

ST. DAVID'S UNITED CHURCH ANNUAL REPORT 2018/19



*Growing & deepening our spiritual lives
in an affirming and inclusive community*

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**ST. DAVID'S UNITED CHURCH
ANNUAL GENERAL MEETING MINUTES
November 25, 2018 at 11:30 a.m.**

Growing and deepening our spiritual lives in an affirming and inclusive community

Opening

Call to order & establishment of quorum at 11:34am. Rev. Peggy McDonagh did the opening prayer and the agenda was approved.

MOTION: That the agenda for the November 25, 2018 Annual General Meeting was approved as amended (Added item number 10 Nominations) Moved by Gary Koehler, seconded by Joan Grey and passed unanimously.

MOTION: That St. David's United Church adherents who are at this meeting may vote on all matters except Ministry and Personnel matters and property matters requiring the consent of Presbytery. Moved by Mike Trew and seconded by Meryl Arnott. Passed unanimously.

The minutes of the congregational annual budget meeting of June 10, 2018 were read and amended to reflect the correct date of the meeting.

MOTION: That the minutes of the St. David's United Church congregational annual budget meeting on June 10, 2018 be approved as amended. Moved by Colin Outtrim, seconded by Bob Little. Passed

Rev. Peggy McDonagh read aloud the names of those who have passed over the past year as included in the Annual Report.

Presentation and Approval of the 2017/2018 Annual Report – Debra Charnuski

Some highlights shared by the Chair of Council were that Deb wanted to celebrate all the work done this past year. Special thanks to all the committees for submitting their reports and to Chantelle for compiling them. Additional thanks goes to Brenda Wallace for the cover page artwork of the Annual Report that was hand drawn by Brenda Wallace.

MOTION: That the 2017/2018 Annual Report for St. David's United Church be approved as printed. Moved by Mike Stockdale, seconded by Ruth Cross. Passed unanimously.

Treasurer's Report for 2017/2018 was presented by the Bob Clare

Bob reported that Paige Martin joined St. David's in the role of treasurer at the end of August 2018. Janet Zarka, former treasurer was thanked and acknowledged for her 11 years of service. Bob also thanked the finance committee for all their hard work this past year.

The finance committee undertook a thorough review of our financial reports to date. We are facing a deficit of \$29,204.00 which is almost the same as the year prior (\$29,930.00) although we came in approximately \$20,000.00 under the projected amount.

A number of dormant and underused restricted funds were identified and these funds were then closed and as a result, a transfer of \$60,500.00 was made to the general funds. A question was asked about what determines restricted funds. Bob replied that restricted funds are funds with a defined purpose (ie refugee) that people specifically designate their donation to. For example, one of the dormant restricted funds was in from the cold which saw the remaining funds used to pay our membership in the Calgary Alliance For the Common Good and the remainder was transferred into the general funds.

The expenditures were under budget thanks to committees staying within their budgets.

Acknowledgement and thanks to the St. David's Foundation for all their funding assistance this past year in providing funding for various projects. Some funding was added to the donations made for changing the flooring in the sanctuary and the TM room. More of its funding will go toward ongoing carpet replacement.

Many thanks also to those who have donated to the Building Fund as additional monies were used on these projects as well.

MOTION: That the Treasurer's Report for 2017-2018 and the financial statements be accepted as printed. Moved by Bob Clare, seconded by Colin Outtrim, Passed unanimously.

MOTION: That St. David's United Church appoint the firm of Owen Kirzinger LLP, Chartered Accountants, to provide annual financial statement review for the fiscal year ending June 30, 2019. Moved by Bob Clare, seconded by Gary Koehler, Passed unanimously.

Colin reported on the results to date of the Edge Initiative within a powerpoint presentation that was made available to the congregation via handout and posted on the website. The Edge mandate embraces a willingness to change, priority of needs and recommendations on further actions.

Colin asked the same 9 questions to various individuals and groups within our congregation, resulting in 530 responses to date which have been ranked into a scale of

1-5 in terms frequency of response. From these responses, the option to leap and try something new and explore received the majority of responses.

Some questions were raised by the congregation. Three examples of questions were...

Q -What are we looking/exploring to do? **A** - We are at the start of the investigation into options on how to revitalise different aspects of the church, ie worship, music, how we define ourselves, and what the church wants to be about. Deb added that both she and Colin would be attending a seminar called "Flourishing Congregations" at Ambrose University to find out what other congregations from across all denominations are doing.

Q- A concern was raised respecting how much energy does the Edge Committee have to explore options for St. David's - concern is about burnout. **A** - Colin stated that if we are excited about it, we will find the energy to do the work. Taking on bite size commitments might be a way to reduce burnout. We will be collaborating with the larger church community such as the NW Sparik Group (comprises of 9 NW United Churches)

Q- Are the people who have left being asked why? **A** - Yes. The Edge committee has spoken to some of the people who have left St. David's and incorporated their responses into the database.

Colin concluded that the groundwork has been set and Edge Committee is now starting to look at options for St. David's to move forward. The committee will be sharing their findings with the congregation via further presentations in the near future.

Nominations:

Deb was pleased to report that Mike Stockdale has stepped forward to be treasurer as Bob Clare has stepped down after many years of service. Bob Clare was thanked and applauded for his tireless contributions on behalf of St. David's.

A motion was made to approve the appointment of Mike Stockdale as treasurer.

MOTION: To approve Mike Stockdale as treasurer of St. David's United Church effective immediately. Moved by Frans Heynen, seconded by Bob Clare and Passed unanimously.

Rev. Peggy McDonagh provided a blessing

A final motion was made to empower council to continue until the next annual meeting.

MOTION: That the St. David's United Church Council be empowered to carry on the business of St. David's United Church until the next annual general meeting. Moved by Colin, seconded by Sally Hodges and passed unanimously.

The meeting was Adjourned at 12:51pm.

St. David's United Church
Annual General Budget Meeting
Sunday, June 2, 2019

MEETING MINUTES

Opening

Meeting was called to order at 11:46am. Quorum was established as more than 30 members were present.

1. **Motion** – That St. David's United Church adherents who are present at the meeting may vote on all subjects except ministry personnel matters and property matters requiring the consent of Presbytery.

Motion made by Betsy Woolner, seconded by Gary Koehler.
No abstentions, no negations. **Motion was passed.**

2. **Motion** – That the agenda for June 2, 2019 Annual General Budget Meeting be approved as presented.

Motion made by Eldon Godfrey, seconded by Marion Whitman.
No abstentions, no negations. **Motion was passed.**

3. **Motion** – That the Minutes of the Congregational Meeting of November 26, 2018 be approved as amended.

Motion made by Gary Koehler, seconded by Ruth Cross
No abstentions, no negations. **Motion was passed.**

Information Items

1. **Pastoral Care Needs Assessment Committee – Deb Charnuski**

A Pastoral Care Needs assessment committee has been struck to take a look at the pastoral needs of St. David's United Church. The committee is comprised of Bonnae McTavish, Linda Michel, Colin Outtrim and Karen McKeowen.

2. **Edge Update – Colin Outtrim**

Earlier in the year in both January and March updates were already given to the congregation. They are now beginning to take action on identified issues. St David's have been receiving support from a mentor from the United Church of

Canada Edge program. Also noted was that there is an opportunity to “get your word in Edge-wise” every 2 weeks.

3. **Acknowledgement of Council/Committee Members completing their terms of service**

Rachelle Hardin – Ministry of Families and Worship committee

Deb Charnuski – Council Chair

Brenda Wallace – Psalt Chair

A question was asked about who would be replacing Rachelle. The answer was no one at this time.

4. **Financial Discussions**

A few opening statements were made that tough decision are ahead but so too are opportunities to be part of a larger community. Nine Northwest churches have joined together to form a group call NW Spark to share resources and ideas. St. David's will be hosting the Spark group on September 7, 2019.

a) **Treasurer's Report - Mike Stockdale**

Mike Stockdale advised the congregations that in doing budget line clean-ups, it became noticeable that some funds had no activity in them for a while, such as the Grief Workshops and Pastoral Care Fund. As these two items are really part of the ongoing Pastoral Care activities that are being conducted under other general budget line items, it is not necessary for them to have their own restricted funds. As a result, he is recommending to the congregation to close out both funds and roll the remaining balances into the general operating budget.

Respecting the Flower Fund, it often runs a balance far above what is required to purchase flowers, so Mike is suggesting that this fund be closed, and the funds also rolled into the general budget.

Discussion was had especially in regard to the Flower fund. The congregation was surprised to find out how much was actually in the flower fund. There will still be the option to donate to the flower fund, with the monies donated still being earmarked for flower purchases.

Motion – That the following restricted funds shall be closed and the balances transferred to the Local Operations Fund on June 30, 2019: the Grief Workshops Fund, the Pastoral Care Fund, and the Flower Fund.

*Motion made by Mike Stockdale, seconded by Elden Godfrey. Carried.
No abstentions. 2 opposed.*

b) 2019-2020 Budget

Much discussion was had. It was shared that this budget is forecasted to end better than it was forecasted to last year but still a deficit budget of \$31,415. There is very little leeway to cut expenses further, as the staff and committees have done an admirable job in keeping expenses down. The largest expense line item is personnel.

The congregation was given a reminder that the Trustees already approved the forwarding of \$60,000 to general operating expenses out of the contingency funds, with the provision that within 2 years we can show a balanced budget. This has not happened and continuing to "borrow" from the contingency fund is not sustainable. Mike Stockdale pointed out that if the deficit continues at roughly \$30,000 to \$40,000 per year as they have been, there would be no more money available from the contingency fund within 4 years. Giving's are flat and many congregation members are now on fixed income and should not feel badly if they can not give more. The economy is also weak and job uncertainty is high, which affects the amount people feel they are able to give.

