



ANNUAL REPORT 2021



**Squamish
United Church**
AT CENTREPOINT

Introduction

Welcome to Squamish United Church 2021 Annual Report

Another year gone by. Another year that feels like 2020 depending on how you look at it. As I write this, we are hearing restrictions lifted and once again many of us find ourselves in a mix of emotions of excitement, doubt, caution, joy and wonder.

When I step back and look at 2021, this is what I saw:

- **Worship** - A creativity that we never imagined possible continued to expand with the pandemic restrictions and a move to half-time ministry. It is to be commended that worship happened every week in a variety of forms. We worshiped on-line through zoom, through pre-recorded worship and through livestreaming. The worship committee stretched and worked above and beyond to provide meaningful engaging faith-building offerings each Sunday. Gratitude abounds for the work of Julie Larson and Louise Martin.
- **Board** - With a new model of functioning and a half time minister, the board was challenged once again in 2021. The dedication of this group of people has been remarkable. They strove to revitalize the worship, pastoral care, and stewardship teams. After a year of making challenging decisions, they worked hard to begin the process of putting many of these transitions into place. Thanks go to Grace Halvorson, Trevor Harris, Carlotta Liechti, Heather Mann, Bruce Larson and Cindy Roy.
- **Pastoral Care** - A team of people became more organized around pastoral care. This has been a desire for years and this year the team began to gel a little more. Sending cards, making phone calls, organizing meals and so much more. This is an essential piece of the work of the congregation and I thank those of you who have carried out this work with grace and beauty. Hugh and Elizabeth Kerr, Val Stainton, Pat Yendall and Grace Halvorson – thank you so much.

- **UCW** - This group of women remains dedicated to fundraising and being in a supportive community together. I often hear it said by members of the UCW that this is the group that holds this church together. They are a strong and vibrant group that gives so much to our congregation and for that I am always grateful.
- **Community** - With another year of Covid restrictions, many groups and rentals were again put on hold. At the same time our sanctuary became a place that was open to several community groups that could not meet in their regular location due to the size of their space. This has kept us connected to the wider community in a time when restrictions have made few events possible.
- **Squamish United Church** is a faithful church community discovering a new way of being.

This rather incomplete list gives an idea of the functions and happenings of the congregation, however I find another kind of stepping back comes with having walked the road with Squamish United for thirteen years with shared joys and challenges. I am talking about the human dynamic, and within that, I see people fiercely committed to Squamish United Church as a place of genuine community. I see an aging population committed and trying to figure out how to be a church for all ages and how to invest in that.

I see an institution with a rich history that did their very best to pivot in a pandemic while trying to adjust to changing lifestyles and a much-reduced volunteer base. I see a recognition of a need for a paradigm shift and a struggle to figure out how to make that happen and what that means. I see a community trying hard to figure out who they are as a church in the 21st Century as they change and adapt and grow, wondering how to meet the spiritual needs of those who live life in Squamish. It is not an easy task and anyone who is a part of a church will tell you that.

Squamish United Church has been around for over 90 years. We are a church that is admired for its willingness to risk trying to be something new. Yet as we change and grow, it is very important to step back and consider where we are called by God to go

from here. As you read these reports, I hope you see yourself and your ministry reflected somewhere in this booklet. I hope you can sense the countless hours represented here. I

“...how might I participate in the life
and work of Squamish United
Church to assist it in moving forward
courageously...”

also want to encourage you to take a moment,
step back and ask yourself: how might I
participate in the life and work of Squamish
United Church to assist it in moving forward
courageously to meet the spiritual needs of our

church community and beyond? What questions are we called to grapple with? What
people are we called to engage? And perhaps by the time you get to the end of the
report, you will have become inspired to step in and be part of that future together.

***Respectfully submitted,
Karen Millard
Minister, Squamish United Church***



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Minister's Report

I said in my sermon last week and I still think it is true. “The whole world needs to stop, breathe, take a stress leave, hit the reset button, pause.” I said it and I meant it. We know this is not possible but what is possible are moments of pause. I have learned that moments of pause in the midst of the craziest, busiest of times are essential, so please before you read any further, take a moment to close your eyes and breathe deeply.

As restrictions start to ease, I am fully aware we are still living in a liminal time and making concrete decisions or statements at this time is ill advised. So, let's just take a deep breath, and try to rediscover some of the gifts and challenges of the year gone by and see how it helps us know where to go from here.

Squamish United Church, as we take that deep breath, I want you to recognize that in the midst of one of the most challenging times for our church and the church as a whole you have continued to strive and adapt.



I continue to pray for you within all this transition that all the adapting you have done, and are continuing to do, your faith will be strengthened. The move to half-time ministry has been challenging for all of us and yet every member of the congregation who has led worship has shared with me how it deepened their faith. I read a quote the other day with which I wholeheartedly agree “The mark of an effective church is not how many people come, but, how many people live differently as a result of having been there.” My prayer continues to be that everyone of us learns how to be more loving, more caring, more christ-like from having participated and worshiped with us. There is so much more to say, and I will never cover it all. If I have missed your work and ministry, it has not been intentional. We are so blessed by so many of you.

We celebrate all who offer their time and gifts to make a difference.

