards. Thanks Les for continuing to do this.

Flowers and chocolates were delivered to several shut ins at Christmas and Easter. Thanks go out to Nancy Gillean, Barb Penhale, Heather and Sue for this.

A list of about 7 drivers has been compiled to help people get to appointments. Anyone in need, please call Sue at 403-242-7156.

Respectfully submitted by Sue Spratt

## **Board of Trustees Report**

The Board of Trustees is mandated by the United Church of Canada to hold in trust the building and property. To this end the Board ensures that the building is adequately insured, well

maintained, rental agreements are such as to protect the property and that any investments are sound.

The insurance coverage for the building remains at \$2,884,248. The trustees reviewed our insurance and received a quote from HUB International (who is group insurer for the United Church of Canada). For 2021 the premiums are \$5764.00, an increase of \$1050.00. Maintenance of the church is being kept up according to the Church Council plans. Also, the rental terms of reference established several years ago are working well.

In 2016 the Lakeview Church Council reviewed and changed the church's investment policy. In May of 2016 \$312,000 of the church's bequests was invested with Fiera Capital Fund. This fund is the investment choice of the United Church of Canada. The earnings on this fund are doing well and some GIC money was moved to this fund on their maturity in May of 2017. The fund continues to perform well realizing a profit of \$ 51,644.86 in 2020.

Rental of church space has dropped significantly during this pandemic period. Additional cleaning protocols, as mandated by Alberta Health, have been initiated. Thank you to Roger Scroggins for all his hard work adapting to these new rules and making all this run smoothly.

Thank you to George Zvanchuk, Paige Martin, Nancy Gillian, Don Linton, Diane Johnstone, and Elizabeth Marshall. Thank you also Rev. Jope Langejans for his advice.

Hank Klassen Chair - Board of Trustees Lakeview United Church

## Notes

### [Appendix 1: 2020 Annual Financial Meeting](#)

The AFM is held on the last Sunday of February or whenever possible soon thereafter:

- To receive the annual financial report for the previous calendar year (2020)
- To make a decision on the draft budget for the current calendar year. (2021)

Today we will be looking at the Lakeview United Church 2020 Financial Statements as well as the 2021 Proposed Budget. The relevant documents posted to the website are:

- 2020 Income Statement-Fund 1 Operating
- 2020 Continuity of Fund Balances-All Funds
- Balance Sheet as of December 31, 2020
- 2021 Budget Report



**Scope of discussion:**

- Review of the Income and Expenses for the Operating Fund (Fund 01) for budget year 2021 in the context of 2020 and 2019 actual results
- Review of the continuity of all Fund balances for year ended December 31, 2020
- Review of the consolidated balance sheet reflecting the financial position of all Funds as of Year end 2020

**2020 Highlights – Fund 01**

In 2020 a surplus of \$42.3K was recorded in Fund 1 made up of:

- Operating Surplus of \$24.7K
- Transfer from Planned Giving Fund 15: \$12.7K
- Transfer from Concert series Fund 10: \$5.0K

Main reasons for surplus of \$42.3K vs corresponding 2020 budget deficit of \$25.1K:

- Covid Relief Government Grants totalling \$42.7K (Includes CEWS and CEBA amounts)
- Lower salaries & contract labour, lower utilities; higher investment income and fund transfer, partially offset by lower income from contributions and rentals

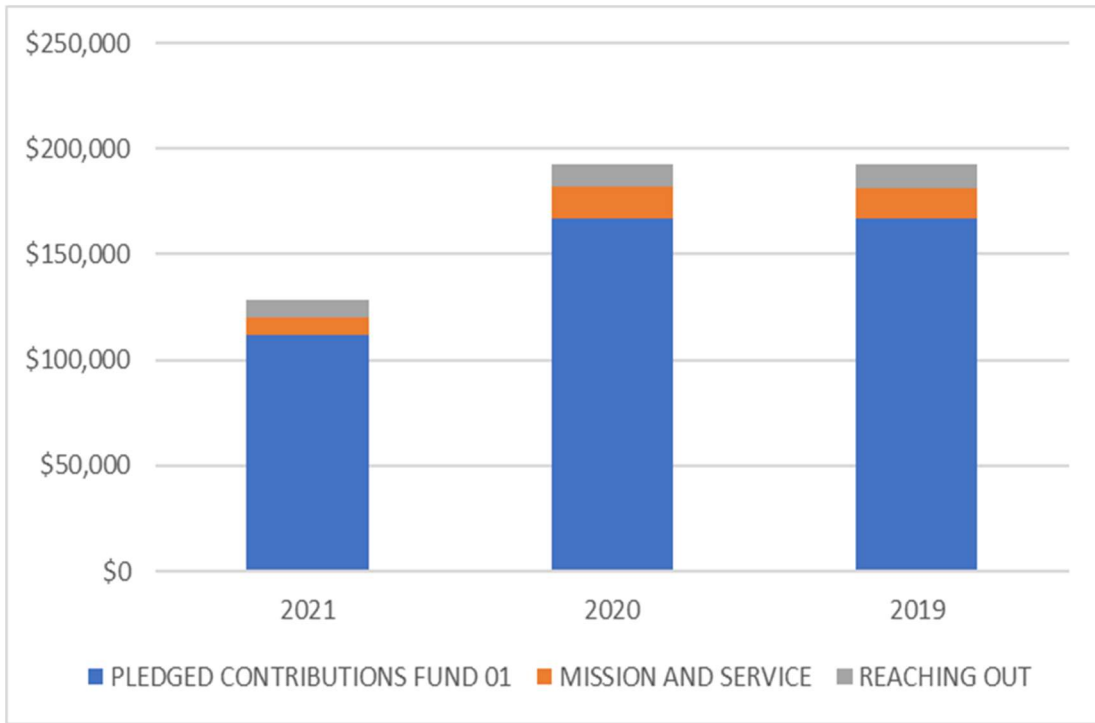
Projected operating deficiency of \$71.7K