There was also concern shared at this time about our elevator being out of service and how it impacts current and future events. It was answered that it has been very difficult to find anyone who can service the elevator, but property is working diligently to find a solution.

A question was asked if council had asked the trustees ahead of time if they would approve the release of funds from the contingency fund. Deb answered that Council did not, as they had planned to present to the congregation first and if congregation approved, then would go to Trustees. That is why the motion wording says it is "subject to approval" by the Trustees.

Motion – That the 2019-2020 Budget presented by the Finance Committee be accepted by St. David's United Church Congregation as its annual budget for the fiscal year commencing July 1, 2019 subject to approval by the Board of Trustees of the release of sufficient funds to cover the deficit out of the Facility, Development and Contingency Fund.

Motion made by Colin Outtrim, seconded by Ruth Cross

No abstentions. 2 opposed.

c) Mission & Service Fund (MS Fund)

Discussion was held on what amount to covenant for Mission and Service for the upcoming year. Mike Stockdale presented the number of \$32,000 based on past giving's. He reminded the congregation that this is a covenant and not an actual financial commitment. St. David's simply collects the monies that are earmarked

and donated to the MS Fund and flows them through to the United Church of Canada.

Motion - That St. David's United Church covenant the sum of \$32,000 to the Mission and Service Fund for the 2019/2020 fiscal year.

Motion made by Colin Outtrim and seconded by Brenda Wallace

No abstentions, no negations. **Motion was passed.**

5. **Closing**

Motion - That the Council of St. David's United Church be empowered to appoint additional members to the Council and Committees on behalf of the congregation until the next Annual General Meeting.

Motion made by Ruth Cross seconded by Dave Layton

No abstentions, no negations. **Motion was passed.**

Meeting adjourned at 1:16pm.

ST. DAVID'S UNITED CHURCH
PROPOSED BUDGET DETAIL
JULY 1, 2019 TO JUNE 30, 2020

ST. DAVID'S UNITED CHURCH
PROPOSED BUDGET DETAIL
JULY 1, 2019 TO JUNE 30, 2020

HISTORICAL FINANCIAL RESULTS									
ACTUAL RESULTS FOR FISCAL YEARS									
	A	B	C	D	E	F	G		
	Current Fiscal Year		Fiscal Year 2018	Fiscal Year 2017	Fiscal Year 2016	Fiscal Year 2015	Fiscal Year 2014		
	PROJECTED RESULTS TO 2019/06/30	APPROVED BUDGET TO 2018/07/01	ACTUAL TO 2018/06/30	ACTUAL TO 2017/06/30	ACTUAL TO 2016/06/30	ACTUAL TO 2015/06/30	ACTUAL TO 2014/06/30		
PROPOSED BUDGET 2019/07/01 TO 2020/06/30	\$	\$	\$	\$	\$	\$	\$		
REVENUE									
1 OFFERING	317,344	318,000	319,363	319,235	346,043	367,893	385,261		
BY OTHER SOURCES									
2 CHURCH RENTAL FEES	93,044	81,500	84,227	81,898	74,618	54,270	47,832		
3 PARKING	33,655	43,000	40,857	38,145	44,521	42,944	38,092		
4 STEWARDSHIP FUNDRAISING	-	8,000	4,872	7,995	12,498	7,163	10,281		
5 WEDDING,FUNERAL	6,570	4,500	3,213	-	-	-	-		
6 FLOWERS	-	-	-	-	-	-	-		
7 INTEREST	1,197	2,500	1,632	1,681	6,040	1,099	4,340		
8 HOSPITALITY	2,162	-	-	-	-	-	-		
9 FAMILY MINISTRIES	1,206	800	729	-	-	-	-		
10 OTHER	152	10,000	9,553	10,260	11,175	19,159	11,575		
11	137,985	150,300	145,082	139,980	148,853	124,635	112,120		
12 TOTAL REVENUE (A)	455,329	468,300	464,445	459,215	494,896	492,528	497,381		
EXPENSE									
13 MINISTRY & PERSONNEL	329,948	356,162	342,560	332,948	345,096	323,000	344,380		
14 PROPERTY	80,839	78,750	74,691	79,297	62,059	93,593	74,246		
15 OUTREACH/UC ASSESSMENT	23,633	27,000	29,795	27,352	26,304	26,423	26,053		
16 OFFICE	24,288	25,365	28,647	26,539	24,176	31,961	26,495		
17 WEDDING, FUNERAL	3,420	-	-	-	-	-	-		
18 STEWARDSHIP & EDGE	7,033	2,550	2,005	3,898	4,456	5,165	4,823		
19 MINISTRY TO FAMILIES	5,175	4,200	2,883	5,169	4,310	5,501	1,744		
20 WORSHIP	2,114	2,053	4,011	2,633	2,858	1,838	2,416		
21 HOSPITALITY	3,132	3,325	851	3,160	2,360	3,341	2,648		
22 RENTAL	946	-	-	-	-	-	-		
23 MUSIC	1,425	2,700	2,947	2,004	3,060	2,559	1,500		
24 AFFIRMING	1,618	1,600	1,689	1,181	1,233	-	-		
25 COMMUNICATIONS	1,235	2,100	1,163	2,425	3,010	2,971	4,128		
26 PROJECTION, SOUND & LIGHTING (PSALT)	812	1,090	1,598	232	1,059	3,097	774		
27 PASTORAL CARE	700	950	532	801	775	220	51		
28 COUNCIL GOVERNANCE	160	250	342	1,149	641	187	-		
29 ADULT SPIRITUAL DEVELOPMENT MINISTRY	-	410	410	360	400	400	400		
30 TOTAL EXPENSE (B)	486,477	508,505	494,125	489,146	481,798	500,256	489,658		
31 SURPLUS(DEFICIT) FROM OPERATIONS (A) - (B)	(31,148)	(40,205)	(29,680)	(29,931)	13,098	(7,728)	7,723		
32 MISSION & SERVICE RECEIPTS	31,824	40,000	40,764	51,765	67,208	67,067	72,655		

ST. DAVID'S CHURCH COUNCIL & COMMITTEES

2019-2020 (as of November 14, 2019)

CHAIR
Brenda Wallace Jun-19

VICE CHAIR
- vacant -

PAST CHAIR
Debra Chamuski Jun-19

A.C.T.S.
Jock McTavish (2003)
Bonnie McTavish (2006)
Marlene Holst (2011)
Joan Gray (2012)

Wayne Holst (adult ministry)
Peggy McDonagh (minister)

PSALT
Debra Chamuski Jun-19
PSALT members

MINISTRY OF FAMILIES

FINANCE
Colin Outtrim (2018) Jun-21
Eldon Godfrey Jun-21
Bob Clare (advisory)
Mike Stockdale (Treasurer)
Paige Martin (Accountant)

EDGE COMMITTEE
Colin Outtrim (Chair) Jun-21
Deb Chamuski
Peggy McDonagh

SECRETARY
- vacant -

TREASURER
Mike Stockdale Jun-21

MINISTRY & PERSONNEL
Kathy Koehler (Chair)
Bill Dickson

Peggy McDonagh

MUSIC
Bruce Clark
Ian McDonald
Lloyd Faas
Betsy Woolner
Heather McKeague
Jo Galinis-Ursel
Garrett Krause
Paula Davis
Brent Tucker

PASTORAL CARE
Janet Clare Jun-21
Marilyn Outtrim Jun-21
Janet Larson
Audrey Bridgewater Jun-19
Linda Michel
(Debbie Stockdale advisor)

PROPERTY
Bruce Sunderland (Chair) Jun-19
Sherri Melrose Jun-18
David McMurtry

AFFIRMING COMMITTEE
Jennifer Ferleyko (Chair)
Lori McLaren
Darlene Heynen
Dianne Trew
Mike Trew

CHINOOK WINDS REGIONAL REPRESENTATIVE
Gary Koehler Jun-19
Marion Whitman Jun-19

PSALT
Deb Chamuski

WORSHIP
Darlene Heynen Jun-21
Joeli Frank Jun-21
Tom Frank Jun-21

Brent Tucker (music director)
Peggy McDonagh (minister)

COMMUNICATION
Chantal Winslow Jun-20

TRUSTEES
Dave McMurtry (2000)
Jack Beaton
Kern Duncan-McCartney
Gary Koehler
Peggy McDonagh (minister)

FOUNDATION
Janet Frolich (Chair) Jun-19
Frans Heynen Jun-19
Bill Dickson Jun-19
Ruth Cross Jun-19
Norm Shannon Jun-19
Mike Stockdale Jun-19
Ross Purvis Jun-19

Compiled by Deb Chamuski. Terms began stated month/year.

