



# St. David's United Church

## Annual Report 2020/21

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

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**ST. DAVID'S UNITED CHURCH  
ANNUAL GENERAL MEETING MINUTES  
Via Zoom Conferencing  
Sunday, November 22, 2020 at 11:30 a.m.**

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

Brenda Wallace, Chair of Council, opened the meeting @ 11:37 a.m.

Quorum was established.

Rev. Peggy McDonagh opened with by thanking the congregation for the life and work of the past year and offering a prayer for all of us to lean into hope, generosity, kindness in this time of the Covid-19 pandemic.

a) Approval of Agenda

**MOTION:** That the agenda for the November 22, 2020, Annual General Meeting be approved as presented.

Moved by: Betty Minife      Seconded by: Joeli Frank      **Carried.**

b) Participation of Adherents

**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 (Region).

Moved by: Betsey Woolner      Seconded by: Joan Gray      **Carried.**

*Note: As the United Church of Canada structure as changed, need to look into the wording of this motion and determine if it is even required anymore.*

c) Approval of minutes of the congregational annual budget meeting of June 14, 2020.

**MOTION:** That the minutes of the St. David's United Church congregational annual budget meeting on June 14, 2020, be approved as written.

Moved by: Carlie Jean Godfrey      Seconded by: Ruth Cross      **Carried.**

Brenda Wallace noted that on the St. David's website [www.sduc.ca](http://www.sduc.ca) the Annual General Meeting documents may be found under the "About" tab



## **Action**

### d) In Memory

Rev. Peggy McDonagh read the names of those who have died over the past year. See the Annual General Meeting report for a list a names. A moment of silence was observed in remembrance.

### e) Acknowledgement of those who Joined Committees

The following joined committees:

Carlie Jean Godfrey joined the Worship Committee  
Dianne Trew joined the Pastoral Care Committee

Brenda Wallace, Chair, thanked not only those listed above, but all of those who give their gifts and talents to the life of St. David's. More volunteers are always welcomed!

### f) Resignation and Appointment of Trustees

#### i. Acceptance of Resignation of Jack Beaton as a Trustee

Jack Beaton was formally thanked for his years of service to St. David's.

**MOTION:** That the resignation of Jack Beaton as a Trustee be accepted by the congregation of St. David's United Church.

Moved by: Betty Minife      Seconded by: Joeli Frank      **Carried.**

#### ii. Appointment of Mike Trew and Bob Clare as Trustees

**MOTION:** That the appointment of Mike Trew and Bob Clare as Trustees be accepted by the congregation of St. David's United Church.

Moved by: Nancy Erickson      Seconded by: Tom Frank      **Carried.**

### g) Presentation and Approval of the 2019/2020 Annual Report

Highlights were shared by the Brenda Wallace, Chair of Council. Please see the 2019-2020 Annual General Report for details.

- Very challenging year with ongoing Covid – 19 pandemic
- Services went wholly virtual on Zoom as of March 16, 2021
- Celebrate that we are able to still "gather" together

Thanks to all the committees for submitting their reports in a timely way and to Chantal Winslow for preparing the report.

**MOTION:** That the 2019/2020 Annual Report for St. David's United Church be approved as presented.

Moved by: Betsey Woolner

Seconded by: Janet Frolich

**Carried.**

h) Treasurer's Report for 2019/2020 – presented by Mike Stockdale

Acknowledgement and thanks to the St. David's Foundation for all their funding assistance this past year.

2019/2021 High Level Summary:

- Results better than expected
- Revenue = \$460K
- Expenses + \$423K
  - Surplus of \$36+K
- Donations up almost \$10K – thanks to the congregation for stepping up!
- Income from Government of Canada wage subsidy received of over \$20K (does not have to be repaid)
- Major loss of revenue in parking and rentals – dropped over \$40K
- Expenses down \$53K due to personnel expenses (no family ministry positions and financial administrator able to complete work in more efficient manner)

**MOTION:** That the Treasurer's Report for 2019-2020 and the financial statements be accepted as printed.

Moved by: Mike Stockdale

Seconded by: Richard Christmas **Carried.**

Current Financial Snapshot – November 2020

- Revenue = \$137K
- Expenses = \$129K
  - Surplus of approximately \$8,000
- Mission & Service giving's remain steady as projected

i) Congregation Update

Rev. Peggy McDonagh thanks congregation for their support over these times. 2019/2020 Annual Report – if you want paper copies please contact the office.

- It is St. David's 60<sup>th</sup> year. Chantal Winslow came up with the idea to show "progress" pictures from our beginning, the middle and present day

- June 2020 – reopening ad hoc committee struck
  - Look at cleaning protocols
  - Sanitization stations
  - Masking requirements
  - Assessed building
  - Cleaned out storage rooms
  - Last meeting held August 2020
  - Rev. Peggy thanked the committee for all their hard work!
- Memorial services & weddings – going ahead but adhering to Alberta Health Services (AHS) guidelines
- Council met in October 2020 – after discussion two (2) motions made:
  - No renters until Spring 2021
  - No in person worship until Spring 2021
- Worship will continue on-line
- Many thanks to tech team – Dave Layton, Brenda Wallace, Deb Charnuski and Tapas Sikder, for all their hard work to kept us connected

### **Closing**

j) Empowering Council

**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: Eldon Godfrey                      Seconded by: Colin Outtrim                      **Carried.**

Rev. Peggy McDonagh provided the closing blessing and reminded us to stay safe and stay connected.

k) Motion to Adjourn

**MOTION:** That the St. David's United Church 2019/2020 Annual General Meeting be adjourned.

Moved by: Brenda Wallace                      Seconded by: Ruther Cross                      **Carried.**

Adjournment @ 12:25 pm

Respectfully submitted by:

*Debra Charnuski*  
Acting Secretary

**ST. DAVID'S UNITED CHURCH  
ANNUAL GENERAL BUDGET MEETING MINUTES  
Sunday, June 13, 2021, at 11:30 a.m.  
Via Zoom**

**Opening**

Meeting was conducted via Zoom. Participants were advised that the meeting was being recorded.

Meeting was called to order at 10:54 am

Quorum was established with 67 unique screens online.

Rev. Debbie Stockdale opened with prayer.

**Approval of agenda:**

**MOTION:** That the agenda for the June 13, 2021, Annual General Budget Meeting be approved as presented.

**Moved:** Betty Minifie

**Seconded:** Tom Frank

**Carried.**

**Participation of adherents:**

**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.

**Moved:** Sheryl Schoenthaler

**Seconded:** Eldon Godfrey

**Carried.**

**Approval of minutes of the Congregational Annual General Meeting of November 22, 2020.**

**MOTION:** That the minutes of the St. David's United Church Congregational Annual General Meeting on November 22, 2020, be approved as written.

**Moved:** Colin Outtrim

**Seconded:** Marion Whitman

**Carried.**

**Acknowledgement of those who are Joining Committees**

Betty Smith has joined the Pastoral Care Committee.