We have our challenges finding the people we need to do all we long to do, finding the financial resources to sustain our mission, and we are always in need of more board members and volunteers. I have no doubt that we are blessed with gifted people, with a great facility, with a location in the community, with staff and volunteers, and most of all with an attitude of gratitude, all of which gives me great hope for our future. God is up to something important through us here in Squamish. I invite everyone to actively listen for God's leading as we move together into this next phase of life at Squamish United Church.

Every AGM we have the opportunity to stop and look at where we have come from and to refocus our ministry. To ask once again, "Who are we? What is our purpose? What is God calling us to? What is our mission?"

Never forget we begin from the call to "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind; and Love your neighbour as yourself" (Luke 10:27), and secondly, as Squamish United Church we have been called to be "an inclusive community serving God's world."

*Love the Lord your God with
all your heart and with all
your soul and with all your
strength and with all your
mind; and, Love your
neighbour as yourself.*

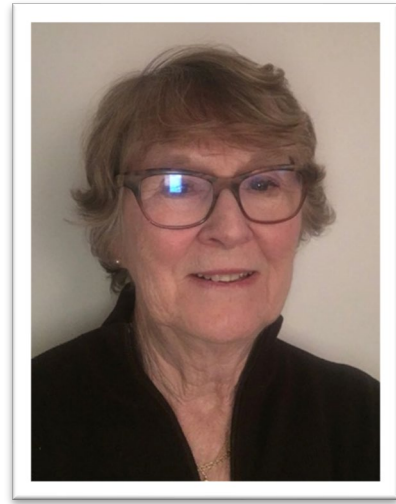
- Luke 10:27

Let us take this opportunity to celebrate the year of life we have had together as a community of faith. In the year ahead I will continue to pray that we open our lives to mystery, to beauty, to hospitality, to questions, to the endless opportunity of discovering the Holy in all we do. Let us continue to seek to be faithful companions on the journey of life, faith and church together. Amen.

Submitted by Rev. Karen Millard

Board Chair Report

We at Squamish United Church are a wonderful group of resilient, talented, energetic, and committed people. We are “An inclusive Community serving God’s World”. A dedicated group of people with a desire to share God’s grace and love with the community in which we live, work, play and worship.



Looking back at 2021, it was a year of “one step forward, two steps back” largely due to the Covid pandemic. We moved forward, then backwards, with respect to face-to-face interactions and worship, and had to adjust and adapt to other methods of communication. Zoom and Vimeo continued to be second nature for many of us. Unfortunately, not everyone was comfortable with these methods of communication and so at times we have all felt loneliness and a disconnect with our church family. Our staff, Karen, Lisa and Gus are to be commended as we continued to adapt.

Aside from dealing with the constant shadow cast by Covid, we were adjusting to the challenge of half-time ministry. The time had come when we had to address our financial difficulties and a declining congregation. Support from the Pacific Mountain Region and work done by our leadership team presented a report to the board. The report pointed out that our financial situation and our number of congregants were only able to support a half-time ministry. The report recommended a Church Plant be a possibility for Karen for the other 50%. A congregational meeting in November approved the half-time ministry, to take effect in January 2021. The church plant option was then worked out between the Pacific Mountain Region and Reverend Millard.

In February, Lisa Cameron, our administrator resigned as her family was moving to the lower mainland and we welcomed Gus Ryan as our new administrator. Michelle Ulmer and family also moved away in the spring. Both families had been active members of our

family ministry and they have been missed. In total they have 6 lovely children and 2 Moms who took a very active part in church school and Sunday morning worship. We wish both families all the best!

We continued to work alongside our provincial leaders to manage as best we could all the health protocols relating to Covid 19. Masks, social distancing and not worshipping in person were the order of the day. Our worship at this time was still by Vimeo, YouTube and Zoom. The Worship team, led by Reverend Millard, along with very active and committed members Julie Larson and Louise Martin, has done an outstanding job. Karen preached twice a month and our worship team facilitated worship on the other Sundays. We worked hard to stay connected. Many also viewed services of other churches via the various media options. This was a welcome option affording us the chance to keep in touch with former home churches or neighboring churches. Thank you to Karen, Julie and Louise for their amazing work around worship!

Our musicians also continued to support the worship in very creative ways. Thank you so very much!

Financially, the Federal Government's Canadian Emergency Wage Subsidy (CEWS), the Canadian Emergency Business Account (CEBA) loan program and the faithful givings of our congregants helped us greatly with our finances. While we still have a deficit it is becoming more manageable.

In September we were finally able to meet in person. What a wonderful feeling!

There were many positive and joyous events in 2021. A Visioning Board Retreat on a sunny deck in June with a follow up session indoors in November, a meet and greet garden gathering in July, an evening with Alice Gus of the Squamish Nation to promote dialogue, education and support for indigenous people as we all tried to grapple with the 215 Residential School tragedy, and joint book studies and a joint Christmas Choir with St. John the Divine rounded out 2021.

I feel blessed to be part of this wonderful congregation. I appreciate the faith and love shown by all our congregants in support of our board as we have made many difficult decisions over the last few years. I am also grateful for the volunteer hours many put in to serve on committees and in mission.

On that note, I am so very proud and grateful for the work done by the M&S committee and the Refugee team, in their ongoing support of our Mission in our world today! Thank you!

I would like to thank Peter Gordon for his many years chairing the Board of Trustees and also Kayla Mak for her work with Children and Family Ministry. We certainly are appreciative of the dedication Peter and Kayla have modeled.