Bold Italics = Chair

In Loving Memory
October 2018 – October 2019

Ginny Beaton July 2018
Peter Hauca October, 2018
Vanessa ZytarukOctober 9, 2018
Beverly PearsonOctober 24, 2018
Stanley FongNovember 15, 2018
Jean Engberg December 27, 2018
Esther McBean January 3, 2019
Isobel Follet January 12, 2019
Russell Kalakailo February 18, 2019
Vern McKeague February 24, 2019
Jean Marshall April 20, 2019
Robert DeWitt June 4, 3019
Alma Peterson June 15, 2019
Margaret Jean (Peggy) Summers July 16, 2019
Beatrice Cochran August 19, 2019
Hazel Fong September 4, 2019
Bob Church September 6, 2019
Valerie Nemeth October 1, 2019
Leon Matwe October 11, 2019



**Rev. Peggy McDonagh, Minister of Congregational
Operations and Worship
Annual Report for 2018/19**

In the exciting fantasy epic "The Hobbit," the unexpected journey, the wizard Gandalf encourages Bilbo to quit stalling. "NO time for that either Bilbo! Says Gandalf. Off you go." Bilbo runs to join the dwarves. He knows now that he cannot turn back; he has answered the call and is now a part of the journey. We are all on a journey - regardless of our faith or lack of it, our experiences, backgrounds, flavors, genders, or colors. Life is a journey, and we are "always on the road." Every person's journey is filled with exhilarating moments, steep declines, broken trust, wrong turns, and joyful surprises. For some people, one of the pathways on their journey takes them to church. That is true for those of us who attend St. David's. Our faith path has guided many to this church, and it is within this community that we find ourselves on a spiritual adventure.

We have had quite a memorable adventure this past year, as you see reflected in all the reports that document the life we have shared in this place. Staff members have continued to deepen and grow the spiritual life of this community with their creativity, insights, wisdom, and care, and through their combined efforts to help bring our faith alive in meaningful and enlivening ways.

I express my deepest gratitude to the staff for their dedication, care, patience, and fortitude. Thanks to Wayne for his commitment and dedication to the education and spiritual health of St. David's. Through his ministry via the ACTS and Bible Study programs, Wayne invites people to explore, to learn, to engage and expand their wisdom and knowledge. Along with others such as Jock and Brenda, Wayne has provided a lasting and thriving ministry at St. David's. Thanks to Brent for his unwavering energy to offer a diverse music ministry at St. David's. Thanks to Chantal, our ever diligent, organized, and dedicated office administrator.

St. David's is a busy, active church with many outside organizations using our building and with many events running throughout the week. It is no easy task to keep all this activity monitored and organized on top of all the many and varied administrative duties needing to get done. Chantal keeps us afloat in this regard. Thanks to Marlene Holst and Marion Whitman, who so kindly step in to manage office tasks when Chantal is away. A warm thanks to Debbie Stockdale for her gracious, kind, and caring pastoral ministry. Debbie has been such a gift to me, knowing that she keeps in touch with St. David's people who are unable to attend worship, and make them feel a part of our congregation. Debbie extends her compassion, grace, and comfort to so many of our faith family. She helps us keep apprised of where people are living and how they are doing.

As we have traversed through the passage of months, our road has taken abrupt turns because of unexpected circumstances and changes. We said goodbye to our creative and committed Minister of Families, Alison Demeter. In this modern, digital age of busyness, overcrowded calendars, and endless commitments, Alison did manage to keep families engaged and attending. I know that she worked diligently to make that happen.

With budget constraints, the hard decision was made not to renew Alison's contract and then seek commitment from the congregation and ministry staff to pave a new path for our future ministry with families at St. David's. Thanks to Mike and Debbie Stockdale, Brenda Wallace, Janice Rider, Kathy Koehler, and many others who have taken the initiative to step into the future with hope and energy toward a family ministry at St. David's. I give thanks to people who have volunteered to be with our children on Sunday morning and to offer a church school program.

...cont'd

In September of 2018, we welcomed Paige as our new accountant/bookkeeper. I express my thanks to Paige for her organizational skills, her intuitive and inspired ways of tightening up how to run "the business."

During our community life and worship times together, we have been pulled into moments of deeper reflection, of questioning more intentionally the meaning and purpose of life, of heartfelt laughter, and blessed hope. Together in this place, we have celebrated rites of passage, bid farewell to long time members and friends, celebrated the lives of those who died, welcomed a few new people to the community, and volunteered hundreds of hours of time and energy to the variety of events, lunches, meetings, and activities that give life to our faith family. I wish to thank everyone in this community for every seen and unseen thing that you do. Everyone offers something wonderfully unique to this community of faith.

Each of us is an integral and beautiful part of St. David's spiritual community on a continuing journey of faith, discovery, and growth. Whatever we offer this community, whether it be our presence in worship, volunteering, leading, or learning, each offering blesses the whole community with grace, diversity, and wisdom. May we continue to teach, inspire, challenge, invite questions, and encourage each other to awaken to our spiritual essence. May we always honor what each person brings to this community and let us continue to walk together with anticipation and awe, with open minds and open hearts. May we never stop loving wastefully, living responsibly, and venturing beyond safe boundaries. May we explore the crevices of the unknown and reaching past our comfort zones. May love and compassion guide our hearts, lift other spirits, expand our wisdom, and lead us to live faithful and courageous lives infused with wonder, beauty, goodness, and compassion.

In closing, I wish to say that it has been and continues to be gratifying to be on this faith and spiritual adventure with you. I invite us to stay firm and committed to this journey as we together continue to grow and deepen our spiritual lives. Thanks for being a blessing to each other and me.

*Namaste,
Reverend Peggy*



Council Chair Message

Friends, the 2018 – 2019 year was filled with challenges, celebrations, loss, new insights, and future planning. We are courageously taking a good look at ourselves and exploring ways to honor what we do well and redefine areas in which we could grow and reinvent our community of faith. We have begun to send tendrils of communication into our surrounding communities about who we are and what we do. We were required to make a few difficult decisions this year such as not renewing Alison Demeter's contract as the Minister of Families and ending our financial relationship with our Faith Quest leaders. Some of our more joyous and successful events include our first community Stampede Breakfast at which we fed over 700 people and a Harvest Tea and Talent fundraiser.

EDGE is doing important work to help us explore our present life in order to secure our future and engage new strategies for success. A great deal of the work is still in the developmental stage. EDGE continues exploring options for the future, from merging to redeveloping our property. The options are complex and forward looking and Spring of 2020 is being targeted for providing the congregation with an in-depth update.

Despite our challenges, we have many things to celebrate and for which to be thankful. You will read in this 2018-2019 Annual Report the many highlights from various committees as to their amazing and inspirational work. Please take the time to read their reports and I hope you feel proud of what has been accomplished. The continuing active life of this community of faith is a result of many volunteers using their time and talents given freely to ensure we have an active outreach program and a nurturing and spiritually focused congregation. We continue to do meaningful outreach work through the Calgary Alliance for the Common Good (CACG), our Seniors Outreach programs here at St. David's and through our Affirming Ministry, to name a few.

We are grateful to ALL our wonderful staff who pour their time, talents and heart into their ministries. Our dedicated ministerial team of Peggy McDonagh and Debbie Stockdale, our talented music director, Brent Tucker, our office administrator and event organizer extraordinaire, Chantal Winslow. There is Wayne Holst, who oversees adult spiritual development and growth, and Paige Martin, our financial administrator. Then there are those who staff our nursery and volunteer for our children's programs, and to Wally Pelley, who is much more than our custodian, he is the caretaker of our spiritual home. The ongoing efforts of each of these individuals are vital to ensuring that the *growing and deepening our spiritual lives* component of our mission statement is realized by all.

As I close my last message to the congregation as Chair of the Board, my heart is filled with overwhelming gratitude for all of you who have provided support, guidance and feedback. It has been, and will continue to be, a great privilege to work alongside all of you.

Yours on the journey in Faith,
Debra Charnuski, Chair of Council

ACTS
(AWAKENING COMPASSION THROUGH THEOLOGY & SPIRITUALITY)
ADULT SPIRITUAL DEVELOPMENT
Annual Report 2018/19

Mission:

To affirm and expand opportunities for adult spiritual development and learning within the context of the Christian faith both at St. David's and in the wider community.

Committee Members (as of June 30, 2019)

Brenda Wallace (Past Chair), Wayne Holst (Staff), Bonnae McTavish, Jock McTavish, Marlene Holst, Joan Gray and Peggy McDonagh (Staff)

ACTS News

The ACTS Ministry continues to play a trendsetting role in the ongoing story of St. David's United Church. With our dual focus on spiritual growth and social justice, we are challenged to deepen our understandings and awareness of the complexity of issues facing us as Christians in our post-modern world.

Thanks to the faithful ministry of Kerri Duncan McCartney, we celebrate the circulation of books and the comfortable and enticing arrangement of library and furniture in the conversation/reading area of the foyer. We continue to add a variety of new titles and our collection keeps growing under Kerri's stewardship.

By the nature of our program, ACTS' presence is visible Sunday mornings before and after church services as members of the congregation have an opportunity to purchase books or register for programs that we provide. The ACTS banner with its overview of our programs offers a daily reminder to those visiting SDUC during the week. We are proud of the range of activities and services rendered St. David's people and thank our many volunteer leaders and supporters.

Brenda Wallace, as the past chair of ACTS, keeps our Ministry promoted and everyone informed through her capacity as webmaster of SDUC.ca

Special Events in the Reporting Year:

The Eastern Europe Tour: April 2019 — Wayne and Marlene Holst, working with Rostad Tours, led a group of Spiritual Travelers on a journey "From Vienna to Moscow." We travelled through Austria, the Czech Republic, Poland, the Baltic States, and from St. Petersburg to Moscow in Russia. As has become customary, the travellers shared their experiences with us during a Sunday morning service on June 9th, 2019. When 2020 begins, we will once again ask people "Where would you like to travel next, in 2021?"

Christmas Book Sale: Again, ACTS sponsored our annual Christmas Book sale. Samples of the books offered were added to the Library collection.