- Reasons:
  - \$64.2K reduction in pledge amounts relative to 2020 translating to \$59.7K reduction in contribution receipts
  - \$18.3K reduction on Govt Grants (\$24.4K forecast for 2021) relative to 2020
  - \$10K increase in expenses relative to 2020 due to increase in salaries (\$4K), UCC Assessments (\$2K) and church property maintenance and utilities (\$4K)

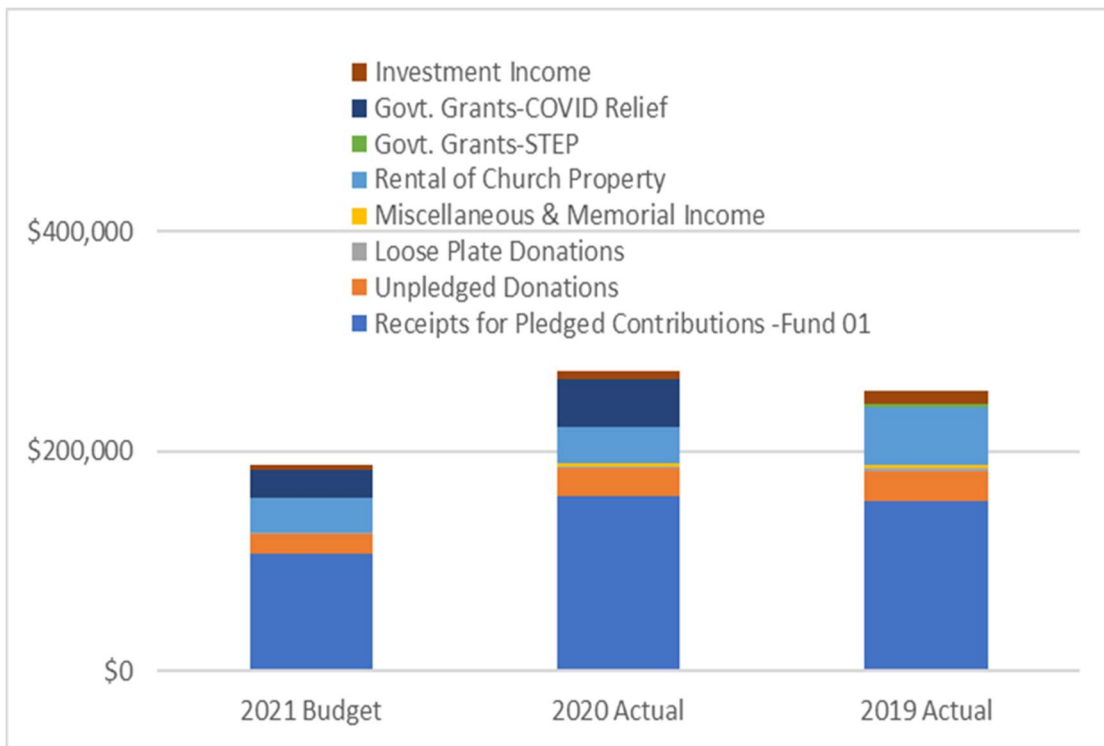
**Pledge Amounts**

The total pledge amount for 2021 decreased by 33% compared with 2020 primarily due to the effects of the pandemic and the consequent financial hardship faced by the broader Calgary economy and, by extension, the LUC membership.