We are always looking for volunteers – especially for the Psalt Committee that does sound and projection.

## **Proposed Budget for 2020-2021 – presented by Mike Stockdale**

### *Current Picture:*

We did better than budgeted. The entire 2020-2021 budget year was under pandemic restrictions and consisted of virtual worship.

A \$24.952 surplus is being projected. This is primarily due to a combination of increased congregational giving's and government grants.

### *2021-2022 Proposed Budget:*

Projecting revenue will be down as government grants not expected to continue at current levels. Projecting some recovery in rental/parking, however, it is anticipated that it will take a couple of years for this income line to return to pre-pandemic levels. Expenses are up as all committees are expected to return to pre-pandemic operating levels.

Money has been allocated to handle the transition in personnel – we have a new financial administrator – extra hours for him to get up to speed. Also, we have a transition in our pastoral care minister, so monies have been set aside for the hiring process. Monies have also been set aside to assist in whatever way may be required to assist our senior minister in returning from restorative care.

Budgeting for full return of the music program including multiple choirs.

Projecting a shortfall of almost \$35,000. A deficit is acceptable given the exceptional circumstances we are experiencing. The projected shortfall will be covered by the \$60,000 surplus we have accumulated over the last two years.

It is expected that it will be a 2 year or more process to return to normalcy. Thus, both Council and the Finance Committee are expecting a return to a balanced budget in 2022-2023.

Mission & Service – we covenant a pre-determined amount. This year we are proposing \$30,000 as our Mission & Service amount.

**MOTION:** That the 2021-2022 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, 2021, and further that the congregation empowers Council to make any reasonable and necessary changes to the Budget moving forward, due to the present pandemic uncertainties.

**Moved:** Mike Stockdale

**Seconded:** Richard Christmas    **Carried.**



Many thanks to Mike Stockdale and the Finance Committee for steering us through these exceptional times.

**MOTION:** that St David's United Church covenant the sum of \$30,000 to the Mission and Service Fund for the 2021/2022 fiscal year.

**Moved:** Mike Stockdale

**Seconded:** Dave McMurtry

**Carried.**

### **Congregation Update – Rev. Debbie Stockdale**

Rev. Debbie Stockdale thanked all members of Council for their leadership this year and highlighted the work of each of the council chairs and committees. Many thanks to both the worship and pastoral care committees for ensuring our services continue.

Staff were thanked as well. Brent Tucker has continued our much-loved music ministry. Chantal is keeping our office running and organized, with Marlene Holst stepping in to provide coverage when required. Wally is keeping our floors shiny and our church sparkling clean. Wayne Holst provides leadership for ACTS book and bible studies as well as stepping up to provide worship leadership. Roberto Montagni, our new financial administrator, is keeping our books up-to-date and ensuring we pay our bills. We are so blessed to have such caring and gifted staff.

Rev. Peggy McDonagh is still with us in heart and is concentrating on her healing. The next checkpoint will be July 2021, where her overall well-being will be assessed.

Many thanks to those in our congregation who have offered worship leadership and support.

As for returning to worship in person, Council continues to monitor the situation and is meeting monthly. The present plan is not to return to in person worship until sometime in the fall. Council will keep the congregation apprised.

We hold everyone in our prayers.

Brenda Wallace, Council Chair, thanked Rev. Debbie Stockdale for all her worship leadership, support and organization as well as continuing to provide pastoral care.

### **Introduction of Rev. Tim Nethercott**

Kathy Koehler reminded the congregation that Rev. Debbie Stockdale is retiring at the end of June 2021. While we are waiting for Rev. Peggy McDonagh to return, we needed someone to provide us with hours for pastoral care and worship leadership. We have asked Rev. Tim Nethercott to assist us for the months of July and August. Tim is the Chaplain at the University of Calgary, Mount Royal and SAIT and has held these positions for over 20 years.

### **Continuation of Business**

**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:** Eldon Godfrey

**Seconded:** Kathy Koehler

Carried.

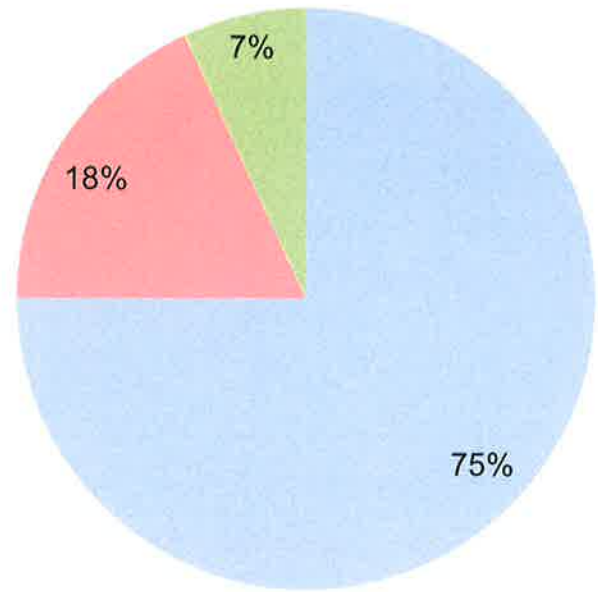
Rev. Debbie Stockdale closed the meeting with a prayer.

The meeting was adjourned at 11:37 a.m.

Respectfully submitted by,

*Debra Charnuski*  
*Acting Secretary*

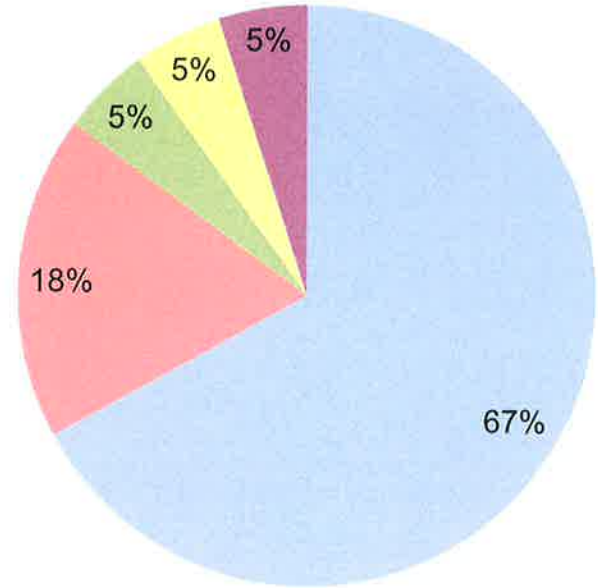
**Budget Summary July 2021 – June 2022**



■ Offering ■ Rental, parking ■ Rest

**Revenue**

Offering	323,000
Rental	53,850
Parking	25,000
Other sources	11,500
Weddings, funerals	9,000
Fund raising	5,000
Hospitality	2,100
Interest	1,400
Family ministry	0
<b>Total</b>	<b>430,800</b>