We now welcome the church plant (the CUP Spiritual Wellness Centre with Karen as administrator) to share our building. We are living out our mission to “share God’s grace and love with the community in which we live, work, play and worship.”

While we have missed not seeing many of our seniors and vulnerable persons, we are excited again to be worshipping face to face on Sunday mornings! We hope we can continue to see everyone face to face going forward as we strive to follow the path that God has set for us.

We think of the Ukrainian people and hold them in our prayers. We pray that world peace may one day be a reality.

Thank you to our Board Members:

- Trevor Harris
- Carlotta Liechti
- Bruce Larson

- Heather Mann
- Cindy Roy

Heather and Carlotta are leaving the board and we are grateful for the time and energy they have dedicated to Squamish United Church.

Blessings

Grace Halvorson, Board Chair

Pastoral Care Report

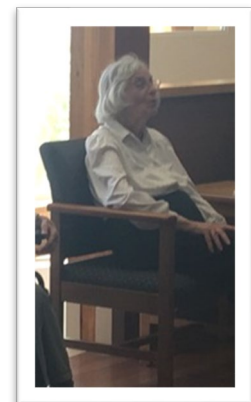
Thank you to Elizabeth and Hugh Kerr, Valerie Stainton, Pat Yendall and Grace Halvorson for serving on the committee this year. Thank you also to many others who keep in touch with members of our church family! To know that others care is so important. Please call the office to pass on any requests for care or to let us know of the joys of others.

New members on our committee are always welcome. Please join us to visit, touch base by email, telephone and/or send cards to let others know how much they mean to us. At times meals would be welcome. If you would like to provide support in that way, please let Grace (hghalv@shaw.ca) know.

This year our committee: sent cards and flowers; called or visited to say hello and keep in touch; sponsored the July Garden party; prepared Christmas gift bags; and announced monthly birthdays in the e-news. Look for a coming prayer request page in the e-news.

Joys we celebrated in 2021 were:

- Celebration of a special birthday for Reverend Karen!
- Christine Tribe's 90th BD with drive by greetings and balloons.
- The birth of Christine and Andrew Robinson's second son.



- The tribute and dedication of a quilt and bench for Bert , a beloved member who served so faithfully and passed away a number of years ago.

This also was a year of surgeries, accidents and health issues that many had to deal with. Well wishes and support went out to:



Walter Huber, Glenn Stainton, Arlene Robinson, Cindy Roy, Pat Wilson, Mary Larcombe, Barbara Stover and Marilyn Caldwell. Thankfully all of the above are in recovery mode!

Blessings

Grace Halvorson for the Pastoral Care Team

Board of Trustees Report

Thank you to our Trustee members, Marilyn Caldwell, Kevin Haberl, Trevor Harris, Hugh Kerr, Louise Martin and Reverend Millard. There has been minimal activity over the past few years and the \$100,000.00 GIC that has been set aside should we ever need it to support our assets (the sanctuary and offices), continues to be invested, making a small amount of interest. These are not funds to be used for operational purposes.

For those perhaps new to the United Church structure, a short explanation might be helpful. The roles and responsibilities of the Board of Trustees are set out in the United Church of Canada 2022 Manual. In summary they are:

1. To “hold the congregational properties in trust for the congregation”. They are required to follow the property guidelines set out in the Manual.
2. To ensure the building and other congregational properties are maintained and repaired.
3. To ensure that congregational funds are properly invested.

Decisions are made following the process laid out in the manual whereby the Board of Trustees reports and recommends to the governing body (the Board) their options and ultimately the board puts major decisions forward to the congregation for a vote.

We appreciate the work done on behalf of the Board of Trustees for SUC!

***Respectfully submitted,
Reverend Karen Millard***

Stewardship Report

This year we have had two members on the Stewardship Team comprised of Carlotta Liechti and myself. I must say, like many, we are somewhat reluctant to talk about money and contributing financially to our church. Fortunately, the United Church of Canada provides an excellent resource package each year with a wealth of ideas as to how to approach the topic of giving. To that end, the Stewardship Committee hosted a worship service in February and again made appearances during November worship services, emphasizing the importance of supporting our congregation.

Strategically, February/March is a good time of the year to highlight stewardship as it allows us an opportunity to adjust our regular givings (weekly or monthly) early in the year. This greatly helps the church to prepare the budget for the year. Our emphasis in November is one of gratitude. We are grateful for the generosity of time, talent, and financial support of our congregation. Keep up the good work!

***Respectfully submitted,
Trevor Harris
Carlotta Liechti***

Finance Committee Report

I thank the members of the Finance Committee, Carlotta Liechti, Trevor Harris, and Grace Halvorson, as well as Minister Karen Millard for their time, hard work and thoughtful

ideas. I also thank our entire congregation for their generosity, support and understanding as we went through this exciting, but difficult year. Special thanks go to Cindy Roy for her great contributions to the work of the Finance Committee and her absolutely invaluable service as Treasurer overseeing the administration and daily finances of the church. We thank Gus Ryan, who working alongside Cindy, totally reorganized our financial accounting system.

Last year at this time we presented a budget that had been prepared with great uncertainty. We were entering our first year of half-time ministry and had to estimate worship costs with very little data to guide us. COVID continued in ways that we had not anticipated and had an even greater impact on in-person meetings than we had planned. This affected many aspects of our budget. Another change we made this year was to transition to a new accounting system and financial review arrangement. This year the Finance Committee had data structured in a way that makes decision-making clearer. The changes will also save the church significant money as we proceed into 2022.