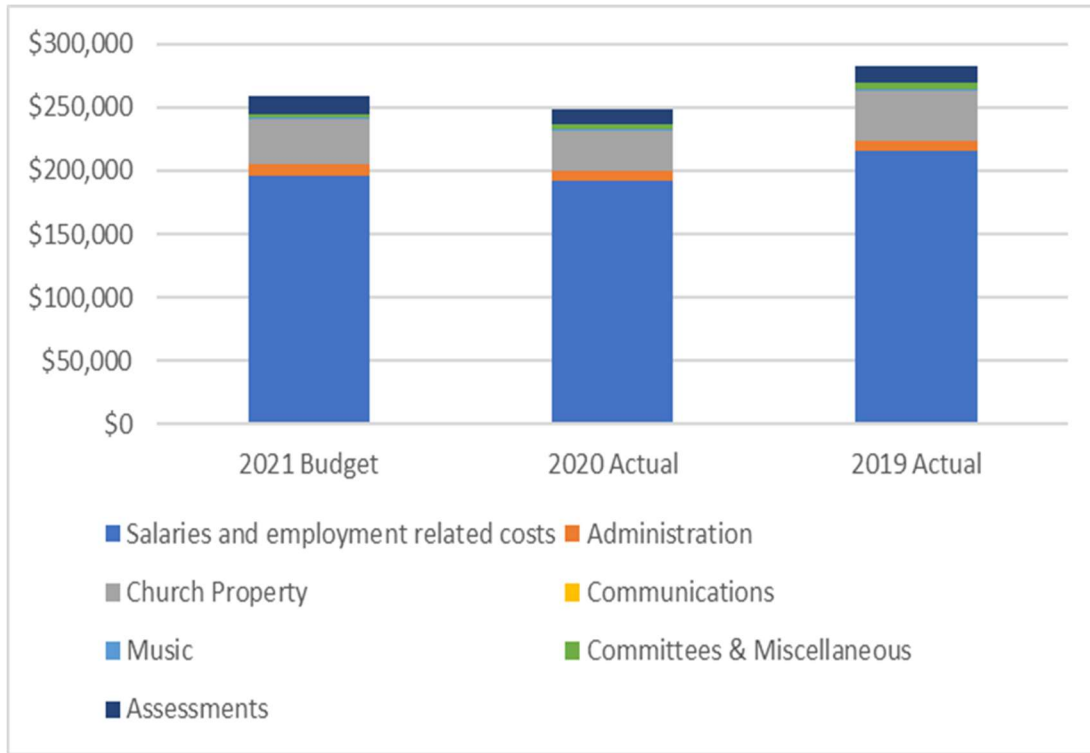
## PLEDGES



## INCOME



**TOTAL EXPENSES – FUND 1**



**FUNDING OF PROJECTED DEFICIENCY**

<b>Operating Surplus/Deficiency, Transfers and Cash Flow</b>			
	<b>2021 Budget</b>	<b>2020 Actual</b>	<b>2019 Actual</b>
Total Income	\$187,113	\$273,198	\$254,860
Total Expense	\$258,873	\$248,547	\$283,082
Operating Surplus/Deficiency	-\$71,760	\$24,651	-\$28,221
Transfer from Other Funds	\$8,959	\$17,686	\$28,221
Cash flow from Prior Year Operating Surplus	\$42,337	\$0	\$0
Net Surplus/Deficiency after Fund Transfers	-\$20,464	\$42,337	\$0

## Comments of Projected 2021 Deficiency

- After accounting for retention of surplus from 2020 and fund transfers, the forecast cash flow deficiency would reduce to approximately \$20,000 in 2021. However, this forecast deficiency need not be a concern from a cash flow perspective as there are adequate cash reserves within the General Fund to bridge the forecast 2021 deficiency.
- In many respects the 2021 budget represents an atypical year as it is reflective of operations during a pandemic. The expectation is that the operating cash flows would revert to more sustainable levels in future years. However, economic uncertainty arising from the lingering effects of the pandemic, makes it all that more difficult to predict the timing of when deficit budgeting would no longer be required.

### FUNDS CONTINUITY JAN 1, 2020 TO DEC 31, 2020

Fund	Balance	Transactions	Income	Expense	Transfer	Balance
01 - GENERAL FUND	1,267,021.86	0.00	273,198.24	248,546.80	17,685.84	1,309,359.14
January 2020 - December 2020	1,267,021.86	0.00	273,198.24	248,546.80	17,685.84	1,309,359.14
02 - M & S FUND	0.00	0.00	14,599.59	14,599.59	0.00	0.00
January 2020 - December 2020	0.00	0.00	14,599.59	14,599.59	0.00	0.00
03 - REACHING OUT	5,723.66	0.00	11,334.12	15,638.00	0.00	1,419.78
January 2020 - December 2020	5,723.66	0.00	11,334.12	15,638.00	0.00	1,419.78
04 - REJUVENATION FUND	354.88	0.00	0.00	237.00	0.00	117.88
January 2020 - December 2020	354.88	0.00	0.00	237.00	0.00	117.88
05 - AFFIRMING MINISTRY	134.84	0.00	0.00	0.00	(134.84)	0.00
January 2020 - December 2020	134.84	0.00	0.00	0.00	(134.84)	0.00
06 - SPECIAL DONATIONS FUND	1,420.87	0.00	1,385.98	1,007.01	0.00	1,799.84
January 2020 - December 2020	1,420.87	0.00	1,385.98	1,007.01	0.00	1,799.84
07 - MAINTENANCE RESERVE	17,774.81	0.00	1,112.32	0.00	0.00	18,887.13
January 2020 - December 2020	17,774.81	0.00	1,112.32	0.00	0.00	18,887.13
08 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
09 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
10 - CONCERT SERIES	9,091.36	0.00	4,323.92	4,742.12	(5,000.00)	3,673.16
January 2020 - December 2020	9,091.36	0.00	4,323.92	4,742.12	(5,000.00)	3,673.16
11 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
12 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
13 - OBSERVER	42.26	0.00	300.00	300.00	0.00	42.26
January 2020 - December 2020	42.26	0.00	300.00	300.00	0.00	42.26
14 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
15 - PLANNED GIVING	517,738.22	0.00	32,641.82	1,865.21	(12,551.00)	535,963.83
January 2020 - December 2020	517,738.22	0.00	32,641.82	1,865.21	(12,551.00)	535,963.83
16 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
17 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
18 - PROJECTS	11,341.97	0.00	615.74	202.95	0.00	11,754.76
January 2020 - December 2020	11,341.97	0.00	615.74	202.95	0.00	11,754.76