Silent Retreat: Our sixth annual retreat was held March 10, 2019 at Mt. St. Francis with Susan Campbell, director of MSF, leading us through a delightful afternoon of reflection entitled "Who Do You Say That I Am?" Mark your calendars for the beginning of Lent, 2020 and make it a goal to attend the ACTS annual retreat.

Programming:

ACTS continued to offer our regular programs, including the following:

Monday Night Book Study - Our Monday Night Book Study has continued to draw in many participants and - for those unable to be present - many followers of this book study can do so online. Jock McTavish, Wayne Holst and your's truly provide faithful group leadership. Thanks to Marlene Holst for her special hospitality. Brenda also offers weekly input by uploading session power points which can be located by searching SDUC.ca and then following "Ministries" and "ACTS" in the address bar.

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Our Fall Study 2018 was "Book of Joy" - the combined reflections of Doug Adams, the Dalai Lama and Desmond Tutu. Our Winter Study 2019 was Brian McLaren's book, "The Great Spiritual Migration." Both series had record attendance with regular weekly attendance averaging 35 participants. We sold a total of 108 books for the two series.

Thursday Morning Bible Study - A faithful group of adults joined with Wayne Holst in their study of the Bible. We engage books of both the Hebrew and Christian bibles and participants use the study resource, "The DK Complete Bible Handbook" in their journey through scripture. This program is entering its 16th year in 2019 with Wayne Holst leading.

An exciting extension of our **commitment to community outreach** has been the decision to become members of the **Calgary Alliance for the Common Good**. St. Davidians have taken active roles in a number of Action Research and Implementation Teams and have made a good showing at Founding Assemblies. Along with 28 other member organizations the focus continues to reflect changing needs. We have been particularly interested in Seniors' issues and, to that end, our Seniors' Corner has met regularly to share ways of availing themselves to the opportunities offered to seniors in Calgary. Reconciliation with Indigenous Canadians (through the McDougall Stoney Mission Society) is also a key focus. Recognition for continuing dedication goes to Pat Fryers, Marlene Holst and Sherri Melrose for Seniors; June Martin and Donna Fallon for Stoney Mission support. The aim of the CACG is to "**Organize the power of communities to shape a just and compassionate city.**" The hope is to create a broad-based, diverse and integrated organization that is dedicated to building relationships from various community, ethnic, non-profit, labour and religious groups. CACG strives to use the principles and techniques of community organizing to address current issues facing Calgarians. We are making many good resource-sharing contacts in the city as a result of our membership.

St. David's Adult Spiritual Development Ministry, led by Wayne Holst, acknowledges Wayne's weekly Colleagues List blog with timely information regarding contemporary theological and spiritual writings; events and activities. Thanks to Wayne for his work with CACG and continuing liaisons with the U of C.

ACTS through Wayne helps the **McDougall Stoney Mission Society** plan for two annual services (June and September) on site as we support the society in its plans for a renewed future after the devastating fire of 2017. Regular meetings of the Society are held at St. David's and dedication of the new mission church is slated for September, 2020.

ACTS Ministry continues to support the **Hearts and Hands** Foundation with Bill Way from St. David's chairing the Board of Directors. In addition to planning a stove-building trip to Guatemala in the Spring of 2020, the Foundation is developing curriculum in the native language of the Mayans, to whom Heart and Hands is dedicated. ACTS contributed \$500 to this project In 2019.

Conclusion:

In the past few years, the ACTS ministry has contributed \$500 yearly to the operating fund of SDUC in addition to itself being a self-funding ministry. All profit we receive from book sales and program registrations is returned to support St. David's.



Respectfully submitted,
Brenda Wallace
Past Chair, ACTS Committee

Affirming Committee **Annual Report 2018/19**

A blog has been created and it now functioning as a focal point for all things 'affirming' that we are participating in along with community links etc. Check it out www.sduc-affirming.com.

March this year had our church joining in with affirming churches across Canada in the first annual PIE day. The event was created for churches to get creative about how they are Public, Intentional and Explicit in their affirming ways. The Rainbow Elders were invited to share with us the great work they are doing for LGBTQ2+ seniors in the Calgary area. The youth and other members of the church brought in many pies that were shared after service and then the remaining were auctioned off. Rev. Peggy McDonagh and Affirming Chair Jennifer McTavish volunteered to have whip cream pies thrown at them to raise funds for the Rainbow Elders. A youth created a great prop to be used for the pie throwing!

In July, I was able to represent SDUC at national level while attending the annual Affirm United conference that was held here in Calgary, hosted by Hillhurst United Church.

Pam Rocker also hosted an "Affirming Leaders Day" that I attended. It was packed and as a result, next year Pam is going to plan for more participants.

We had some terrific congregation members hold St. David's banner and walk in the Pride Parade again this year as I was helping host the Affirming Network's booth at the park during and after the parade. This year we had 6 ministers from some of Calgary's affirming churches drop by and spend some time at the booth including our own Rev. Peggy McDonagh. They were well received and as a result there are plans in the making to rent a larger booth space next year to have more space available as more ministers are interested in participating!

A new space has been created to be a safe place for anyone "Under the Rainbow" and allies to meet on the 3rd Wednesday of each month at St. David's.

This past year has also had several very positive comments from the community in response to our Rainbow Flags and painted benches!

Faithfully submitted by the Affirming Ministry Committee,
Jennifer McTavish (formerly Ferleyko), Chair



The Board of Trustees **Annual Report 2018/19**

St. David's Board of trustees holds title to St. David's real and personal property for the use and benefit of the congregation. The trustees are elected by the congregation and are governed by public statute and the requirements of the United Church of Canada.

At St. David's property matters are handled by Property Committee and financial matters are the joint responsibility of the Trustees and the Financial Committee. The trustees endeavour to see that St. David's financial assets are managed to provide reasonable rates of return in line with prudent investment practices. All other relevant matters including insurance are handled by the trustees. Insurance coverage is regularly updated to reflect the value of St. David's assets and to cover its various activities.

St David's Trustees for the 2018-19 year were Peggy McDonagh, Jack Beaton, Ian Halladay and David McMurtry. The trustees for 2019-20 beginning July 1, 2019 are Peggy McDonagh, Jack Beaton, Gary Koehler, Kerry Duncan McCartney and David McMurtry.

Respectfully submitted
David McMurtry, Chair

St. David's **Board of Trustees**

Communications

Annual Report 2018/19

Chantal Winslow, our office administrator, publishes weekly and bi-yearly Newsletters and authorizes advertising materials as well as ensures that our many computers are working at peak performance. Our networks seem to be working well. Some frustrations have been expressed regarding availability of wifi connection in various locations of our building.

Updating the **church website** sduc.ca keeps me well informed as to the happenings at St. David's. This year we've added Sermon texts to the site. See HOME/SERMONS. The cost for maintaining our website through ASCEND is very reasonable. As well updates are added on a regular basis to our Facebook page - facebook.com/sduc.ca

Coordinating and funding activities of the PSALT(Projection, Sound and Light Team)and providing sound and projection support for weddings, funerals, and other special events at the church is administered by incoming Chair of PSALT, Debra Charnuski and Office Administrator, Chantal Winslow.

Work continues on the improvement and maintenance of the sound, light and projection capabilities at SDUC with special thanks to the amazing and dedicated PSALT team. Thank you to the team and St. David's for giving me the opportunity to Chair the PSALT committee over the years. The installation of new speakers (and the retiring the overhead cluster speakers) was the highlight of the year - no more "Gremlin." Watch for upcoming training sessions for PSALT and the installation of monitors for choir members.

Special thanks go to members of the PSALT team who faithfully participate in the Sunday morning service and other PSALT functions: Mike Trew, Alison Slater, Tapas Sikder, Meryl Arnott, David Mitchell, Barry Marcellus, Jonathan Sharp, George White and Deb Charnuski.

We are always looking for more people to be involved in this committee, so if you are interested, **please** contact the church office, Brenda Wallace or Debra Charnuski.

Brenda Wallace, Chair
Communications Committee



EDGE Committee

Annual Report 2018/19

EDGE was initiated in the last quarter of 2018 as a process for defining the congregation's desires and directives for change. Presently, the committee is made up of three members Peggy McDonagh, Deb Charnuski and Colin Outtrim. The mandate for EDGE SDUC is to communicate to both the council and the congregation regarding expectations for changes within SDUC and to explore ideas and act on various directives for change.

EDGE Coaching services of UCC (Toronto) have been engaged by SDUC at a cost of \$200 per month (paid for by St. David's foundation grant monies). The purpose of these coaching services is to define options, examine structures and recommend and then act on the desires of the congregation based on the late 2018 EDGE congregational survey. Balancing the needs and wants has been difficult, but is a necessary step to ensuring the future of St. David's.

Edge Initiatives

Staffing:

Our review of staffing needs and wants resulted in a recommendation for the reduction of eight positions to half-time and the elimination of a couple of positions. Discussions with Ministry and Personnel resulted in redefining the scope of work to be used in the renewal of the children's Christian Education program.

Music:

The congregation members spoke strongly about retaining the long history of a strong music ministry at SDUC in the survey and expressed their support and appreciation of Brent's commitment towards creating a powerful music program. The congregation did, however, express a desire for more upbeat music. The EDGE Committee has consulted with council in this regard and has met with Brent and the Choirs in this regard. Changes are being gradually introduced and have been heard in the choices of music in October 2019.