Overall, we did very well last year. Our predicted deficit of about \$15,500 turned out to be a surplus of about \$650. Our expenses were about \$3,800 less than budgeted and our income was about \$12,800 more than anticipated. On the income side, things to note were:

1. congregational giving remained somewhat unchanged although we had hoped for significant increase.
2. facility rental income remained low because of COVID.
3. we received a major final installment of a ProVision Grant from the preceding year.
4. government subsidies continued longer than anticipated.

We also received a very generous donation from UCW. With thanks to Trevor Harris and Carlotta Liechti we began a concerted stewardship drive. This effort began to reap dividends the last two months of the year and we will continue this emphasis in 2022. On

the expense side the main savings were because we did not fill the position of Director of Children and Family Programs.

Going forward into 2022 we are presenting a budget with a projected deficit of \$9,744. We have much more confidence in our numbers this year because of having a full year's experience with 'half-time ministry' and much better data from our new accounting system. Of course, COVID still remains a major source of uncertainty and might affect several aspects of our budget.

In this budget we have introduced a new line on both the income and the expense side – Targeted Donations/Expenses. As we move into livestreaming of worship services becoming a normal practice, the Worship Team has identified three sizable purchases that will make this a much improved viewing experience. The Finance Committee did not see a way to include this one-time \$2,500 expense in our normal operating budget. We will be providing a way for individuals or groups of individuals to make donations specifically to one of these items and when we have the money for each we will make that purchase.

In terms of our operating budget our stewardship efforts will continue. We are concerned that even not including a Director of Children and Family Programs in this proposed budget, congregation giving still falls \$15,000 short of covering the salary and benefits of our Minister and staff.

We will also be looking for a team of two or three volunteers to 'brainstorm' for several innovative fundraising ideas that could become a (hopefully fun) part of our regular activities each year.

Blessings and thanks to everyone in our faith community for making financial and time commitments to our church during the past year.

Respectfully submitted,
Bruce Larson
Finance Committee

Proposed Budget for 2022

	Budget 2021	Actual 2021	Budget 2022
INCOME			
Congregational Giving	\$68,000	\$63,236	\$65,000
In kind donations		\$1,845	
UCW donations	\$2,000	\$3,000	\$1,500
Targeted donations			\$2,500
215 Fund		\$1,900	
<i>What We Give</i>	<i>\$70,000</i>	<i>\$69,981</i>	<i>\$69,000</i>
Fund Raising events	\$1,600	\$190	\$2,500
Facility Rentals	\$8,000	\$6,130	\$8,000
Misc. Income (e.g. CEWS, interest)	\$3,010	\$19,117	\$0
CEBA (federa) loan funds			\$8,000
Depreciation fee from CUP	\$15,000	\$15,000	\$15,000
<i>Other Income</i>	<i>\$27,610</i>	<i>\$40,437</i>	<i>\$33,500</i>
Total Operational Income	\$97,610	\$110,418	\$102,500
EXPENSES			
Worship Expenses	\$5,537	\$3,242	\$5,100
Pastoral Care Expenses	\$390	\$71	\$300
Targeted Expenses			\$2,500
<i>What we are about</i>	<i>\$5,927</i>	<i>\$3,313</i>	<i>\$7,900</i>
Strata fees at Centrepoint	\$6,224	\$7,156	\$9,000
Utilities (fee to Squamish District, Hydro etc.)	\$600	\$1,299	\$1,299
Communications (IT, landline phone etc.)	\$720	\$417	\$417
<i>Our Building</i>	<i>\$7,544</i>	<i>\$8,873</i>	<i>\$10,716</i>
Office Expense		\$625	\$625
Office supplies	\$950	\$552	\$552
Office cleaning costs	\$2,300	\$2,855	\$2,855
Website		\$387	\$387
Bank charges and fees	\$1,200	\$1,052	\$1,033
Insurance	\$1,000	\$908	\$1,150
Legal, accounting, review	\$7,415	\$7,778	\$3,000
Facility rental expenses (extra clean, etc.)	\$500	\$650	\$650
UCC Annual Assessment	\$5,496	\$5,199	\$3,468
<i>Operations</i>	<i>\$19,341</i>	<i>\$20,007</i>	<i>\$13,720</i>
Minister Salary	\$37,500	\$39,506	\$40,020
Minister Benefits	\$8,625	\$9,019	\$10,685
Admin. Salary	\$24,960	\$23,086	\$23,086
Admin. Benefits	\$5,741	\$4,320	\$4,320
salary expense		\$296	
Educational Resources		\$100	\$1,500
WCB expense		\$296	\$296
Phone allowance		\$960	
Director of Children and Family Programs	\$4,000	\$0	
<i>Our Minister and Staff</i>	<i>\$80,826</i>	<i>\$77,584</i>	<i>\$79,907</i>
Total Operational Expenses	\$113,638	\$109,776	\$112,244
NET	-\$15,528	\$641	-\$9,744

Treasurer's Report

At the onset of 2021, we continued to operate under uncertainty related to the ongoing pandemic. We continued our online services with a half-time minister and a small but very capable worship team. By going to a half-time minister, we reduced our total expenses and many of our operating costs are now shared with The CUP. In addition, The CUP pays a “depreciation fee” to Squamish United Church in the amount of \$1,250 per month.