## FUNDS CONTINUITY JAN 1, 2020 TO DEC 31, 2020 (Cont)

Fund	Balance	Transactions	Income	Expense	Transfer	Balance
19 - BLANK	0.00	0.00	0.00	0.00	0.00	0.00
January 2020 - December 2020	0.00	0.00	0.00	0.00	0.00	0.00
20 - PASTORAL CARE	840.06	0.00	5,032.02	236.87	0.00	5,635.21
January 2020 - December 2020	840.06	0.00	5,032.02	236.87	0.00	5,635.21
21 - BLANK	1,651.04	0.00	0.00	1,651.04	0.00	0.00
January 2020 - December 2020	1,651.04	0.00	0.00	1,651.04	0.00	0.00
22 - MISCELLANEOUS FUND	210.26	0.00	0.00	0.00	0.00	210.26
January 2020 - December 2020	210.26	0.00	0.00	0.00	0.00	210.26
23 - SABBATICAL	9,494.53	0.00	617.50	0.00	0.00	10,112.03
January 2020 - December 2020	9,494.53	0.00	617.50	0.00	0.00	10,112.03
<b>Totals</b>	<b>1,842,840.62</b>	<b>0.00</b>	<b>345,161.25</b>	<b>289,026.59</b>	<b>0.00</b>	<b>1,898,975.28</b>
January 2020 - December 2020	1,842,840.62	0.00	345,161.25	289,026.59	0.00	1,898,975.28

### Motions

- Motion 1:
  - That the financial statements made up of the 2020 Income Statement, 2020 Fund Balances and 2020 Year end Balance Sheet as filed on the LUC website for the AFM, be accepted by the congregation
- Motion 2:
  - That the 2021 budget report as presented at the AFM and as filed on the LUC website be approved by the congregation

### Minutes of Annual Financial Meetings

#### Call to Order

Meeting was called to order at 10:42 am MST on March 21, 2021 by Bob Gibennus

#### Quorum

20 full members of Lakeview United Church were counted by Bob Gibbenus. This gives us a quorum for this meeting.

**Opening Prayer** was delivered by Jope Langejans

#### Appointment of Meeting Officers

Motion to appoint Bob Gibennus as Chair for the Annual Financial Meeting.  
motion by Ron Gilleen. 2<sup>nd</sup> by Barb Penhale. All in favor. Motion carried

Motion to appoint Jude Sampson as Secretary for the Annual Financial Meeting.  
motion by Gwen Jamieson. 2<sup>nd</sup> by Peggy Gibennus. All in favor. Motion carried.

## **Voting**

Voting will be by a show of hands pursuant to Section B.5.6 of the United Church Manual 2021.

Motion to allow those participating by telephone to vote by saying “yes” or “no”.  
Motion by Beth Elliot. 2<sup>nd</sup> by Sue Spratt. All in favor. Motion carried.

Motion to allow adherents to vote at this Annual General Meeting pursuant to Section B.3.7.2 Of the United Church Manual 2021.  
Motion by Sue Spratt. 2<sup>nd</sup> by Doug Jamieson. All in favor. Motion carried.

## **2020 Financial Report**

This report was presented by Raj Retnanadan, Finance & Facilities Chair

The Presentation including summary and financial spreadsheets are attached

Motion - that the financial statements made up of the 2020 Income Statement, 2020 Fund Balances and the 2020 Year End Balance sheet as filed on the LUC Website for the AFM, be accepted by the congregation.

Motion by Peggy Gibennus. 2<sup>nd</sup> by Debra Haaland. All in favor. Motion carried

## **2021 Proposed Budget**

This report was presented by Raj Retnanadan, Finance & Facilities Chair

Motion - that the 2021 budget report, as presented at the AFM and as filed on the LUC website, be approved by the congregation.

Motion by Raj Retnanadan. 2<sup>nd</sup> by Sue Spratt. All in favor. Motion carried

## **Trustee’s Review of Proposed Budget**

Hank Klassen spoke on behalf of the Trustees.