Community Outreach:

A Stampede Breakfast was held on July 14th. There is no way to measure the value in extending our presence into the broader community nor how such an event extends awareness of St. David's into the community, but it was immensely successful in its capacity as an outreach event. We served an estimated 600 adults and 107 children, 1500 pancakes, 1100 pieces of sausage and chicken nuggets, 820 cups of Starbucks coffee/tea and 630 cups of juice/ice-tea/water. Starbucks, in Brentwood Mall, donated the coffee and tea. The weather, music and the volunteer support for cooking, serving, set-up and take-down were all fantastic. The fabulous volunteer team numbered approximately 40 people of all ages. We all had a great time communicating with our neighbors (from near and far). Our name and event made it on several Stampede related social media sites and apps (one being the pancake finder app). A repeat of the event is being considered for 2020.

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Advertising:

Advertising initiative continues with twice monthly updates to our Coffee News "St. David's United Church Events" which contains announcements of up-coming happenings at SDUC. We have seen uptake from these adverts, with one family coming to St. David's for the Blue Christmas service and others attending Brent's music concerts, due to them seeing the advertisement.

Collaboration:

We are working with SPARK, the NW Calgary United Church's group. This group is comprised of representatives from 9 NW based churches, who come together every couple of months to share ideas on community service, stewardship, communication, and joint use of resources, including children's and youth ministry.

Future Actions:

The EDGE committee is tasked with exploring and developing options to ensure the continuation of St David's United Church in the future. These options range from merging the church to redeveloping our property. All of them are well underway, however, the options are complex, and require time to develop so they will be addressed in greater depth at a later date. Regarding property, EDGE has begun discussion with UCC Land Trust in conjunction with land/facility use throughout NW Calgary United churches. This is a long-term planning item with a scope of analysis extending out 5-10 years.

It is always understood that there will not be any radical change without extensive congregational input FIRST.

If you have any ideas or comments, the committee welcomes them.

Respectfully submitted by the EDGE co-Chairs
Colin Outtrim and Deb Charnuski

Family Ministries Committee

Annual Report 2018/19

FAITH QUEST & YOUTH

The Faith Quest program had another successful year with good attendance and participation.

Structure

- Most Sundays the children of varying ages worked together with the younger and older children often working together in pairs.
- Vanessa Hansen provided children in the nursery with care as well as helping with the Faith Quest program when there were no children present in the nursery.
- Although Alison continued to work with the Faith Quest children, and she led the Youth Program on Friday evenings.

Stephanie Price and Trent Burke helped lead the large group, concepts and activities. Vanessa joined them when there were no visitors to the Nursery. Many thanks to the staff and volunteers who assisted with the program.

Volunteers and Paid Staff

- Many adults, youth, and children volunteered to lead, shepherd & help with Faith Quest, Planting Sunday, Christian Family Service, White Gift Service, and the Family Christmas Eve service.
- Alison Demeter filled the Ministry of Families position. This involved supervising the Faith Quest leaders and leading the Youth Group.
- Trent Burke and Stephanie Price lead the Faith Quest program.
- Vanessa Hansen worked the Nursery and with the Faith Quest Program.

FQ Programming

The theme of the Faith Quest this year was Super heroes. Children had the opportunity to explore super heroes of the Bible such as David and Goliath, Esther, Jonah, Ruth, Jesus, etc. The theme was well received by the families.

Youth Programming

This year the youth group met on Friday evenings and on some Sunday mornings. This seemed to work well for the group of approximately 7 youth. Some of their activities included Games Night, Service Project for Inn from the Cold, Christmas Party, and Naked Faith at St. Thomas to name of few.

Several youths took the confirmation classes through which they learned about The United Church of Canada, Stories of Faith, Worship and Sacrament, the meaning of confirmation and they went on a Cross Cultural Temple Tour – a guided visit to a Muslim Mosque, Sikh Temple, Hindu Temple, Buddhist Temple plus lunch. Youth planned/led confirmation or youth service.

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SPECIAL EVENTS

Ice Cream Sunday: Parents registered their children for nursery and Faith Quest and families were invited to share ice-cream and fellowship.

Blessing of the Animals: Theme: Animals as our super heroes.

White Gift Sunday Service: Theme: The Justice League: A White Gift Mystery

Christmas Eve Service: All families were encouraged to take part in a Christmas Eve play at 4:30 pm. Forty-five adults, youth and children were involved, some with speaking parts/helper roles and all were encouraged to dress up in costume and take the lead in the service.

Baptism Service: Four Faith Quest children were baptized.

Family Service: With Trent, Stephanie, Vanessa and Alison's help, the young families led worship. Three children received their bibles. Three children moved up to youth church.

Confirmation/Graduation Service: One young adult was confirmed into the United Church. Two Youth graduated from Grade 12.

Flower Planting: The children and adults planted the gardens.

Church BBQ: Held in partnership with other committees, the BBQ & Potluck was a success. Games and face painting were offered outside after lunch.

Respectfully submitted by Rev. Peggy McDonagh



Finance Committee **Annual Report 2018/19**

The Finance Committee is responsible for the annual budget, monitoring and reporting our financial position and working with Council towards the betterment of the Church's financial situation. This has been a time of transition for our committee with a new Financial Administrator, Paige Martin, and a new Treasurer, Mike Stockdale.

The 2018/2019 year ending June 30, 2019 resulted in an operating deficit of \$29,900. This was less than the budgeted deficit of \$40,200 and close to the previous year's deficit of \$29,200.

Revenue from offerings was stable, down less than 1% from the previous year. This was consistent with a stable Sunday attendance, up 3%. PAR donors were down to 82 from 85, offset by an increase on on-line donations. Net revenue from rentals and parking was up \$2,100. These now provide 28% of our revenue and allow the Church to continue operation. Stewardship and other fundraising revenue was down \$11,300, as there were no major events carried out during the year. Overall, net operating revenue was down \$8,300. Additional donations of \$34,900 were received for Mission and Service and \$40,600 for other restricted funds to carry out a variety of special projects and activities.

Our largest expense is for personnel and this was down \$10,700 from the previous year, due to reduced staffing for pastoral care. Property expenses were up \$8,700, with increased utilities and snow removal because of a colder winter and increased maintenance costs for our aging building. Overall net operating expenses were down \$8,300 as staff and committees were able to reduce spending in a number of areas.

The operating deficit was covered by funds from the Facility Development and Contingency Fund. In 2017, the transfer of \$60,000 from this fund was approved and 2 years of deficits have used \$59,100 of this amount.

For the 2019/2020 year, the congregation has approved an operating budget with a deficit of \$3,800. This budget anticipates stable revenue and reductions in expenses of \$25,400. This required the difficult decision to cut personnel cost for family ministries by \$21,700. We believe we have to put the Church on a financially sustainable path, to allow for the time required to make the necessary transitions to a vibrant and growing community of faith into the future.

We thank the Finance Committee members, Colin Outtrim and Eldon Godfrey, and our Financial Administrator Paige Martin for their contributions of time, advice and expertise. A special thank you to our past Treasurer, Bob Clare, who made sure the transition to a new Treasurer was a success.



Respectfully submitted,
Mike Stockdale, Treasurer

Ministry and Personnel Committee

Annual Report 2018/19

The M&P committee continues to liaise with staff and support them in their roles within the faith community while also reflecting the communities wishes and vision to staff. On behalf of St. David's we thank all staff for their efforts and care of this ministry. We truly are a "...body comprised of many parts. And although the parts are many, they all form one body in the spirit." 1 Corinthians 12:12.

Over this last year the M&P committee has spent time ensuring that our documentation is up to date. We appreciate the help of the staff as they worked with us to ensure everything is complete. We have also appreciated working with the finance committee and Paige Martin to streamline financial aspects of our work.

This spring M&P was asked on behalf of the community to make some changes to the staff allocation at St. David's due to budget concerns. In consultation with Council the choice was made to make changes to Family Ministry. The role of Faith Quest Leader was dissolved, and we thank Trent and Stephanie for their work with the children's program. The decision was also made to change the leadership of the Ministry of Families from a ministry appointment to a lay role with reduced hours. As such, we had to say goodbye to Alison Demeter. Both decisions were very difficult to make as we have been blessed with fantastic children and youth programming over the years; however, this change was needed in order to meet budget realities. The new model of Family Ministry is one that has worked successfully at other United Churches in the area, and we have been in consultation with these communities throughout the process of envisioning the new roles. As the search for staff continues, we are extremely grateful for the help of the community in providing leadership on Sunday morning for the children's program as we are also currently without a Family Ministry committee to provide oversight. Vanessa Hansen continues as the Nursery support following the same schedule as in previous years.

We remain extremely grateful to Debbie Stockdale who is currently overseeing the Pastoral Care needs and will remain in that role until the end of June.

Dana Young will be resigning from the M&P committee effective the November 2019 AGM due to increasing school and work commitments over the next couple of years. Kathy Koehler and Bill Dickson remain active members of the committee.



Respectively submitted
Koehler, Bill Dickson, Dana Young

Music Ministry **Annual Report 2018/19**

As we reflect on the past year, the following is a summary of highlights in our church's music program:

- We again held two Evening Compline services: Sunday, December 16 (Advent) and Sunday March 10 (Lent). Pre-service organ recitals of 20 to 30 minutes in length were given by Winifred Hume and Chellan Hoffman respectively.
- The Sanctuary Choir took part in an Advent Procession at Holy Cross Anglican Church. The service consisted of readings and music sung by various choirs and was held at the start of December.
- The Angel Voices provided musical leadership for our annual lessons and carols service on Sunday, December 23.
- Morning worship on Sunday June 2 featured our second annual Jazz Sunday. The Sanctuary Choir was joined by saxophonist Jim Brenan.
- In the evening of Sunday, June 2, pianist Stephen Ross – a former member of the Chamber Choir – returned to St. David's to perform Beethoven's Piano Concerto No. 3 along with our orchestra.