The overall congregational givings were about \$63,000, very similar to the previous year, and the UCW made a very generous donation of \$3,000. Thank you everyone for your continued support.

Due to Covid restrictions, our facility rentals were down from approximately \$14,000 in 2020 to just over \$5,500 in 2021. We continued to receive Covid subsidies of approximately \$14,000 to help offset our wages (shown this year under *Income* as opposed to a reduction in wages). We also received the balance of a ProVision grant in the amount of \$4,700. Other income is shown in the financial statement.

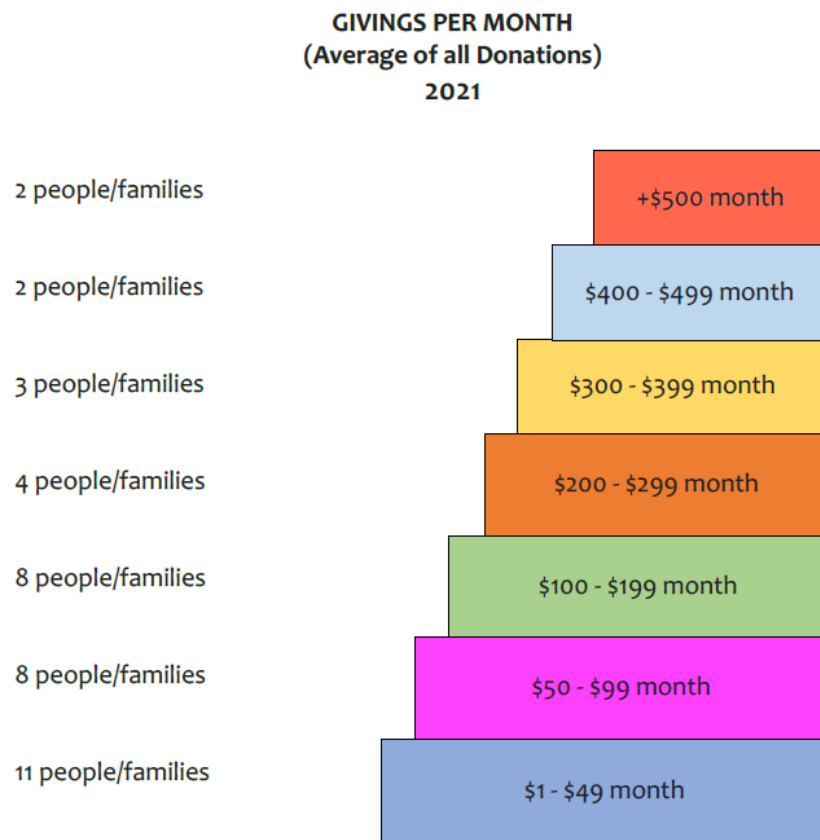
The operating and building expenses were down from \$48,000 to \$29,000 as a result of sharing many of these costs with The CUP. Church salaries and benefits totaled about \$77,600.

In an effort to clear our books of overdue accounts receivable incurred in prior years, the amount of \$4,275 was approved for write-off. The majority of these accounts were for Spirit Kids, duplicate invoices, or rentals.

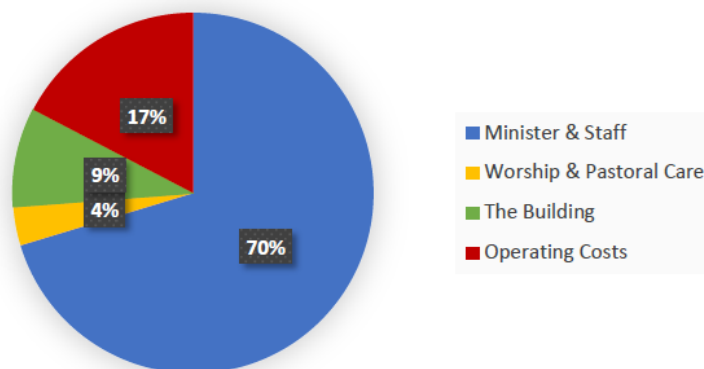
Our financial situation at the end of 2021 is presented in the profit and loss statement, and our proposed budget has an anticipated deficit of \$9,744. We ended the year with approximately \$18,000 in the General Account.

Thank you to Bruce Larson and to the Finance Committee for their ongoing support, and to Gus for soldiering through the numerous transitions in 2021. Your assistance is very much appreciated.

Respectfully submitted,
Cindy Roy



How We Spend Our Money



Squamish United Church

Balance Sheet As of December 31, 2021

	TOTAL
Assets	
Current Assets	
Cash and Cash Equivalent	
110-1 Refugee - Circle of Hope	19.34
110-2 Refugee - Garibaldi	2,184.16
110-3 Refugee - SUC	781.09
110-4 Refugee - Salem	37,658.16
110-5 Refugee - Howe Sound Helps	0.07
122 Trustees - 100078791394	27.21
123 Long Term Redeem 100079707811	106,938.66
Bank Master Account	
115 Sq. Savings - GENERAL	22,356.65
116 CUP Account	55,910.31
117 Contingency	50,000.00
Total Bank Master Account	128,266.96
12000 Undeposited Funds	200.00
Total Cash and Cash Equivalent	\$276,075.65
Accounts Receivable (A/R)	
150 Accounts Receivable	496.00
Total Accounts Receivable (A/R)	\$496.00
130 Furniture & Equipment	100,258.94
130-1 Acc Depreciation Furn & Equip	-60,528.04
Total 130 Furniture & Equipment	39,730.90
135 Centrepoint Building	255,561.60
135-1 Acc Depreciation - Building	-321,180.44
135-4 Centrepoint Direct Costs	1,656,500.39
135-6 Centrepoint Investment Fees	5.15
Total 135 Centrepoint Building	1,590,886.70
Total Current Assets	\$1,907,189.25
Total Assets	\$1,907,189.25