The Trustees have reviewed all of the financial information and the budget proposed. We, the Trustees have concerns. We realize that this has been an exceptional year (COVID 19). Our (Trustees) concern is that if we (LUC) don’t get back to higher Givings that the financials are not sustainable. We cannot keep drawing money out of our Planned Giving fund and investments. We approved the budget however our caveat is that if we do not see an increase in the next few years, we will have to think seriously about the future of Lakeview United Church.

**Closing Blessing** was given by Jope Langejans.

**Adjournment** was at 11:22 am March 21, 2021 by Bob Gibennus

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Bob Gibennus – Chair Date

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Jude Sampson – Secretary Date

## Appendix 2: Budget 2021

### **INTRODUCTION**

1. The Council is responsible for setting the budget for the Lakeview United Church (LUC) Operating Fund 01, also referred to as the General Fund. The Mission & Service (Fund 02) and Reaching Out (Fund 03) budgets are determined by their income. All other fund budgets are determined by the relevant committees.

2. This document speaks specifically to the General Fund operating budget for 2021.

### **PLEDGES**

3. Pledges for contributions from the LUC membership constitute the largest source of revenue for the General Fund. However, as shown in Table 1 the total pledge amount for 2021 decreased by 33% compared with 2020 primarily due to the effects of the pandemic and the consequent financial hardship faced by the broader Calgary economy and, by extension, the LUC membership.

<b>PLEDGES</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
PLEDGED CONTRIBUTIONS FUND 01	\$111,589	\$167,072	\$166,772
MISSION AND SERVICE	\$8,432	\$14,621	\$14,421
REACHING OUT	\$8,771	\$11,173	\$11,073
TOTAL PLEDGED	\$128,792	\$192,866	\$192,266

4. In past years, the actual contribution receipts have been lower than the pledge totals by a factor of about 5%. Accordingly, in the interest of conservatism, a 5%

reduction in pledge amounts has been assumed for purposes of forecasting the 2021 contribution receipts.

**INCOME**

5. The components of total operating income including projected receipts for pledged contributions, unpledged contributions, rental income, Government grants and subsidies (related to COVID 19), are set out in Table 2 below:

<b>Table 2-Operating Fund Income</b>			
	<b>2021 Budget</b>	<b>2020 Actual</b>	<b>2019 Actual</b>
Receipts for Pledged Contributions -Fund 01	\$106,010	\$158,323	\$154,162
Unpledged Donations	\$19,082	\$26,656	\$27,043
Loose Plate Donations	\$1,000	\$880	\$3,918
Miscellaneous & Memorial Income	\$0	\$3,471	\$1,847
Rental of Church Property	\$32,120	\$32,865	\$53,234
Govt. Grants-STEP	\$0	\$0	\$3,399
Govt. Grants-COVID Relief	\$24,400	\$42,720	\$0
Investment Income	\$4,502	\$8,283	\$11,259
<b>TOTAL INCOME</b>	<b>\$187,113</b>	<b>\$273,198</b>	<b>\$254,860</b>

6. The projected total General Fund income in 2021 is 32% lower than in 2020 primarily due to:

- Reduction in the pledge receipts by 33% due to the effects of the pandemic. The 2020 pledges were not similarly impacted as the Pledgefest took place well before the onset of the pandemic
- Lower unpledged donations in 2021 reflecting a corresponding reduction in pledge receipts
- Estimated reduction in Canoe Fund investment income based on a conservative 5% return as compared with the higher realized returns in 2020
- Reduction in Government Grants and subsidies. The projected 2021 grants and subsidies reflect expected Canadian Emergency Wage Subsidy (CEWS) amounts for the first 6 months of 2021 and, \$10,000 with respect to the forgivable component of the Canadian Emergency Business Account (CEBA) loan. The latter assumes that an application for approval of the second tranche of the CEBA loan would be approved and that 67% of both tranches of the CEBA loan (\$40,000 first tranche received in 2020 and \$20,000 second tranche, to be applied for in 2021) would be repaid before December 31, 2022.



## **EXPENSES**

7. The total operating expenses including employment costs, maintenance of Church property and United Church of Canada (UCC) assessments are set out in Table 3 below:

<b>EXPENSES</b>	<b>2021 Budget</b>	<b>2020 Actual</b>	<b>2019 Actual</b>
Salaries and employment related costs	\$196,136	\$192,010	\$215,140
Administration	\$8,327	\$7,588	\$8,611
Church Property	\$35,778	\$31,515	\$38,457
Communications	\$500	\$331	\$383
Music	\$1,400	\$1,484	\$1,449
Committees & Miscellaneous	\$2,539	\$3,319	\$5,178
Assessments	\$14,193	\$12,301	\$13,865
<b>TOTAL EXPENSES</b>	<b>\$258,873</b>	<b>\$248,547</b>	<b>\$283,082</b>

8. Due to the Pandemic certain reductions in employment related costs were achieved in 2020 through the layoff of certain contract personnel. Although the annualized employment related cost reductions of 2020 are expected to continue into 2021, there are other increases that serve to offset the above cost reductions as discussed below.