■ Personnel   ■ Property   ■ Assessment

### Expenses

Personnel	311,701
Property	82,500
Assessment	24,065
Office	22,060
Weddings, funerals	5,000
Stewardship, EDGE	4,750
Worship	3,300
Hospitality	3,050
Rental	2,100
Music	2,000
Affirming	1,300
Communication	1,200
Projection, sound, light	1,100
Pastoral care	700
Family ministry	700
Council	200
<b>Total</b>	<b>465,726</b>

**Deficit** (34,926)

# ST. DAVID'S CHURCH COUNCIL & COMMITTEES

(as at the end of June 2021)

## CHAIR

Brenda Wallace

## VICE CHAIR

• vacant •

## PAST CHAIR

Debra Charnuski

## A.C.T.S.

Jock McTavish (2003)

Marlene Holst (2011)

Joan Gray (2012)

*Wayne Holst (adult ministry)*

*Peggy McDonagh (minister)*

## PSALT

Debra Charnuski

PSALT members

## SACRED SERVICE

Sheryl Schoenthaler

*Peggy McDonagh (minister)*

## FINANCE

Colin Outtrim

Eldon Godfrey

Bob Clare (advisory)

Mike Stockdale (Treasurer)

Roberto Montagni (Financial Administrator)

## WORSHIP COMMITTEE

Darlene Heynen

Linda Michel

Tom & Joeli Frank

*Brent Tucker (music director)*

*Peggy McDonagh (minister)*

**Bold Italics = Chair**

## SECRETARY

Debra Charnuski (Acting)

## TREASURER

Mike Stockdale

## MINISTRY & PERSONNEL

*Kathy Koehler (Chair)*

Bill Dickson

*Peggy McDonagh*

## MUSIC

**Ad hoc committee when required**

*Brent Tucker (music director)*

## PASTORAL CARE

Janet Clare

Marilyn Outtrim

Betty Smith

Dianne Trew

## PROPERTY

*Bruce Sunderland (Chair)*

Sherri Melrose

## AFFIRMING COMMITTEE

*Jennifer Ferleyko (Chair)*

## COMMUNICATION

Chantal Winslow

Brenda Wallace

## CHINDOK WINDS REGIONAL REPS

Gary Koehler

Marion Whitman

Kathy Koehler

## TRUSTEES

Dave McMurtry

Kerri Duncan-McCartney

Gary Koehler

Mike Trew

Bob Clare

## FOUNDATION

*Janet Frolich (Chair)*

Ruth Cross

Bill Dickson

Norm Shannon

Donna Fallon

Frans Heynen

# **In loving memory**

## **July 2020 - June 2021**

Ruth Montgomery.....August 5, 2020

Hazel Foreman.....August 19, 2020

Marie Couch.....October 5, 2020

Roman Warchola.....October 22, 2020

Helen Denton.....October 27, 2020

Bonnae McTavish.....November 2, 2020

Rod Beatty.....December 19, 2020

Beverly McBride.....January 19, 2021

Caroline Winslow.....February 2, 2021

Marie Purvis.....March 10, 2021

Eileen Ekvall.....May 15, 2021

Lenore Davis.....May 19, 2021

Dorothy Ohreen.....June 4, 2021



# Minister of Congregational Operations and Worship

Dear Friends, as I sit here writing this report and reflecting on the past year, it certainly has been filled with many challenges, blessings, losses, and delightful moments. Unfortunately, the Covid pandemic resulted in continued restrictions, complications, and an inability to gather and worship together in our beloved sanctuary.

During this past year, it has been gratifying to share a wide variety of worship series with the congregation. The series enabled us to explore a variety of themes and to engage in a diversity of worship experiences. Each series offered unique musical inspiration. They helped us be mindful and grateful, cultivated curiosity, encouraged us, and enabled us to experience the Holy One's presence amid life's many challenges.

**October – November:** Through the Beguiled by Beauty series, we explored the theology of beauty, so that we might acquire a new appreciation for beauty, seeing it as God sees it and even come to experience it as the first step toward a divine way of seeing. We examined beauty as the root and heart of compassion and justice, the threshold to Divine Goodness that exists within ourselves, in creation, and in others. The series enabled us to see divine beauty even in the most troublesome times and moments of struggle.

**Advent Series – I Believe Even When** The history of humanity has been fraught with pain—especially the pain that comes accompanied by fear and often leads to oppression and violence of one people against another. Our human struggles today are not unlike those experienced in the world into which Jesus was born. It was in a world of turmoil that Jesus' teachings would challenge and call for transformation. The opening words of an anonymous Jewish poet, "I believe in the sun, even when the sun is not shining," were scrawled on a wall during the Holocaust. I Believe Even when called us to a different response to the difficult reality in which we live – a call to believe even when...with hope, love, joy, and peace.

**January and February (Season of Epiphany)** During the season of Epiphany, we engaged in a new worship series entitled "God is Holding Your Lives." This series enabled us to take a "breather" and bring a sense of assurance to us all. With the start of a new year, there was an expectation and a desire for something different; instead, life moved forward as usual with its continued challenges. One could almost hear the quiet exclamations from "O No!" to "Help!" to "Oh Yeah!" Daily we were swinging between disappointment, helplessness, and gratitude. Throughout the series, we leaned on prayer and reflection, and storytelling. God is Holding Your Lives assured us that we were being held, showed us how we were being held, who was holding us, and how we could hold others with kindness, compassion, and love.

**Lent and Easter Series – Holy Vessels.** This beautiful series invited us to acknowledge that each one of us is created a precious and holy vessel of embodied love. The series helped us recover a sense of wholeness and encouraged us to recognize that we are precious and beloved vessels despite physical, communal, mental, intellectual, and environmental challenges.

I thank the St. David's community for your willingness to let me explore new forms of worship and take you all on various spiritual journeys. No one of us has been left unaffected by the pandemic, the racial and political unrest, the oppression, inequality, and violence. I believe that these series encouraged, inspired, and motivated us to stay resilient, courageous, and faithful.

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**April to July** - Although it was a difficult decision, I took a much-needed medical leave of absence with the loving and caring support of the M&P Committee and Debbie Stockdale. Many members of St. David's congregation graciously and faithfully stepped up and offered to lead worship. You are all a blessing to this congregation.

I continue to be incredibly grateful to the team that enables worship to be brought into your homes each Sunday. This team is comprised of Deb Charnuski, Brenda Wallace, David Layton, Tapas Sikdor, Brent, choir members, and others.

I express my deepest gratitude to all those who helped prepare the sanctuary for the various series. A warm thanks to Debbie Stockdale for her pastoral care commitment not only to the congregation but for all her care, love, and guidance given to me. I take this opportunity to welcome our new Pastoral Minister Amy Haynes. I am delighted to have her on our team and look forward to sharing ministry with her.