Squamish United Church

Balance Sheet

As of December 31, 2021

	TOTAL
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable (A/P)	
200 Accounts Payable	6,938.90
Total Accounts Payable (A/P)	\$6,938.90
Credit Card	
205 Visa	39.71
206 CUP Visa	50.97
Total Credit Card	\$90.68
215 Refundable Deposit	150.00
240 M & S Payable	3,115.38
250 Accrued Liability	5,077.00
255 GST/HST Paid	-701.75
260 CEBA Loan (Covid)	40,000.00
Total Current Liabilities	\$54,670.21
Total Liabilities	\$54,670.21
Equity	
302 Fund - Facility Development Operating	735,961.55
310 Fund - Benevolent	2,030.40
331 Fund - Investment	249,231.13
335 Fund - Fixed Asset	1,110,256.13
336 Fund - Refugee Sponsorship	113,114.14
Retained Earnings	-349,040.43
Profit for the year	-9,033.88
Total Equity	\$1,852,519.04
Total Liabilities and Equity	\$1,907,189.25

Squamish United Church

Profit and Loss YTD
January - December 2021

	TOTAL
INCOME	
500 Donations	-4,300.10
501 General Donations	62,836.25
502 Family/Children	-700.00
506 In Kind Donations	1,844.63
509 UCW Donations	3,400.00
510 215 Fund	1,900.00
Total 500 Donations	64,980.78
511 Fund Raising & Events	25.00
520 Interest Received	3,223.34
522 Grants Received	4,725.00
526 Facility Donations	5,545.00
530 Misc Income	631.18
531 CUP Depreciation Fee	15,000.00
570 Program Income	-4,441.40
8500 COVID Subsidies	33,771.54
Total Income	\$123,460.44
GROSS PROFIT	\$123,460.44
EXPENSES	
166 GST Suspense (deleted)	-120.54
600 Operating Expenses	
610 Advertising	52.52
611 Website Expenses	395.48
612 Software	690.51
625 Office Expense	218.84
626 Supplies	552.09
627 Office Cleaning	2,855.40
642 Facility Rental Expenses	650.00
648 Meeting Expenses	26.54
689 UCC Annual Assessment	5,995.40
Total 600 Operating Expenses	11,436.78
660 Building Expenses	
665 Utilities	1,302.11
667 Strata Fees	7,156.35
668 Communications	417.05
Total 660 Building Expenses	8,875.51
670 Administrative Expenses	
671 Insurance	908.00
672 Legal & Accounting	7,799.45
673 Service Charges	693.20
Total 670 Administrative Expenses	9,400.65

Squamish United Church

Profit and Loss YTD
January - December 2021

	TOTAL
690 Worship Expenses	
691 Worship Software	1,272.77
692 Music Licenses	337.00
693 Worship Resources	971.32
694 Worship Labour Expense	862.50
695 Worship Decor	96.29
Total 690 Worship Expenses	3,539.88
800 Ministerial Expenses	
801 Continued Education	512.91
802 Pastoral Care	71.09
Total 800 Ministerial Expenses	584.00
850 Salaries & Benefits	
851 Salary Expense	62,592.19
852 WCB Expense	451.24
853 Employer-paid	13,339.11
854 Phone Allowance	960.00
855 Service Charges	341.78
856 Payroll Fax	18.98
Total 850 Salaries & Benefits	77,703.30
Total Expenses	\$111,419.58
OTHER EXPENSES	
950 Amortization	76,219.68
Total Other Expenses	\$76,219.68
PROFIT	\$ -64,178.82

Worship Report

2021 was a year of prayer, flexibility, and immersion in change. The role of the worship committee evolved as we moved to part-time ministry in January and worked to support our minister and provide the worship on alternate Sundays. All of this, while also managing the challenges of the Covid pandemic moving between online worship and hybrid worship services. Hybrid services allowed people to worship in person in our sanctuary or to participate from home via live stream and recordings.

We are a small committee, Rev. Karen Millard, Julie Larson, and Louise Martin. Throughout the year, we were well supported by the Church Board, UCW, and members of the congregation. We are deeply grateful for this support and invite others to join the committee so that worship experiences can be designed to meet the needs of our small and diverse congregation.

Our committee's primary focus was to ensure that worship continued at Squamish United Church on a weekly basis as we transitioned to a part-time minister. We created, adapted, and often presented worship services throughout the year. These became known as Congregational-led services. Whenever possible, we offered support to the minister by helping with décor, obtaining scripture readers, and planning cohesive worship themes.