9. The total expenses in 2021 are projected to increase by 4.2% relative to 2020. This is primarily due to:

- Increase in cost of employment: This is due to cost of living increases and an increase in the employee paid benefits, in accordance the United Church of Canada guidelines
- Increase in costs related to Church property maintenance: The 2021 budget assumes reopening in the latter half of the year and the maintenance work associated therewith; in 2020 the lockdown resulted in curtailment of certain amount of maintenance work over a number of months, which resulted in savings in that year
- Increase in UCC Assessment: This has been calculated based on a formula reflecting an average of past year revenues.

## **OPERATING SURPLUS/DEFICIENCY, TRANSFERS AND CASH FLOW**

10. The total operating surplus or deficiency, transfers from other Funds and funds retained from the prior year to offset the budget year cash flow deficiency are reflected in Table 4:

<b>Table 4 Operating Surplus/Deficiency, Transfers and Cash Flow</b>			
	<b>2021 Budget</b>	<b>2020 Actual</b>	<b>2019 Actual</b>
Total Income	\$187,113	\$273,198	\$254,860
Total Expense	\$258,873	\$248,547	\$283,082
Operating Surplus/Deficiency	-\$71,760	\$24,651	-\$28,221
Transfer from Other Funds	\$8,959	\$17,686	\$28,221
Cash flow from Prior Year Operating Surplus	\$42,337	\$0	\$0
Net Surplus/Deficiency after Fund Transfers	-\$20,464	\$42,337	\$0

11. The forecast General Fund operating deficiency in 2021 is approximately \$72000. On the revenue side the significant reductions in contribution receipts, is a major factor contributing to the deficiency. On the expense side, although some of the cost reductions achieved in 2020 are being carried through to 2021, the expenses have increased by 4.2% relative to 2020 which in turn contributes to the forecast deficiency.

12. As opposed to the forecast deficiency in 2021, there was a recorded surplus in 2020, which arose as a result of significant pandemic related Government subsidies as well as due to transfers from other Funds into the operating account. This budget proposes that the cash flow surplus of the prior year be used to mitigate the significant cash flow deficiency projected for 2021, This would avoid the need to draw from long term investments to meet operating cash flow requirements in 2021.

13. After accounting for the above noted items, the forecast cash flow deficiency would reduce to approximately \$20,000 in 2021. However, this forecast deficiency need not be a concern from a cash flow perspective as there are adequate cash reserves within the General Fund to bridge the forecast 2021 deficiency.

## **CONCLUSION**

14. In many respects the 2021 budget, set out by code of accounts in the pages that follow, represents an atypical year as it is reflective of operations during a pandemic. The expectation is that the operating cash flows would revert to more sustainable levels in future years. However, economic uncertainty arising from the lingering effects of the pandemic, makes it all that more difficult to predict the timing of when deficit budgeting would no longer be required.

## Lakeview United Church 2021 Budget

		2020 Actual	2021 Budget
		A	C
<b>INCOME</b>	4000		
CONTRIBUTIONS	4050		
Contributions	4060		
Pledged	4061	\$158,323.34	106,009.55
Unpledged	4062	\$26,655.88	19,081.72
Plate	4063	\$879.80	1,000.00
Non-cash Donations	4064	\$164.85	
Subtotal Contributions	4050	186023.87	126,091.27
FUND RAISERS	4100		
Bottle refunds	4104	7.50	
GOVERNMENT GRANTS	4200		
STEP ALBERTA	4220		
COVID Grant/Income	4225	42,719.86	24,400.00
Subtotal Government Grants	4200	42,719.86	24,400.00
INVESTMENT INCOME	4400		
GIC Interest	4410	49.70	50.00
Investment Fund Income	4420	8,223.03	4,452.00
Bank Interest	4430	10.67	
Subtotal Investment Income	4400	8,283.40	4,502.00
MISCELLANEOUS INCOME	4500		
RENTALS	4510		
Rental - Annual Lease	4511	26,452.50	30,660.00
Rental - Other	4512	4,612.50	720.00
Rental - Honorarium	4513	1,800.00	740.00
Subtotal Rentals	4510	32,865.00	32,120.00
In memoriam	4515	3,073.75	
Miscellaneous Income	4520	224.85	
Subtotal Miscellaneous Income	4500	36,163.60	32,120.00
<b>TOTAL INCOME</b>		<b>273,198.24</b>	<b>187,113.27</b>