Over the course of the past year, work has been undertaken to maintain and enhance our pipe organ. Pipes were removed so they, along with the interior of the instrument, could be cleaned. New pipes were added while other pipes were re-voiced to create a better quality of sound. Many thanks to organ technician Jason Barnsley for his skills, the volunteers who helped with the cleaning, and to the St. David's Foundation who helped cover the cost of this project.

This past year also saw the re-establishment of our Music Committee. Committee membership is open to all and currently includes representatives from each of our three choral ensembles as well as parish members. The committee's role is that of assisting the music director in running the program and acting as a liaison between the music director and congregation.

I extend my sincerest thanks to our fine accompanists Colleen Charter and Garrett Krause. Without their time and talent, we would not be able to accomplish what we do here in the music program.

Thank you to all the choir members who give of their time, energy, and gifts each week, to the guest instrumentalists who enhance our Sunday morning worship, and to the congregation of St. David's for their ongoing enthusiastic support of music in our parish.

Respectfully Submitted
Brent Tucker, Organist and Director of Music



Pastoral Care Ministry **Annual Report 2018/19**

The Pastoral Care Committee continues to focus on visioning and enacting ideas that are felt to benefit the community. Under the umbrella of the Pastoral Care Committee, the Petal Groups each work in their own unique way to share their love and talents with our church family.

Pastoral care committee led by Rev. Debbie Stockdale worked on following projects:

- Continuing our work on “Welcome” flyers to be available in the backs of chairs and possibly at the back of the church. We are working to find the most efficient and useful means to encourage new members.
- The Blue Christmas service was held on a Friday, Dec. 21, 2018, evening, led by Debbie, with special music provided by Brent Tucker and Kerry Duncan-McCartney. Healing touch was provided by the healing touch ministry group. The pastoral care committee provided the snacks that followed. This service was well attended and feedback was that folks appreciated the service a great deal.
- The Pastoral Care luncheon, on June 10, 2018, thanked all those who helped in caring for our community under the umbrella of the pastoral care committee over the past year. The “Petal Groups” were thanked with a luncheon and flowers to take home. Thanks so much to the many people who offer their gifts of love and compassion in such a variety of ways to our church family!
- Updating the list of folks who benefit from visits.
- Prepared and facilitated a “one-day” Visitation Workshop, Oct. 27, on visiting folks that are home bound. Lunch was provided. Eight members from St. Thomas United attended and donated food for the luncheon. In TOTAL, 25 participants engaged in useful exchange of tips to help us be prepared, when visiting those who are home bound. Donations were collected to help with costs. St. David’s team of visitors will create another “Petal Group”.
- “Terms of Reference” document was updated.

Each Pastoral Care Petal Group Ministry is dedicated in their service to the St. David’s community.

- The Prayer Shawl Ministry continued to offer their gifts to those in need, by creating stunning prayer shawls and baptismal shawls; a physical reminder of this community’s strength.
- Members of the Prayer Chain Ministry continued to offer their time and the meditation of their hearts to those that are facing difficult times. They meet regularly to share their understanding of both praying for those struggling and exploring the wisdom around prayer.
- The Healing Touch Ministry takes that same focus of care and offers it through their thoughtful healing of the ‘whole person’. Open sessions are available the first Wednesday of each month.
- The Card Ministry shows their support to those that are sick or grieving by sending a card from the St. David’s community.
- Conversations about Seniors Issues has evolved to Pat Fryers connecting with the “Metro Alliance for Common Good” to better serve our St. David’s Community.
- Qigong and Muffin Ministry have been added to our team. We want to support and thank these committees for their dedication to finding varied ways to support and expand our ministerial work.

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The Pastoral Care Team at St. David's shows that it takes the gifts of many to care for a community. The St. David's Pastoral Care team supports this congregation with our many enduring programs and is always on the lookout to explore new ways to live out the values we uphold. A huge thank you to each and every one who offered gifts of love over the past year. Maybe you baked, visited, knitted, wrote cards of support, organized, supplied food, prayed or offered your gifts of healing touch. Every offering contributes to the loving heart of St. David's and is truly appreciated.

A very special thank-you to Debbie Stockdale for helping us to be proactive in setting up "Home Visitation" Guidelines in order to reduce the work load for ministers and increase community pastoral care opportunities for more St. David's congregation members.

In the coming year the primary focus of the pastoral care committee will be visiting our folk who are ill or shut-in, finding ways to support these visitors, leading the Blue Christmas service and continuing our work on "Welcome" flyers.

May the love of God, the light of Christ and the companionship of the Spirit be known to all as we move into a new year of caring at St. David's

Faithfully submitted,
The Pastoral Care Committee



Property Committee **Annual Report 2018/19**

The St. David's Property committee remains a three person committee, Sherri Melrose, Dave McMurtry, and Bruce Sunderland. For the past 12 months we have met many times but often by email to coordinate regarding repair, replacement and updating the church.

Frankly we would be at a loss to do without the wonderful work done by two people who actually make this place run: Wally Pelley, our custodian who keeps us clean and well organized and Peter Adams, who not only notices building shortcomings, but who fixes the problems. Thank you gentlemen.

The Friendship Club, and not for the first time, has made another generous donation to the church. This year they have chosen the sound system as their project. Many thanks.

Major problem this year has been the elevator. I do apologize for the lack of service in the spring. We have found a new provider and repairs have been completed. We are told, (famous last words) that we are good for five years. I sure hope so.

Thank you to my committee for their input and good nature.

Respectfully submitted,
Bruce Sunderland, Chair



Refugee Committee Annual Report 2018/19

The St. David's Refugee Committee exists to assist in resettling refugees in Calgary. Since 2013, there have been two parts to our mandate. In 2013, St. David's committed to support the Calgary Tibetan Project, which was completed successfully in September, 2018. In 2014, St. David's also committed to sponsor and resettle an Iraqi Christian family of six from Baghdad.

UPDATE ON THE ABID YALDA FAMILY

St. David's' official sponsorship of Abid's family ended on August 30, 2017, but members of St. David's and St. Thomas continue to extend friendship to them with visits and outings, and to offer help with such things as answering questions and filling out forms. The Yalda family has been St. Thomas' Christmas "Adopt-a-Family" since their arrival in 2016.

We would like to provide the congregation with an update on the family's progress. It's a good news story!

Every member of the family is well and happy – father Abid, mother Aedah, daughter Mirna (almost 23), sons Meron (18), Veron (15) and Aider (almost 12) - and mostly finding success in their various pursuits. Currently they are finding it difficult to meet their financial obligations, and we are fortunate that the Refugee Sponsorship Restricted Fund still has some funds remaining to help them over the current rough patch.

Abid was working two cleaning jobs to support the family, along with the assistance of Canada and Alberta Child benefits. However, he left the evening job some time back because he worked many hours for little pay, and he was exhausted. His daytime cleaning job gives him only 6 hours/week. He has been continually searching for a second job, and has been to quite a few interviews, but no company has gotten back to him. For many years in Iraq, he installed and maintained heating and air conditioning systems, and he would very much like to find a position in that industry, but he will do any job to support his family. He has a very strong work ethic and many skills. Any work leads from the congregation would be greatly appreciated, and can be communicated to Ruth Cross, 403-284-9235.

Mirna is still at Bow Valley College full time (8 AM to 8:30 PM!), upgrading her high school courses in order to receive her High School Diploma. She is so diligent and successful in her studies and qualified for an extension to her full provincial funding until August, 2020. The funding gives her a little extra, so she helps financially where she can. When the full funding ends, she plans to attend school on a part-time basis and to work part-time to boost the family income. After obtaining her diploma, Mirna hopes to attend post-secondary education.

Meron is completing his High School Diploma in a second year of grade 12 at St. Francis, and he is very keen about his schooling (a positive change from earlier years!). Veron is now in Grade 10 at St. Francis, and Aider is in Grade 6 at St. Rita. Veron and Aider both say that Math is their favourite subject. They all have friends, and their English is so good!

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Meron has been working at McDonald's since the beginning of the summer. He also contributes to the family, but his earnings do not fully replace the Canada and Alberta Child Benefits lost when he turned 18 in August.

Some big news is that Aedah has just finished a course on working in a café through the Calgary Immigrant Women's Association! For those of us who thought she would never work outside the home, this is such a positive step. She followed the course with a practicum in a local café and hopes to be offered a job there. She says the staff has praised her work, and she is very happy with her accomplishment. This means that she is no longer taking English classes, but when she gets work, she will have lots of opportunity to practise.

The whole family is very, very grateful for all the assistance we have provided to them. They are delightful, happy people, with great senses of humour, and they love having visitors!

Again we thank and celebrate all those who contributed financially and with goods and services – individuals from St. David's, St. Thomas, the Friendship Club, Woodcliff United, Symons Valley United, the St. David's Foundation and Abid's sister, Sultana. Our sponsorship of the family would have been impossible without your support!

Respectfully submitted by Ruth A. Cross, Chair,
Refugee Committee

Sacred Service Team **Annual Report 2018/19**

The sacred service teams are in their fourth year of service! There continues to be twelve teams with varying membership; July, August, and December are the teams with the fewest members. At our annual meeting in April of 2019, we made some revisions to the checklists for servers with input from the team leaders. Team leaders continue to host meetings before their month of service and members continue to enjoy providing service and getting to know each other. The sacred service program is one way to live your faith on your feet. New members are welcome!