Here is a summary of the year:

January-June: As the year began during the pandemic, services remained online. Twice a month, our minister, Rev. Karen Millard prerecorded services that could be watched at home. The worship committee chose to hold congregational-led services using video conferencing via Zoom. This allowed people to connect and made congregational-led services less formal and more fitting for lay led services. Karen and the worship team worked closely together so that the services had continuity, often using the same worship series. Between February and June, the worship committee led 7 services using

Zoom. This included a service created and led by the Stewardship subcommittee of the Finance Committee. The United Church Women (UCW) provided a prerecorded service for the World Day of Prayer in March. UCW also prerecorded a service in June which included the installation of new lifetime members. We averaged 13-15 participants at the zoom services.

On Palm Sunday, the worship committee invited people to come to the sanctuary (following covid safe guidelines of social distancing and mask wearing) to decorate the daffodil cross for the Easter Sunday prerecorded service. Karen spent time with each person as they arrived and especially worked with children to understand the purpose of the cross. At the same time, we also collected food for the Squamish Food Bank. We collected 40 pounds of food – a fitting number to conclude the 40 days of Lent.

July + August: The worship committee presented flexible and creative services for the busy summer months. All services were online during this time. Congregational-led services included the materials for self-guided prayer walks in nature, hymn sings using prerecorded music by the Squamish United Church music ensemble, two videos by Richard Rohr introduced by Walter Huber, and a St. Marks Compline service from Seattle introduced by Julie Larson.

September- November: We celebrated the opportunity to worship in-person. Karen and our Administrator, Gus figured out the logistics to make it possible to live stream and record these services. The worship committee created seven Congregational-led worship services for the fall, most based on the theme of Creation. Many people stepped in to help



lead these services as both Julie and Louise were traveling. Our gratitude to Marilyn Caldwell, Bruce Larson, Grace Halvorson, Vicki and Kevin Haberl, Trevor Harris, Heather Mann, and Wendy Sellers for their leadership.

Advent: It was wonderful to end the calendar year worshipping mostly in person with many traditional and valued elements of Advent. Prior to Advent the congregation was asked to volunteer for various roles during Advent. Each week a different family with children lit the Advent candles. We held Children's Church each week with volunteers to lead a prepared program. Many volunteered to read scripture. Unfortunately, a rise in pandemic numbers meant that our Christmas Eve service was online.

Children's Church: The worship committee continues to reflect on the best way to support our children. Part-time ministry and a small worship committee have made it a challenge to have a consistent program for children. In August, Elizabeth Kerr and Michelle Ulmer organized and hosted 3 outside Children's Church services. During the fall Elizabeth Kerr volunteered to lead one or two Children's Church times per month. During Advent, we offered Children's Church every week and we were able to find several volunteers to help with this endeavor – thank you to Elizabeth Kerr, Kayla Mak, Heather Mann, Marilyn Caldwell, Cindy Roy, and Grace Halvorson for helping make church a place where our children can work together and grow in spirit.

Music: Music continues to be an important part of worship at Squamish United Church. Throughout the year, a dedicated group of musicians recorded music that was used for prerecorded and zoom services. These recordings are a valuable resource that can be used in the future as well. In the fall when we met in person, several pianists supported worship. Thank you to pianists Arlene Robinson, Kayla Mak, Julie Murakami, and Trevor Harris. The music ensemble participants included these pianists, and Karen Millard, Macky Sumalileng, Louise Martin, and Heather Mann. You all enriched our worship services. We are grateful for your talents and gift of time.

Next steps in the journey and opportunities:

- The Worship Committee will continue to discern the call to Congregational-led worship and create worshipful opportunities for the congregation. If you like to plan and/or have creative ideas about lay worship, we would love to have you join us.
- Children's Church is in need of one or two organizers and a rotation of volunteers. We currently have about 6 children, preschool-Grade 4, who are eager to join you on Sunday mornings.
- If meetings are not your way of giving – we are also looking for helping hands. People to help decorate the sanctuary, prepare communion, and tend to materials used for worship (tablecloths, candles, etc).
- Technology – If you can navigate Zoom and record video on your cell phone, you can learn to live stream and/or record our services. Let us know if you would like to be trained to do this.

Please let Karen, Julie, and Louise know if you would like to be involved in worship at Squamish United Church. minister@squamishunitedchurch.org and worship@squamishunitedchurch.org

***Thank you
Respectfully submitted
Julie Larson
Chair of the Worship Committee***

Ministry and Personnel Report

As 2021 began, our church was undergoing numerous major changes and challenges while continuing to operate with ongoing Covid protocols and restrictions. An important role of M&P is to provide oversight and support to our staff as needed.

In January, our Minister's position with Squamish United Church became a half-time position. At the same time, our Minister commenced working half-time as the Executive Director of a new church plant – The CUP. Among other changes, the management and

supervision of our Spirit Kids Out of School Program moved from SUC to The CUP and the program was renamed The CUP Kids.

Coincident with these changes, our Church Administrator and Manager of the Spirit Kids Program, Lisa Cameron, resigned from her positions to accept a new challenge. Madeleine Leong was promoted from Spirit Kids Associate to Spirit Kids Manager and in mid-February, we welcomed Gus Ryan to the position of Church Administrator.

In the summer, a decision was made to bring the accounting function that had been outsourced to Deschutter & Associates in early 2020 back to the Administrator's role. This was a steep learning curve for Gus who very willingly took it on.

The reopening of the church to in-person services in September presented more challenges and learnings for our staff – livestreaming, setting up the sanctuary, etc., while following all the Pacific Mountain Region protocols. As we have come to expect, our staff stepped up and accepted these challenges and work schedule changes.