Thanks to Wayne, Brenda, Joan, and others who diligently and faithfully ran the book studies and Bible studies. Brent, as always, blessed us with his unwavering energy as St. David's music director. Thanks to Wally and his continued commitment to keeping the building clean and functioning. To Chantal, who has been ever so diligent, organized, and dedicated to ensuring the smooth running of the office, despite several physical challenges, I say thank you.

So, my friend, there is sadness in knowing that this is my final annual report for St. David's. My thirteen years at St. David's have been such an amazing spiritual adventure. Thank you for blessing me with your love, kindness, faithfulness, open-mindedness, care, support, and beautiful divine selves.

Beloveds, I encourage you to take moments every day to abide in the sweetness of Divine holding. Rest in the knowledge that you not only hold the Divine within you but that you are embraced by the Holy One in comfort and love. May you always be mindful that life is good and saturated with the Divine, and in this upside down world, we still can feel the blessedness of the Divine around, within, and beyond us. As you move into your future, I encourage you to hold yourselves and others with compassion, with kindness, with tenderness, and above all, with love.

*Namaste, Reverend Peggy*

# Council Chair Message

What a year this has been! Our Council has met monthly during the past year with occasional special meetings held to meet changing needs. It has been a rather roller-coaster type of year, dependent on changing restrictions issued by Alberta Health Services, Alberta government, Chinook Winds Regional and/or Calgary City Council. As each of the waves of the virus impacted our community, we made necessary adjustments. As I write this in October of 2021, four months into the current church year, we are embroiled in the fourth and most menacing wave so far.

All of our Council meetings have been virtual, through the technology of ZOOM. Attendance at meetings has been excellent and, as the year progressed, the various ministries of St. David's continued their work but predominantly online. Since the onset of restrictions due to COVID-19 in March of 2020, Worship services have been 'Zoomed' on Sunday morning with between 65 to 90+ devices signing on, many with multiple viewers. For the most part, services have been uploaded to YouTube for viewing at a later time during the week. To ensure the availability of worship opportunities for our entire congregation during this time, YouTube's, worship folders and texts of Reflections have been added to our website, sduc.ca. weekly. Services on long weekends have given all of us a chance to worship independently with other churches and give the tech team a much needed break.

We are most grateful to our congregation for their continued generosity during the past months as we have been obligated to develop new ways of meeting our shared needs as a congregation.

Chinook Winds Region of the United Church of Canada, headquartered in Okotoks, has continued to provide valuable resources, training and advice for us as we moved through the year. Interaction with other NW churches of Calgary (SPARK) has been set aside as each of our congregations faced COVID-19 in their own way. Our last Sunday Service, face to face was held on March 15, 2020.

Some of the highlights from the 2020-2021 year were as follows:

- Finance committee, working with Council, taking advantage of Government programs to access alternate sources of revenue during COVID-19
- Continued inclusion of St. David's Trustees at Council Meetings
- Continued membership with the Calgary Alliance of Common Good providing outreach to the larger community
- St. David's Foundation and Annual General Meeting on November 22, 2020 on ZOOM following the service
- Chinook Winds Regional seminar sessions helping us learn how to use new technology as efficiently as possible
- Rev. Peggy McDonagh, Restorative Leave granting, effective April 5, 2021
- Rev. Debbie Stockdale, Pastoral Care Ministry, retiring effective June 30, 2021
- Roberto Montagni, Financial Administrator, beginning in February 2021, replacing Paige Martin.
- Ministry and Personnel Committee working closely with staff
- Memorial and Funeral services involving only close family members in the sanctuary with others joining on ZOOM.

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- Regular communication with St. David's Congregation continuing through Sunday Worship services, website, (sduc.ca), e-mail and letter campaigns.
- Annual Budget Meeting, June 22, 2021 Online
- Establishing and maintaining protocol for ensuring safe visits in person to St. David's — mask wearing, hand sanitizing, compliance for all users and visitors.
- ACTS, under the leadership of Wayne Holst, Adult Spiritual Ministry, conducting Monday Night Book Study and Thursday Morning Bible Study online. (This form of community delivery enabled friends and former members of St. David's to join with us from Vancouver Island, Kamloops, Edmonton, Medicine Hat and Toronto.)
- Our Friendship Group continuing to gather online as well on the first Friday of the month with excellent attendance and leadership.
- Our Pastoral Care ministry continuing to serve our congregation through the Prayer Chain, Healing Touch, regular communication with shut-ins, etc.
- Christmas 2020 bringing together families under the guidance of Rev. Debbie Stockdale with a "Morning at Bethlehem" celebration. (carol singing, sharing of traditions)
- Worship Committee working tirelessly to enlist weekly "Little Gifts of New Life" presenters and to members of the congregation and their willingness to preside over worship services in April, May and June.

Thank you for giving me this opportunity to serve. The past two years have flown by with one more year left in my term of office.

Yours in Our Journey of Faith,  
Brenda Wallace, Chair of Council

# ACTS

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

**Committee Members:** Wayne Holst (Staff), Brenda Wallace, Marlene Holst, Joan Gray and Peggy McDonagh (Staff)

## **ACTS News:**

Our ACTS Committee lost one of their dearest members when Bonnae McTavish passed away on November 2, 2020. She is still deeply missed. Jock McTavish has stepped away from duties with the committee and we keep him in our thoughts and prayers as he mends after 2 heart surgeries in the fall of 2021. He joins us in our book studies when he is able.

Much of the activity that the ACTS Committee had hoped to re-engage in is still on hold due to the ongoing Covid 19 restrictions. Some of these are as follows:

## **Special Events:**

St David's Spiritual Travellers – no plans, at this time.

ACTS Christmas Book Sales – There was no book sale for Christmas 2020 and the 2021 sale remains to be determined.

Church Library - We continue to collect books for the church library and thank Noel Rea for his recent donation.

Silent Retreat – At Mount Saint Francis Retreat Centre by Cochrane, Alberta - We had to cancel our March 2021 date. We are hopeful for Spring 2022, and March 6, 2022 has been reserved.

## **Commitment to the Community:**

Calgary Alliance for the Common Good - St David's is one of the 34 organizations that support this worthy outreach program. ACTS has been a part of that participation. To further understand the scope of its mandate, check out [www.calgarycommongood.org](http://www.calgarycommongood.org). It's also listed on the St David's website.

ACTS support of the Hearts and Hands Foundation – Ventures to Guatemala to build stoves for the Mayan people have been on hold since spring 2020. Bill Way spearheaded a summer (2021) fundraising campaign. Ventures have been postponed because of Covid. March 2022 maybe the next opportunity if vaccination rates improve in Guatemala. There are lots of enthusiastic volunteers waiting for the opportunity to help on these missions/vacations. More information is on the SDUC website under Adult Spiritual Development Ministry. The website is [www.heartshands.ca](http://www.heartshands.ca)

McDougall Stoney Mission Society – We are happy to report that the completion of the rebuilding of the church which burned in 2017 was completed in May 2021. Opening ceremonies were postponed because of Covid restrictions and were finally held on Sept 12, 2021. In past years, meetings of the Society were held at St David's with two annual services taking place at the church site near Morley Alberta. More information can be found on Facebook.