## Lakeview United Church 2021 Budget

<b>EXPENSES</b>		<b>2020 Actual</b>	<b>2021 Budget</b>
GENERAL EXPENSES	5050		
Miscellaneous	5070		
SALARIES	5100		
ADP Salaries	5110	117,216.71	119,865.17
Accompanists	5112		0.00
Pulpit Supply	5114	1,317.60	1,547.00
Contract Labour	5116	35,840.23	39,150.00
Casual Contr. Labour	5116-001		2,610.00
Temporary Office Contract	5119		1,200.00
Music Director Contract	5120	9,720.00	0.00
Subtotal Salaries	5100	164,094.54	164,372.17
ALLOWANCES	5121		
Personal Devel. & Books	5123	401.25	1,474.00
Travel/Parking	5124	13.17	50.00
Mileage	5125	344.67	400.00
Staff training & develop	5126	29.00	200.00
Minister Phone & Internet	5127	1,409.88	1,200.00
Subtotal Allowances	5121	2,197.97	3,324.00
SALARY EXPENSE	5130		
Church CPP	5131	4,959.31	5,527.44
Church EI	5132	2,142.10	2,203.62
Church UCC Pension	5133	10,573.38	10,779.76
Employer Paid Benefits	5134	7,820.14	9,528.96
Workers Compensation	5136	169.50	400.00
Vacation Pay	5138	53.10	0.00
Subtotal Salary Expense	5130	25,717.53	28,439.78
ADMINISTRATION	5500		
Admin - Office Supplies	5510	151.33	300.00
Admin - Phones & Internet	5520	2,576.11	2,600.00
Admin - Computer Software	5530		100.00
Admin - Copier costs	5540	3,687.16	3,777.12
Admin - Postage	5550	112.28	400.00
Admin - Bank Charges	5560	122.60	150.00
Pre-Authorized Remittance	5561	321.50	300.00
ADP Payroll Charges	5562	532.34	550.00
Admin - Misc/Audit	5570	84.37	150.00
Subtotal Administration	5500	7,587.69	8,327.12

## Lakeview United Church 2021 Budget

<b>Expenses (Cont.)</b>			
		<b>2020 Actual</b>	<b>2021 Budget</b>
<b>CHURCH PROPERTY</b>			
Insurance - B&C	5605	5,764.00	5,764.00
Ch. Prop - Supplies	5610	1,372.15	1,750.00
Ch. Prop - Maintenance	5620	7,113.43	9,000.00
Ch. Prop - Renovate/Upgrade	5630		
UTILITIES	5640		
Natural Gas	5641	5,402.74	6,000.00
Electricity	5642	6,180.93	6,000.00
Water and Sewer	5643	3,512.34	4,500.00
Waste Disposal	5644	1,694.73	2,664.00
Subtotal Utilities	5640	16,790.74	19,164.00
Renters Expenses	5680	475.00	100.00
Subtotal Church Property	5600	31,515.32	35,778.00
<b>COMMUNICATIONS</b>			
Comm. - Advertising	5720		100.00
Comm. - Website	5730	330.58	400.00
Subtotal Communications	5700	330.58	500.00
<b>MUSIC</b>			
Music - Supplies	5910	76.01	
Music - Equipment Maintenance	5920	102.50	
Music Special Performance	5930	900.00	1,000.00
Music Licenses	5940	405.00	400.00
Subtotal Music	5900	1,483.51	1,400.00
<b>COMMITTEES</b>			
<b>LUC COUNCIL EXPENSES</b>			
Council - Operating	6020	2,500.00	1,000.00
Vol. Support / Training	6030	90.00	150.00
Police Checks	6031		60.00
Chinook Winds Meetings	6032		0.00
Subtotal Luc Council Expenses	6010	2,590.00	1,210.00
<b>FAITH FORMATION &amp; WORSHIP</b>			
Worship	6050	364.93	300.00
Library	6055		
Faith Formation	6060		
Program Licensing	6062		405.00
Subtotal Faith Formation & Worship	6040	364.93	705.00

<b>Expenses (Cont.); Transfers; Excess Shortfall</b>		<b>2020 Actual</b>	<b>2021 Budget</b>
MINISTRY & PERSONNEL	6070	179.69	0.00
FELLOWSHIP & CARING	6093		500.00
Fellowship	6095	60.04	
Coffee Supplies	6096		
Subtotal Fellowship & Caring	6093	60.04	500.00
AFFIRMING MINISTRY	6098	124.00	124.00
Subtotal Committees	6000	3,318.66	2,539.00
ASSESSMENTS	7000		
Assessments	7010	12,301.00	14,193.00
REMITTANCE	7021		0.00
Subtotal Assessments	7000	12,301.00	14,193.00
Subtotal Expenses	5000	\$248,546.80	\$258,873.07
TRANSFER TO	9200		
Transfer from Fund 10		5000.00	
Transfer from Fund 15		12,685.84	8,959.00
Excess Income/Expenses		42,337.28	-62,800.80