Respectfully Submitted,
Sheryl Schoenthaler
Sacred Service Co-ordinator



Worship Committee **Annual Report 2018/19**

The Worship Committee's main function is to oversee the life and work of the worship program at St. David's provide insight, suggestions, critiques, and support. It is our hope to help keep the worship life of St. David's creative and meaningful.

The committee currently has three members, Darlene Heynen, Tom and Joeli Frank. Staff support includes Rev. Peggy McDonagh, the lead minister, and Brent Tucker, the music director. We would be delighted to have a few more members.

Ruth Cross continues to oversee the Christmas purchase of poinsettias and the Easter purchase of potted chrysanthemums. She also changes the seasonal paraments in the sanctuary. We are very grateful for her diligence and hard work.

The volume of work and the number of volunteers needed for each worship service is considerable. Some of the work is obvious but much is behind the scenes carried out by our ministers, music director and the sacred service teams. All of it is important. This is how our community is maintained and built.

The monthly Sacred Service teams are generally composed of 8 – 10 persons per team. The teams are responsible to oversee a variety of tasks before, during and after service. Tasks such as greeting, ushering, management of the coffee fellowship time which includes setup, serving, and cleanup and they are also responsible for the over sight of communion.

The Worship Committee usually meets monthly to have open and honest discussions on the worship life at St. David's. We are committed to assisting and supporting our Ministerial team throughout the year. We are very encouraged by and supportive of the creative initiatives that Reverend Peggy employs through worship.

In the coming year we look forward to working with our enthusiastic ministerial team, to have on-going discussions about meaningful worship in order to accommodate the diverse needs of the congregation, to elicit and use feedback from the congregation about their worship experiences to engage as much of the congregation as possible in the worship experience. By doing this we will building meaningful and deeply spiritual worship experiences for our community of faith.

The Worship Committee, with great appreciation, thanks the large number of volunteers who contribute to the Sunday services. We appreciate the sound and projection teams, the monthly Sacred Service teams, the offering counters, the Sunday office hostesses, offering counters, the banner and church decoration teams, scripture readers, music ministry and the placing of flowers in the sanctuary each week.

THANK YOU TO ALL FOR YOUR CONTRIBUTIONS TO St. DAVID's UNITED CHURCH



Respectfully Submitted,
Darlene Heynen
Worship Committee

Congregational Statistics

2018

Confirmed Membership.....	480
Households Under Pastoral Care.....	262
Number of Households Financially Supporting Local Operations.....	222
Received by Transfer.....	0
Adult Baptism.....	0
Child Baptism.....	5
Adult Confirmation.....	0
Received by profession of Faith.....	0
Removed by Certificate of Transfer.....	1
Removed by Death.....	10
Marriages.....	7
Funerals & Memorials.....	6

ST. DAVID'S UNITED CHURCH

REVIEW ENGAGEMENT REPORT AND FINANCIAL STATEMENTS

JUNE 30, 2019

ST. DAVID'S UNITED CHURCH
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JUNE 30, 2019

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OWEN • KIRZINGER LLP
CHARTERED PROFESSIONAL ACCOUNTANTS

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of
St. David's United Church

We have reviewed the accompanying financial statements of St. David's United Church that comprise the statement of financial position as at June 30, 2019 and the statements of operations, changes in fund balances and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Basis for Qualified Conclusion

In common with many charitable organizations, the Church derives most of its revenues from its members (offerings revenue) the completeness of which is not susceptible to satisfactory review. Accordingly, our review of this revenue was limited to the amounts recorded in the records of the Church and we were not able to determine whether any adjustments might be necessary to revenues, assets and equity.

Note 2 describes the amortization policy with respect to the Church's assets. The note indicates that the Church is not and never has amortized any of its assets on the grounds that such amortization calculations are not relevant or useful for the Members. In this respect the financial statements are not in accordance with Canadian accounting standards for not-for-profit organizations. The effect of a provision for amortization is not reasonably determinable as the useful life of the assets has not been determined. If a provision for amortization had been made the excess of general receipts over expenditures would have decreased and property, equipment and furnishings and the capital fund equity would have decreased.

Qualified Conclusion

Based on our review, except for the effect of the matters described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the financial statements of St. David's United Church are not prepared, in all material respects, in accordance with Canadian accounting standards for not-for-profit organizations.

Calgary, Alberta
September 25, 2019

Owen Kirzinger LLP
CHARTERED PROFESSIONAL ACCOUNTANTS

ST. DAVID'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION
(Unaudited)

	2019	2018
ASSETS		
General Fund		
Current		
Cash and cash equivalents	\$ 37,589	\$ 49,629
Term deposits and GIC's	105,961	155,866
Accounts receivable	20,037	18,016
Prepaid expenses	<u>19,532</u>	<u>17,472</u>
	183,119	240,983
Capital Fund		
Property, equipment and furnishings - Notes 2 & 3	1,172,005	1,172,005
	\$ 1,355,124	\$ 1,412,988
LIABILITIES		
General Fund		
Current		
Accounts payable and accrued liabilities	\$ 1,942	\$ 21,926
Deferred income	2,660	1,675
Trust funds and deposits - Note 5	<u>2,936</u>	<u>3,297</u>
	7,538	26,898
EQUITY		
Restricted fund equity - Schedule	165,127	180,552
General fund equity	10,454	33,533
Capital fund equity	1,172,005	1,172,005
	\$ 1,355,124	\$ 1,412,988

APPROVED BY THE COUNCIL:

_____ Member of the Council

_____ Member of the Council

ST. DAVID'S UNITED CHURCH
STATEMENT OF CHANGES IN FUND BALANCES
FOR THE YEAR ENDED JUNE 30, 2019

(Unaudited)

	General Fund	Restricted Fund	Capital Fund	Total 2019	Total 2018
Balance - Beginning of year	\$ 33,533	\$ 180,552	\$ 1,172,005	\$ 1,386,090	\$ 1,429,374
Excess (deficiency) of receipts over expenditures	(29,869)	(8,635)	-	(38,504)	(43,284)
Transfer in (out) to fund - Note 6	6,790	(6,790)	-	-	-
Balance - End of year	\$ 10,454	\$ 165,127	\$ 1,172,005	\$ 1,347,586	\$ 1,386,090

ST. DAVID'S UNITED CHURCH
STATEMENT OF OPERATIONS
FOR THE YEAR ENDED JUNE 30, 2019
(Unaudited)

	2019	2018
General receipts and expenditures		
Receipts		
Envelopes	\$ 283,532	\$ 304,910
Other donations	35,303	14,453
Family ministries	1,136	729
Parking	35,525	40,857
Stewardship initiatives	134	4,872
Church rentals	93,772	84,227
Weddings and funeral receptions - net	7,375	3,213
Interest	1,908	1,632
Other	<u>2,948</u>	<u>9,552</u>
	461,633	464,445
Expenditures		
Personnel	337,933	342,560
Property and utilities	83,358	74,691
Outreach and stewardship	30,638	29,795
Office, postage and telephone	20,348	23,885
Worship, music and church programs	14,852	17,613
Interest and bank charges	1,648	2,098
Official board	60	342
Financial statement assurance fees	<u>2,665</u>	<u>2,665</u>
	491,502	493,649
Excess (deficiency) of general receipts over expenditures	\$ (29,869)	\$ (29,204)

ST. DAVID'S UNITED CHURCH
 STATEMENT OF OPERATIONS - CONTINUED
 FOR THE YEAR ENDED JUNE 30, 2019
 (Unaudited)

	2019	2018
Mission and services receipts and expenditures		
Receipts	\$ 34,881	\$ 40,764
Expenditures	34,881	40,764
Excess of mission and services receipts over expenditures	-	-
Restricted fund receipts and expenditures (schedule)		
Receipts	40,639	32,760
Expenditures	49,274	46,840
Excess of restricted fund receipts over expenditures	\$ (8,635)	\$ (14,080)

ST. DAVID'S UNITED CHURCH
STATEMENT OF CHANGES IN FINANCIAL POSITION
FOR THE YEAR ENDED JUNE 30, 2019
(Unaudited)

	2019	2018
SOURCES OF CASH FROM OPERATING ACTIVITIES:		
General operating cash received	\$ 460,710	\$ 461,311
Investment income	<u>1,657</u>	<u>1,561</u>
	462,367	462,872
Mission and Service Fund receipts	34,881	40,764
Restricted fund receipts	<u>40,639</u>	<u>32,760</u>
	537,887	536,396
USES OF CASH FROM OPERATING ACTIVITIES:		
Salaries and benefits	339,000	341,597
Building operations and maintenance	99,153	75,347
Programming, outreach and social justice	<u>73,890</u>	<u>66,789</u>
	512,043	483,733
Remittances to the Mission & Service Fund of the United Church of Canada	34,881	40,764
Restricted fund expenditures	<u>52,908</u>	<u>48,811</u>
	<u>599,832</u>	<u>573,308</u>
Net cash provided by (used in) operating activities	(61,945)	(36,912)
SOURCES (USES) OF CASH FROM INVESTING ACTIVITIES:		
Redemption proceeds of term deposits and GIC's	105,080	20,000
Purchases of term deposits and GIC's	<u>(55,175)</u>	<u>(383)</u>
Net cash provided by (used in) investing activities	49,905	19,617
INCREASE (DECREASE) IN CASH FOR THE YEAR	(12,040)	(17,295)
CASH - Beginning of year	49,629	66,924
CASH - End of year	\$ 37,589	\$ 49,629

ST. DAVID'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2019
(Unaudited)

NOTE 1 **NATURE OF ORGANIZATION**

The Church is a not-for-profit organization servicing northwest communities in Calgary, Alberta and is a registered charity under the Income Tax Act.