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St David's Adult Spiritual Development Ministry acknowledges Dr Wayne Holst's weekly **Colleagues List** blog with timely information regarding contemporary theological and spiritual writings.

**Regular Programming:**

We are still going strong on Zoom with our Monday Night Book Studies. In the spring of 2021, we studied Brene Brown's book "Braving the Wilderness" and the fall of 2021, we are studying Richard Wagamese's last novel, "Starlight." We are a large and lively group with participants from Calgary and beyond. Our fall series meets from mid-September to end of November, and from mid-January to near the end of March for the winter/spring series.

After each Monday night study, our learnings and other discoveries are posted to our St David's Website – click Ministries, then Adult Spiritual Development – ACTS Ministry and then current book study. We must appreciate the talents of Brenda Wallace, Webmaster, who downloads all this material. Some YouTube videos related to the current study are informative and inspirational.

Thursday Morning Bible Study Group: For the spring of 2021 we studied the Gospel of John and for the fall of 2021 we are reading and studying the prophet, Isaiah. Often these studies of our ancient sacred texts bring up discussion of their relevance to our current situation and modern struggles. We are an eclectic and enthusiastic group of approximately 15 participants.

**Conclusion:**

St David's Adult Spiritual Development Committee continues to bring spiritual growth and awareness to the members of St David's (and beyond). We hope to continue this endeavour in the years to come.

Respectfully submitted,  
Joan Gray  
St. David's ACTS Committee



# Affirming Committee

Covid has drastically changed and limited the ability for people to get together. To be safe, there was not much organized over this past year from the affirming committee.

In place of our own service on September 5<sup>th</sup> of this year, our congregation was encouraged to attend via Zoom, a city wide interfaith pride service. This year was the 3<sup>rd</sup> annual service that has been put together to celebrate during Pride month. The service can still be found on the main webpage at [affirmingconnections.com](http://affirmingconnections.com). I would encourage you to have a cup of tea and watch it if you haven't already.

Hopefully the new year will bring with it more opportunities to gather safely once again. Until then, be safe.

Jennifer McTavish,  
Chair

# The Board of Trustees

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 the Property Committee and financial matters are the joint responsibility of the Trustees and the Finance 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. Trustees oversee the insurance held by St. David's and regularly update the policy to reflect the value of St. David's assets and to cover its various activities.

The Trustees have been very impressed with the care taken by Staff and Council during the COVID pandemic to support the congregation with technology and innovative, creative ideas.

St. David's Trustees for 2020-21 beginning July 1, 2020 were Peggy McDonagh, Gary Koehler, Kerry Duncan McCartney and David McMurtry. The trustees for 2021-2022 beginning July 1, 2021 are Gary Koehler, Kerry Duncan McCartney, David McMurtry and Peggy McDonagh. Bob Clare and Mike Trew joined the Trustees after the approval of the congregation at the November 22, 2020 Annual General Meeting.

Respectfully submitted,  
David McMurtry

# Communications

Communication during the time of COVID-19 took on a new dimension. No longer were the events and programming which our congregation has grown to love and support easily advertised and announced. Early mailings from Rev. Peggy and Rev. Debbie involved two forms of delivery — email and 'snail' mail and, over the year, our email recipients increased by some 60 plus while conventional stamped letters went from more than 60 recipients to 42. With the cost of stamps, this was a marked savings.

With regular communications occurring every six weeks or so, along with weekly information letters from our ministry team uploaded to [sduc.ca](http://sduc.ca), our congregation was as well informed as the restrictions imposed by COVID-19 allowed us to be. During the entire year, our Council met monthly with a few extra meetings held as needed. Meetings were conducted on ZOOM.

Speaking of ZOOM, the Chinook Winds Regional network provided a series of technology seminars which proved most useful for our tech team. With our WiFi capabilities maximized, we were able to ZOOM weekly services and upload weekly YouTube's of services on the website and to Facebook, both available to the public.

Advertising costs during the 2020-2021 year were virtually eliminated. With regular updates to our Facebook page, to our website and weekly messages from our ministry team, we noted that regularly we had between 70 and 90 devices connected to Sunday services. Perfect attendance at Council meetings was the norm and our AGM in November 2020 and the Congregational Meeting in June 2021 had great participation.

Updating the church website [www.sduc.ca](http://www.sduc.ca) keeps Brenda Wallace, Chair of Council, well informed as to the happenings at St. David's. Worship Service YouTube's are uploaded weekly along with the texts of Reflections as available.

As the year wound through the impact of COVID-19, we hosted some "Celebrations of Life" with restrictions as prescribed by Alberta Health and the government. The tech team has been on hand to run the ZOOM programming so that friends and family outside of the immediate family can be present virtually. The tech team has become quite proficient at running ZOOM on Sunday mornings.

Deb Charnuski continues to chair the Tech team with Brenda Wallace and Dave Layton on hand for weekly services. 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, Deb Charnuski, Chantal Winslow  
Communications Committee

# Edge Committee

**Purpose:** To poll the congregation for ideas and suggestions for confirming our faith, our conviction and if deemed necessary, investigate a New Vision for our church.

**Duration:** Data gathering and analysis from September 2018 to November 2019. Action 2020.

**Who:** Peggy McDonagh, Deb Charnuski and Colin Outtrim along with consultants from The United Church, Rob Dalgliesh (Toronto) and Joel denHaan (Calgary) have had preliminary discussions on how to mesh the visioning exercise into an action plan.

**What was Achieved:** Input was received from over 120 members of the congregation. The data included over 1000 comments which were categorized into 15 groups and analyzed. The intention was to develop a "Path Forward" for discussion with the congregation. Unfortunately COVID 19 restricted our planning sessions for 2020 and 2021.

**The Future:** EDGE maybe reactivated and updated in late 2021 to 2022 as we assess the New Path for SDUC.

Submitted by EDGE Chair  
Colin Outtrim

# Finance Committee

Members of the Finance Committee for this period are Eldon Godfrey, Colin Outtrim, Mike Stockdale and staff member Roberto Montagni.

During this period the FC has been responsible for managing a tight budget with stable revenues despite the reduction in rentals and regular Worship Services. We have maintained a conservative spending approach to our operations. We thank all committees for their diligence in COVID influenced times.

Due to extraordinary financial gifts this year we have replenished the borrowing from the Contingency fund that had occurred in the previous two years. In addition, we have invested a sum of money equal to the repayable portion of the Canadian Emergency Business Account (CEBA loans) which is repayable without interest before December 31, 2022.

The FC has dealt with managing short term investments and movement of capital from term deposits to our active accounts.

Mike and Roberto have brought all employee files up to date.