## Appendix 3: Balance Sheet for the year ending December 2020

ASSETS		
CURRENTS ASSETS		
CASH		
CHEQUING ACCOUNT		
Bank of Nova Scotia	\$0.00	\$1,442.52
First Calgary Bank	64,805.00	69,164.44
Subtotal Chequing Account	64,805.00	70,606.96
Petty Cash, Office	36.75	36.75
Subtotal Cash	64,841.75	70,643.71
INVESTMENTS		
FC Shares	1.04	1.00
Canoe Capital Balanced	705,765.74	647,327.94
Scotiabank GIC	500.11	500.07
First Calgary GIC	12,198.67	12,000.00
Subtotal Investments	718,465.56	659,829.01
Subtotal Currents Assets	783,307.31	730,472.72
FIXED ASSETS		
LAND AND BUILDINGS		
Land	100,000.00	100,000.00
Church Building	918,735.97	918,735.97
Subtotal Land And Buildings	1,018,735.97	1,018,735.97
EQUIPMENT		
Office Equipment	5,088.07	5,088.07
Church Equipment	85,709.57	85,709.57
Furniture	479.22	479.22
Organ and Pianos	51,467.37	51,467.37
Subtotal Equipment	142,744.23	142,744.23
Subtotal Fixed Assets	1,161,480.20	1,161,480.20
OTHER ASSETS		
Accounts Receivable	2,080.47	0.00
GST Receivable	959.30	1,187.28
Subtotal Other Assets	3,039.77	1,187.28
TOTAL ASSETS	\$1,947,827.28	\$1,893,140.20
LIABILITIES		
CURRENT LIABILITIES		
Accounts Payable		
Loan	\$30,000.00	\$0.00
Deferred Income	18,852.00	48,659.59
Subtotal Current Liabilities	48,852.00	48,659.59
TOTAL LIABILITIES	48,852.00	48,659.59
FUND BALANCE		
Fund Balance	\$1,898,975.28	\$1,844,480.61
TOTAL FUND BALANCE	1,898,975.28	1,844,480.61
TOTAL LIABILITIES AND FUND BALANCE	\$1,947,827.28	\$1,893,140.20

## Appendix 4: Income and Expense Statement General Fund 01, Dec. 2020

Lakeview United Church							
Income and Expense Statement							
GENERAL FUND 01, December 2020							Page: 1
	Current Period	Year to Date	to Date Budget	Budget Difference	Annual Budget	Prior Year	
<b>** Unposted transactions have been included on this report **</b>							
INCOME							4000
CONTRIBUTIONS							4050
Pledged	\$10,766.14	\$158,323.34	\$166,772.00	(\$8,448.66)	\$166,772.00	\$16,166.85	4061
Unpledged	3,873.13	26,655.88	20,000.00	6,655.88	20,000.00	1,201.00	4062
Plate	0.00	879.80	3,500.00	(2,620.20)	3,500.00	1,630.90	4063
Non-cash Donations	21.00	164.85	500.00	(335.15)	500.00	0.00	4064
Subtotal Contributions	14,660.27	186,023.87	190,772.00	(4,748.13)	190,772.00	18,998.75	4050
FUND RAISERS							4100
Bottle refunds	0.00	7.50	93.00	(85.50)	93.00	0.00	4104
GOVERNMENT GRANTS							4200
Covid Grant/Income	2,080.47	42,719.86	0.00	42,719.86	0.00	0.00	4225
INVESTMENT INCOME							4400
GIC Interest	0.01	49.71	200.00	(150.29)	200.00	0.07	4410
Investment Fund Income	0.00	0.00	4,240.00	(4,240.00)	4,240.00	1,654.06	4420
Shares - unrealised gains	3,707.83	8,223.03	0.00	8,223.03	0.00	0.00	4422
Bank Interest	8.98	10.67	0.00	10.67	0.00	0.00	4430
Subtotal Investment Income	3,716.82	8,283.41	4,440.00	3,843.41	4,440.00	1,654.13	4400
MISCELLANEOUS INCOME							4500
RENTALS							4510
Rental - Annual Lease	1,720.00	26,452.50	37,795.00	(11,342.50)	37,795.00	2,770.00	4511
Rental - Other	400.00	4,612.50	3,750.00	862.50	3,750.00	315.00	4512
Rental - Honorarium	0.00	1,800.00	3,440.00	(1,640.00)	3,440.00	40.00	4513
Subtotal Rentals	2,120.00	32,865.00	44,985.00	(12,120.00)	44,985.00	3,125.00	4510
In Memoriams	2,773.75	3,073.75	600.00	2,473.75	600.00	500.00	4515
Bottle refund	0.00	0.00	0.00	0.00	0.00	8.00	4517
Miscellaneous Income	0.00	224.85	1,000.00	(775.15)	1,000.00	441.07	4520
Subtotal Miscellaneous Income	4,893.75	36,163.60	46,585.00	(10,421.40)	46,585.00	4,074.07	4500
<b>TOTAL INCOME</b>	<b>25,351.31</b>	<b>273,198.24</b>	<b>241,890.00</b>	<b>31,308.24</b>	<b>241,890.00</b>	<b>24,726.95</b>	







Thank you to Ron Gillean,  
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other photo submissions  
used in the body of the  
report.