RESTRICTED FUND DESCRIPTION

Facilities Development and Contingency Fund

To receive and disburse funds relating to future capital expenditures and contingencies.

Refugee Sponsorship Fund

To receive and disburse funds for sponsored refugees and ongoing support for adoption to Canada.

Benevolent Fund

To provide resources to those in need at the discretion of ministerial staff.

Flowers Fund

To provide flowers in the Sanctuary on an ongoing basis as a memorial or commemorative gift.

Memorial Garden Fund

To receive gifts to support the Memorial Garden located on the north side of the Church building. This is a peaceful area surrounded by flowers, trees and shrubs for internment of cremated remains. A formal agreement is signed by families choosing this option. A commemorative name plate will be arranged by the Church office and placed on the St. David's Memorial Garden wall plaque located inside the Church. Donations to the Memorial Garden fund are encouraged and will be applied to cover the costs of engraving and garden upkeep.

United Church Observer Fund

To receive and disburse funds for annual subscriptions to the United Church Observer magazine.

Building improvements Fund

To receive and disburse funds to maintain and upgrade the Church building.

Music Concert and Workshop Fund

To receive and disburse funds relating to concerts, drama performances and other musical events.

Awakening Compassion through Theology and Spirituality (A.C.T.S.) Fund

To receive and disburse funds relating to all adult education activities at the church.

ST. DAVID'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED JUNE 30, 2019
(Unaudited)

NOTE 1 **NATURE OF ORGANIZATION - CONTINUED**

Pastoral Care Fund

To provide pastoral care for those in need.

Tibetan Refugees Resettlement Project Fund

To receive and disburse funds related to the resettlement of Tibetans who are arriving from India with the assistance of the Project Tibetan Society and Catholic Immigration Society.

NOTE 2 **SIGNIFICANT ACCOUNTING POLICIES**

Accounting Standards

These financial statements have been prepared in accordance with the Canadian accounting standards for not-for-profit organizations.

Cash and cash equivalents

Cash and cash equivalents consist of cash on hand and bank deposits.

Contributions

The Church follows the restricted fund method of accounting for contributions. All revenue, excluding lease rental revenue, is recognized on a cash basis. Lease rental revenue is recognized on a straight-line basis over the term of the lease. Contributions related to general operations are recognized as revenue of the General Fund in the year in which the related expenses are incurred. Restricted contributions are recognized as revenue of the appropriate restricted fund.

Property, Equipment and Furnishings

Property, equipment and furnishings are recorded at cost. The Church does not amortize its property, equipment and furnishings, accordingly no provision for amortization is recorded in these financial statements. The cost of property, equipment and furnishings is removed from the property, equipment and furnishings account and charged to capital fund equity in the year of sale or replacement. The fair value of property, equipment and furnishings donated is added to the capital fund.

Contributed Services

Volunteers contribute a significant number of hours to St. David's United Church to assist in carrying out its activities. Due to the difficulty of determining fair value, contributed services are not recognized in the financial statements.

ST. DAVID'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED JUNE 30, 2019
(Unaudited)

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Use of Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amount of revenues and expenses during the reporting period. These estimates are reviewed periodically, and, as adjustments become necessary, they are reported in the financial statements in the period in which they become known.

NOTE 3 PROPERTY, EQUIPMENT AND FURNISHINGS

	<u>2019</u>	<u>2018</u>
Church land	\$ 21,602	\$ 21,602
Church buildings	680,000	680,000
Equipment and furnishings	313,102	313,102
Organ	116,985	116,985
Elevator	30,650	30,650
Sign	<u>9,666</u>	<u>9,666</u>
	<u>\$ 1,172,005</u>	<u>\$ 1,172,005</u>

NOTE 4 CREDIT FACILITY

The Church had a commercial line of credit to a maximum of \$30,000 (2018 - \$30,000), with First Calgary Savings and Credit Union Ltd., with interest paid monthly at the bank's prime rate, it was secured with a term deposit with a carrying value of \$30,000 (2018 - \$30,000). During the year, this line of credit was eliminated. As at June 30, 2018, no amount had been drawn on the line of credit.

NOTE 5 TRUST FUNDS AND DEPOSITS

	<u>2019</u>	<u>2018</u>
Drama Club	\$ 1,536	\$ 1,759
Iglesia Ni Cristo Church of Christ	1,200	1,200
School of Hope	200	200
JPS Playground Inspection	<u>-</u>	<u>138</u>
	<u>\$ 2,936</u>	<u>\$ 3,297</u>

NOTE 6 TRANSFERS BETWEEN FUNDS

During the year the committees overseeing the designated fund for A.C.T.S., Pastoral Care and Flowers allocated \$500, \$2,026, and \$4,264 respectively to St. David's local operations.

ST. DAVID'S UNITED CHURCH
 NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
 FOR THE YEAR ENDED JUNE 30, 2019
 (Unaudited)

NOTE 7 COMMITMENT

The Church has an ongoing annual commitment in relation to funding its share of the annual costs of the Calgary Presbytery and the Alberta and Northwest Conference. This amount is determined yearly by assessment based on various factors. Consequently, this amount is subject to change from year to year. For the year ended June 30, 2019 the Calgary Presbytery and Alberta and Northwest Conference assessments totaled \$23,634 (2018 - \$26,790).

NOTE 8 CONTINGENCY

The Church has entered into an agreement to lease space to a Tenant effective August 1, 2013 for a five year term. Leasehold improvement costs, which will be paid for by the Tenant occupying the space, are estimated to be \$200,000. If the Lease is terminated by the Church prior to the end of the initial five year term, the Church will reimburse the Tenant for leasehold improvements as follows:

Year 1	100%
Year 2	80%
Year 3	60%
Year 4	40%
Year 5	20%

In addition, the Church is required to provide three years advance written notice to terminate the Lease. If the Church fails to provide three years notice, then the Church will pay the Tenant the equivalent amount that would have been paid in rent between the requested termination date and the three year termination date.

NOTE 9 FINANCIAL INSTRUMENTS

The Church's financial instruments consist of cash and cash equivalents, accounts receivable, accounts payable and accrued liabilities and deferred income. The fair value of these financial instruments approximates their carrying value. The financial instruments are initially measured at fair value and subsequently measured at amortized cost adjusted by transaction costs, which are amortized over the expected life of the instrument and changes in fair value are recognized in income in the period.

The Church has a comprehensive risk management framework to monitor, evaluate and manage the principal risks assumed with financial instruments. The risks that arise from transacting financial instruments include credit risk, interest rate risk, foreign currency risk, liquidity risk and market risk.

Credit Risk

All of the Church's revenue is recognized on a cash basis.

ST. DAVID'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED JUNE 30, 2019
(Unaudited)

NOTE 9

FINANCIAL INSTRUMENTS - CONTINUED**Currency Risk**

All of the Church's revenues and substantially all of the Church's expenditures are transacted in Canadian dollars, consequently the Church has no significant exposure to fluctuations in other currencies.

Interest Rate Risk

The Church was exposed to interest rate risk on the commercial line of credit as described in Note 4 until it was eliminated. During 2018 and 2019 no amount had been drawn on the line of credit.

Liquidity Risk

The Church's approach to managing liquidity risk is to ensure, to the extent reasonably possible, that it will have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions without incurring unacceptable costs or losses or risking harm to the Church's reputation. The Church had a commercial line of credit, Note 4, available to a maximum of \$30,000 (2018 - \$30,000) to ensure the Church had sufficient working capital to operate. During the year this line of credit was eliminated. The line of credit was secured with a term deposit with a carrying value of \$30,000 (2018 - \$30,000).

Market Risk

The Church does not have investments in equity securities.

NOTE 10

COMPARATIVE FIGURES

Certain reclassifications have been made to the prior year's financial statements to enhance comparability with the current year's financial statements. As a result, accounts payable and accrued liabilities have been reduced, and trust and deposits have been increased by \$1,400 as at June 30, 2018. Related notes to the financial statements have been adjusted accordingly.

ST. DAVID'S UNITED CHURCH, CALGARY
 SCHEDULE OF CHANGES IN RESTRICTED FUNDS
 FOR THE YEAR ENDED JUNE 30, 2019

(Unaudited)

	Balance - Beginning of the year	Receipts	Expenditures	Transfer to General Fund	Balance - End of the year
Facility Development & Contingency Fund	\$ 126,256	\$ -	\$ -	\$ -	\$ 126,256
Benevolent	3,006	360	1,500	-	1,866
Flowers	3,909	2,880	2,525	(4,264)	-
Memorial Garden	1,531	1,050	65	-	2,516
United Church Observer	-	1,225	1,225	-	-
Building Improvements	25,483	18,009	25,770	-	17,722
Music Concert and Workshop	6,586	8,265	9,615	-	5,236
Adult Ministry - A.C.T.S.	3,287	5,637	3,736	(500)	4,688
Tibetan Refugees Resettlement Project	995	250	632	-	613
Refugee Sponsorship	3,102	-	500	-	2,602
Pastoral Care	2,346	345	313	(2,026)	352
Other	4,051	2,618	3,393	-	3,276
Total - Restricted Funds	\$ 180,552	\$ 40,639	\$ 49,274	(\$6,790)	\$ 165,127