Roberto Montagni, our staff bookkeeper, has continued to implement changes and efficiencies during the year that have made our reporting more reliable and consistent. Thank you – Roberto.

Rental revenues and parking rentals have traditionally been a reliable source of income, however, we have had to adjust to the negative impact of COVID 19 in this regard. In recent months, however, we have seen an increase in parking income and believe this will continue to recover.

Mike continues to work alongside Roberto to the extent that during vacations or other absence Mike is able to keep the records up to date and to manage the cheque runs, Interac deposits, and mail related to our operations. Mike has kept on top of COVID government assistance programs to ensure that our applications and qualifications have been kept current.

As approved by Council, our Financial audit firm has prepared a "Notice to Reader Report" at a reduction of cost experienced in prior years. Report received October 25, 2020 for the period ending June 30, 2020. Thank you Owen Kirzinger LLP, Chartered Professional Accountants. Mike to report more fully on this report at the November AGM.

Formal FC meetings have been conducted virtually using ZOOM Meetings since June 2020.

Respectfully submitted,  
Colin Outtrim

# Treasurer Report

The Finance Committee is responsible for the annual budget, monitoring and reporting of our financial position and working with Council toward the betterment of the Church's financial situation.

The 2020/2021 year ending June 30, 2021 resulted in an operating surplus of \$85,002. This was much better than the budgeted deficit of (\$26,461) and the previous year's surplus of \$36,687. We received a special donation of \$100,000 from an anonymous donor. From this generous gift, \$40,000 was allocated to our operating fund, and \$60,000 was used to repay amounts drawn from the Facility Development and Contingency Fund to finance prior year deficits.

Revenue from offerings was good news, at \$46,870 above budget, including \$40,000 from the special donation. The congregation continues to show strong support for St. David's, even with services being online for the entire year. PAR donors were down to 78 from 81, while online donations continue to increase. Net revenue from rentals and parking was (\$54,480) below budget as a result of the pandemic. This was offset by government wage subsidy receipts of \$67,464, which allowed the Church to continue operating without staff layoffs. No fundraising revenue was received as no special events were held.

Overall, net operating revenue was up \$46,972 from the previous year. Additional revenue of \$27,693 was received for Mission and Service and \$29,606 for other restricted funds to carry out a variety of special projects and activities.

Our largest expense is for personnel and this remained stable, as there were no changes in staffing level from the previous year. Property expenses were as budgeted. Office expenses were \$3,733 below budget. Overall net operating expenses were \$28,404 below budget, as curtailment of activities throughout the year led to reduced spending in a number of areas.

For the 2021/2022 year, the congregation has approved an operating budget with a deficit of (\$34,926). This budget assumed staffing at the current level and anticipated a partial recovery in rental and parking revenue to 60% of pre-pandemic levels. Government subsidies were expected to wind down. We recognize a high level of uncertainty in this budget and so revenue and expenses will be closely watched throughout the year and corrective action will be taken if required.

We thank the Finance Committee members for their contributions of time, advice and expertise.

Respectfully submitted,  
Mike Stockdale, Treasurer



# Ministry and Personnel Committee

The M & P Committee continues to liaise with Church staff and to support them in their work within our faith community, while reflecting the community's values to staff. St. David's is blessed with a caring and committed Ministry and Supporting Staff, and we thank them here for their leadership, service, and care for our community.

Reverend Debbie Stockdale retired this year after a wonderful pastoral care ministry for St. David's. Amy Haynes will be Pastoral Care Minister for the 2021-2022 year. Paige Martin, Financial Administrator, left to care for family, and we engaged Roberto Montagni in that position. Brent Tucker, Music Director (aided by Garrett Krause), Wayne Holst, Adult Spiritual Development Minister, Chantal Winslow, Office Administrator, Wally Pelley, Custodian, and Taylor Carroll, part-time custodian, continue to serve our church community, keeping things together in pandemic times.

Reverend Peggy McDonagh began a medical leave of absence in the summer of 2021, and returned in September to lead our St. David's Church community. At time of writing, Peggy has announced her retirement as of January 2022, concluding 13 years of caring and loving ministry at St. David's.

On behalf of St. David's congregation, heartfelt thanks and appreciation are extended to all our Ministry and Support Staff for your service and support during a difficult year.

Respectfully submitted,  
Kathy Koehler, Bill Dickson



# Music Ministry

This year has definitely been an unusual one. Our pandemic situation certainly curtailed musical activities at St. David's. In spite of the challenges due to restrictions, our choirs were able to get together for brief periods of time. We practised and sang on Zoom worship for 6 weeks last fall and for 3 weeks at Easter time. Throughout the remaining Sundays, various choir members showed up each Sunday to help lead hymns.

As of September 2021, we are able to hold weekly rehearsals and sing regularly in worship. Masks are worn. Distance is kept. Fun is had. Spirits are lifted.

Throughout the last year, I continued to record organ music and the videos were then sent out to the congregation to listen to for their enjoyment. A huge thank you to Garrett Krause for recording, editing, and producing these videos. Without him, it would not have been possible.

This past spring, we were able to have a set of our organ pipes refurbished. A large portion of our pipe work dates back to the late 1800's! This particular set of pipes was 80 years old but in need of some help. Thanks to Jason Barnsley of Barnsley Pipe Organs, the pipes have a new life and are sounding better than ever.

I want to thank our amazing accompanists, Garrett Krause and Colleen Charter, who are a true blessing to work with. Thank you to each and every one of the choir members; this has not been an easy year for those of us who love singing, and your tenacity and determination is so greatly appreciated. Thank you to St. David's United Church for your continued unwavering support of music ministry.

Respectfully Submitted  
Brent Tucker, Organist and Director of Music

# Pastoral Care Ministry

The Pastoral Care Committee has been as active as possible over the last year. We saw a change in ministerial guidance in June 2021. Rev. Debbie Stockdale retired. She was a great strength for St. David's especially over the last six months of her tenure. In August 2021 we welcomed Amy Haynes to the position of Pastoral Care Minister. She is currently a Year 3 Master of Divinity Student. We welcome Amy and are growing together as a pastoral care group.

For the past year we worked on the following projects.

- The Blue Christmas Service was held December 20, 2020 at 3:00pm lead by Rev. Debbie Stockdale, assisted by the committee on ZOOM. Music was provided by Brent Tucker and Dianne Trew. Healing Touch was provided via Zoom as well. We had 40 people signed in on Zoom and 11 participants in the sanctuary.
- We continued to reach out to as many as 60 people with cards in November and again in May to try and bridge the gap of people unable to join the church via internet. There are 42 people that are not able to be reached by e-mail.
- Again in 2021 our Thank-you luncheon in June was replaced by thank-you cards.
- The Lay Visiting Group continues to contact people and is under the guidance of the Pastoral Care Minister.
- A group of 12 people joined the Chinook Winds initiative called a Stroll for your Soul for 21 days in May 2021.

As with last year future initiatives have been tabled until we can again meet in person.

Each Pastoral Care Petal Group Ministry offers a unique way to share their love and talents with our church family.

- The Prayer Shawl Group continues to supply the church with prayer and baptismal shawls. They have not met as a group all of this year and continue to knit individually but together in spirit.
- The Prayer Chain Ministry have also continued to pray for those in need. They too have not met as a live group this year to offer group support but carry on individually.
- The Healing Touch Group focus of care is on the whole person. They continue to meet people over Zoom and support their group over Zoom as well.
- The Card Ministry is expanding over this time of shutdown. Some continue to support those who are ill or grieving when they get the proper information. Another group has been sending cards to those not able to use a computer as mentioned above.
- Muffin Ministry has been inactive all of this reporting period but hopefully will resume when it is safe to meet in person again.
- Spring Forest Qigong, a Chinese system of breathing exercise and body posture has offered some Zoom sessions but not met in person this past year.
- Elevator volunteers are in place for funerals and other requests when the time of meeting in person resumes.

The Pastoral Care Team shows it takes many people and gifts to care for our community. We hope to be able to meet in person again soon at which time some activities will resume. Until then we continue to visit, pray, knit and send cards as well as we are able.

The committee members under the guidance of Amy Haynes are: Janet Clare, Marilyn Outtrim, Dianne Trew and Betty Smith.

Faithfully submitted,  
The Pastoral Care Committee

# Property Committee

The St. David's Property Committee consists of three people, Sherri Melrose, Dave McMurtry and Bruce Sunderland, and it seems like we have been here forever. The past year has provided some challenges for everyone in the church.

In normal times Chantal Winslow , our administrator, worked hard for us to rent parking spaces and church facilities to increase the income for the church. Because of COVID our revenue in those areas dropped by over 50%. At the same time, of course, expenses continued.

However, Property managed to finish the year on budget. This was due to Wally Pelley's excellent cleaning, and maintenance and repair carried out by Peter Adams. They are the folks that keep the lights on and the building shining every day.

We are looking forward to a better year ahead and can report that parking revenue is improving every month. Thank you, Chantal, for your dedication and organizational skills.

Bruce Sunderland, Chair Property Committee

# PSALT Committee

PSALT has been an integral part of continuing the life of St. David's throughout the pandemic by streaming worship services, funerals and other events through the Zoom platform.

With an understanding that St. David's needed to be properly equipped for the future, the Live Streaming Project was undertaken to determine the technical requirements necessary to update the present system to permit video streaming.

Thanks to a combination of government grants, donations and Foundation funding, the Live Streaming Project was able to move forward.

Allan Buckingham, of CanMedia Consulting, who has installed live streaming equipment in other United Churches, was selected as the vendor to purchase and install the equipment, as well as to provide the necessary training to operate it.

Our order consisted of two very high-quality mounted pan, tilt and zoom cameras, a new computer system with monitors, all the necessary convertors, cables etc. and V-Mix software to bring all the audio and video streams together into one platform.

Supply chain issues caused major delays in receiving the equipment we ordered. Our cameras alone took three months from the time they were ordered to being shipped. However, I am pleased to report that we now have all the equipment needed! Install is anticipated shortly.

I would like to say a heartfelt thank you to the Foundation for their generous financial support of the Live Streaming Project.

Going forward it is anticipated that we will continue to live stream worship services no matter when we return to in person services. This hybrid model of offering both in person and online services/events is the wave of the future and our new live streaming equipment will position us to leverage this trend.

A personal shout out goes to Brenda Wallace and Dave Layton. They, along with myself, did most of the services and funerals. Also, thanks to Mike Stockdale and Tapas Skider for helping out!

If you wish to volunteer to help out the PSALT Committee we would welcome you with open arms. You do not have to be a tech genius.

Blessings,  
Deb Charnuski, PSALT Chair

# Worship Committee

The Worship Committee's main function is to oversee the life and work of the worship program at St. David's United Church ("St. David's") and provide insight, suggestions, comments, and support. In consultation with the Ministers and the music director, the committee assists with the liturgical seasons of the church year.

The Worship Committee currently has four members: Tom & Joeli Frank, Darlene Heynen and Linda Michel. We will sadly miss Carlie-Jean Godfrey who recently passed away. Carlie-Jean made a significant contribution for the time she served on the Committee. We are also blessed with the recent addition of Linda Michel.

Throughout the year the St David's community has continued to worship using a virtual format with church services and committee via Zoom. This of course would not have been possible without the incredible support of the PSALT team, Deb Charnuski, Brenda Wallace, Dave Layton and Tapas Sikdor.

Rev. Peggy McDonagh led us through the 2020 Advent journey. The theme, "I Believe Even When ..." focused on hope, peace, joy and love. The services were beautifully composed of liturgy, light and music. Even though congregants could not attend church in person, we held another successful "Giving Tree" fundraiser. The congregation supported two organizations, "Made by Momma – Santa's Workshop" and the "Morley Annual Christmas Feast." Christmas Eve Zoomed in for an afternoon Children's Service led by Rev. Debbie Stockdale and an evening service led by Rev. Peggy McDonagh.

Lent and Easter in 2021 took on another creative theme of "Holy Vessels".

Shortly after Easter, Rev. McDonagh took a six (6) month restorative leave. The Worship Committee would like to thank each of the congregants who were asked to lead worship, compose a reflection, or give "The Small Gifts of New Life" message during this time. Our requests were received with enthusiasm and affirmation. Thank you again for stepping up. The strength, resilience and innovation of the St. David's congregation was an inspiration during this time. We would also thank Brent Tucker, our Music Director, for not only his musical leadership but also his vibrant weekly Scripture readings. Thanks to Jennifer McTavish and Tim Nethercott for preparing a video to be used in the city-wide Pride Service.

The virtual worship services continue to be attended with up to 100 -125 participants. St. David's will endeavour to continue to provide online worship services even as regular services commence within the church. We look forward to the installation of new sound equipment to provide live streaming.

In the coming year the Worship Committee will continue to collaborate with our ministerial team, to have on-going discussion about meaningful worship to accommodate the diverse needs of the congregation, to elicit and use congregational feedback about their worship experiences and to engage the congregation in the worship experience.

The Worship Committee is grateful to those many volunteers who contribute to the Sunday services throughout the year. In particular, we note the Sound & Projection team, Ruth Cross for the regular changing of the paraments, the offering counters, Sanctuary decorating teams and the Music Ministry.

**THANK YOU TO ALL FOR YOUR CONTRIBUTIONS TO ST. DAVID'S UNITED CHURCH.**

Respectfully submitted,  
Darlene Heynen, Worship Committee



# Congregational Statistics

## 2021

Confirmed Membership.....	474
Households Under Pastoral Care.....	250
Number of Households Financially Supporting Local Operations.....	230
Received by Transfer.....	0
Adult Baptism.....	0
Child Baptism.....	0
Adult Confirmation.....	0
Received by profession of Faith.....	4
Removed by Certificate of Transfer.....	1
Removed by Death.....	13
Marriages.....	2
Funerals & Memorials.....	13



**ST. DAVID'S UNITED CHURCH**

**NOTICE TO READER REPORT AND FINANCIAL STATEMENTS**

**JUNE 30, 2021**

**OWEN • KIRZINGER LLP**  
CHARTERED PROFESSIONAL ACCOUNTANTS

NOTICE TO READER

On the basis of information provided by management, we have compiled the statement of financial position of **St. David's United Church** as at June 30, 2021 and the statements of operations and changes in fund balances for the year then ended.

We have not performed an audit or a review engagement in respect of these financial statements and, accordingly, we express no assurance thereon.

Readers are cautioned that these financial statements may not be appropriate for their purposes.

Calgary, Alberta  
August 26, 2021

*Owen Kirzinger LLP*  
CHARTERED PROFESSIONAL ACCOUNTANTS

ST. DAVID'S UNITED CHURCH  
STATEMENT OF FINANCIAL POSITION  
(Unaudited - See Notice To Reader)

	2021	2020
<b>ASSETS</b>		
<b>General Fund</b>		
Current		
Cash and cash equivalents	\$ 395,690	\$ 195,818
Accounts receivable	1,370	1,098
Prepaid expenses	<u>18,457</u>	<u>17,540</u>
	415,517	214,456
<b>Capital Fund</b>		
Property, equipment and furnishings - Note 2 & 3	1,172,005	1,172,005
	<b>\$ 1,587,522</b>	<b>\$ 1,386,461</b>
<b>LIABILITIES</b>		
<b>General Fund</b>		
Current		
Bank indebtedness - Note 4	\$ 40,000	\$ -
Accounts payable and accrued liabilities	1,204	4,173
Deferred income	475	725
Trust funds and deposits	<u>3,868</u>	<u>3,868</u>
	45,547	8,766
<b>EQUITY</b>		
<b>Restricted fund equity - Schedule</b>	238,069	158,791
<b>General fund equity</b>	131,901	46,899
<b>Capital fund equity</b>	1,172,005	1,172,005
	<b>\$ 1,587,522</b>	<b>\$ 1,386,461</b>

ST. DAVID'S UNITED CHURCH  
STATEMENT OF CHANGES IN FUND BALANCES  
FOR THE YEAR ENDED JUNE 30, 2021  
(Unaudited - See Notice To Reader)

	General Fund	Restricted Fund	Capital Fund	Total 2021	Total 2020
Balance - Beginning of year	\$ 46,899	\$ 158,791	\$ 1,172,005	\$ 1,377,695	\$ 1,347,586
Excess of receipts over expenditures	85,002	79,278	-	164,280	30,109
<b>Balance - End of year</b>	<b>\$ 131,901</b>	<b>\$ 238,069</b>	<b>\$ 1,172,005</b>	<b>\$ 1,541,975</b>	<b>\$ 1,377,695</b>

ST. DAVID'S UNITED CHURCH  
STATEMENT OF OPERATIONS  
FOR THE YEAR ENDED JUNE 30, 2021  
(Unaudited - See Notice To Reader)

	2021	2020
<b>General receipts and expenditures</b>		
Receipts		
Envelopes	\$ 311,332	\$ 307,904
Other donations	49,438	20,597
Family ministries	-	154
Parking	17,152	33,098
Stewardship initiatives	-	4,792
Church rentals	19,864	55,262
Weddings and funeral receptions - net	4,300	8,670
Interest	846	2,172
Other - Note 5	<u>97,201</u>	<u>27,408</u>
	500,133	460,057
Expenditures		
Personnel	280,894	284,196
Property and utilities	82,270	78,006
Outreach and stewardship	22,941	30,992
Office, postage and telephone	15,330	15,479
Worship, music and church programs	9,845	9,970
Interest and bank charges	1,817	1,487
Official board	-	62
Financial statement assurance fees	<u>2,034</u>	<u>3,178</u>
	415,131	423,370
<b>Excess of general receipts over expenditures</b>	<b>\$ 85,002</b>	<b>\$ 36,687</b>

ST. DAVID'S UNITED CHURCH  
STATEMENT OF OPERATIONS - CONTINUED  
FOR THE YEAR ENDED JUNE 30, 2021  
(Unaudited - See Notice To Reader)

	2021	2020
<b>Mission and services receipts and expenditures</b>		
Receipts	\$ 27,693	\$ 30,127
Expenditures	27,693	30,127
<b>Excess of mission and services receipts over expenditures</b>	-	-
<b>Restricted fund receipts and expenditures (schedule)</b>		
Receipts	89,606	24,585
Expenditures	10,328	31,163
<b>Excess (deficiency) of restricted fund receipts over expenditures</b>	\$ 79,278	\$ (6,578)



ST. DAVID'S UNITED CHURCH  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED JUNE 30, 2021  
(Unaudited - See Notice To Reader)

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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.

**Benevolent Fund**

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

**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 interment 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.

**Refugee Sponsorship Fund**

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

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ST. DAVID'S UNITED CHURCH  
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED JUNE 30, 2021  
(Unaudited - See Notice To Reader)

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NOTE 1      **NATURE OF ORGANIZATION - CONTINUED**

**Pastoral Care Fund**

To provide pastoral care for those in need.

**Other Fund**

To receive and disburse funds relating to other activities not related to any other fund.

NOTE 2      **ACCOUNTING POLICIES**

**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.

**Use of Estimates**

The preparation of financial statements 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.

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ST. DAVID'S UNITED CHURCH  
NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED JUNE 30, 2021  
(Unaudited - See Notice To Reader)

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**NOTE 3      PROPERTY, EQUIPMENT AND FURNISHINGS**

	<u>2021</u>	<u>2020</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      BANK INDEBTEDNESS**

The company has a credit facility to a maximum of \$60,000 (2020 - nil) extended under the Canada Emergency Business Account program. This facility is non-interest bearing until December 31, 2022 and subject to loan forgiveness of 25% on the first \$40,000 and 50% thereafter if repaid on or before December 31, 2022. As at June 30, 2021, \$60,000 has been drawn on this facility of which \$40,000 is recorded as bank indebtedness and \$20,000 has been recorded as loan forgiveness in other income.

**NOTE 5      GOVERNMENT WAGE SUBSIDY**

The Church received \$67,464 (2020 - \$22,407) from the Canadian Emergency Wage Subsidy program. This assistance has been recorded as other income.

**NOTE 6      COMMITMENT**

The Church has an ongoing annual commitment in relation to funding its share of the annual costs of the Chinook Winds Region and the United Church of Canada. 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, 2021 the Chinook Winds Region and the United Church of Canada assessments totaled \$22,172 (2020 - \$22,793).

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