The M&P Committee wishes to acknowledge and thank our staff and various teams for their dedication, commitment and flexibility during these difficult and challenging pandemic times.

Respectfully submitted,
Cindy Roy
Grace Halvorson
Ministry & Personnel Committee

Mission and Service

The Mission and Service (M&S) programs are organized by the main United Church of Canada to support a wide variety of organizations and projects, in Canada and abroad. In Canada the projects include: ministries that provide and advocate for low cost



housing and shelters, community and justice work, and more. Covid has affected the income of many Canadians which has led to more people seeking direct help from food banks and other organizations. M&S has a special appeal on February 21 (Family Day in some provinces) to help food banks and other partners. Details can be found at united-church.ca/stories/support-canadian-families. M&S has links with organizations in Latin America, Asia and Africa, with projects on medical treatment, counselling, education and more with partners in Latin America (8 countries), Asia (5 countries) and Africa (8 countries). For example, M&S partners with the Kenya Alliance for Advancement of Children (KAARC). Barriers of school fees, violence, child labour, and discrimination mean that many children can't go to school. KAARC brings together child rights organizations to share information and to support children in schools.



Because of Covid we have been unable to provide our normal weekly presentations of “Minute for Mission”, nevertheless in 2021 M&S donations by Squamish United Church totaled \$7118.66, including \$528.66 from recycling items at the local Bottle Depot, (account # 205). The M&S Committee is very

grateful for these donations. Please contact your neighbours or friends who may be happy to donate their recyclable items for our fund. We hope for continued support of M&S through regular givings in 2022. If you have new ideas for fundraising, please let us know. New committee members of the M&S Committee are always welcome and no experience is necessary. Please contact Hugh Kerr at hwkerr99@gmail.com or Barbara Stover at mbarbarastover@hotmail.com.

***Respectfully submitted,
Barbara Stover***

Salam Sponsorship Group

Squamish United Church has been involved in Canada's Private Sponsorship Program since 2016 and has assisted 6 families and one individual from Syria to settle in Squamish. And another family is about to arrive in a few days!

The initial sponsorship program brought 4 families to Squamish through the efforts of 4 different community sponsorship groups. Since those 4 families have settled into Canadian life in our community, there have been 2 additional sponsorships that have helped others come to Squamish. In both cases, the additional people are extended family members of 2 of the original families. Without exception, all of these new Canadians have adjusted well and embraced their new lives in Canada. The parents have found jobs or created their own business, the children are attending school and speaking fluent English. They feel safe and accepted by their new community.



The most recent sponsorship is a family of 3 (with a son, 5 years old). The father in this family is the youngest brother of the mother in one of the original families. This family will arrive in Squamish on February 10, and everyone is excited about the reunion of these families.

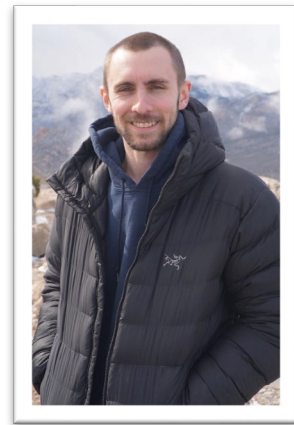
Squamish United Church works under the United Church of Canada as the Sponsorship Agreement Holder and provides oversight to the Constituent Groups that work directly with the families, raise the funds, and support them in their integration to daily life in Canada. Hugh Kerr has been the guiding force behind SUC's work with the Constituent Groups. As members of one of the Constituent Groups, Kevin and I are very grateful for his excellent leadership and support.

Our involvement in the sponsorship program has been one of the most fulfilling and gratifying things Kevin and I have experienced in our lives. The family has become like family to us and they inspire me every day with their grace, their hard work and dedication to making a better life for their children, and their appreciation for all that they have. It is a broken world, and sometimes it is overwhelming to think of the millions of refugees and persecuted people whose lives have been torn apart. Having been given the opportunity to help make a difference to even just a few is a blessing that I thank God for every day.

Vicki Haberl
Salam Sponsorship Group

Administrator's Report

2021 continued much in the same way as 2020 did, where there was a seemingly world changing event every month. My role within the church has followed a similar path. I originally came on as a videographer and administrator but soon after the role expanded to include managing the church's bookkeeping. With almost no bookkeeping experience it was a steep learning curve, but after putting in the hours with our consultant Amanda, our bookkeeping has become totally independent.



Not long after this new role was added to my position there was another big change in that instead of editing pre-recorded services, we would be running a livestream. As someone who has never livestreamed, this again has been a steep learning curve and has demanded entirely different skills than the pre-recorded services but slowly and surely the quality of our stream is increasing.

The pandemic has continued with its ups and downs. In July, after riding out the first delta wave we were seemingly on the right course and booking requests were increasing but by September many restrictions had returned. Again, by the end of November things

were looking very good but Omicron hit hard and fast and by the middle of December most of our upcoming bookings were cancelled. Still, in 2021 we were able to build relationships with many new organisations.

All these difficulties have been incredibly beneficial for my professional growth and a great learning experience for me. I'd like to thank everyone at the church for being so open and welcoming me into this role and into the Squamish United Church community, especially those who I have worked closely with. In particular: Cindy Roy, Karen Millard, Julie Larson and Grace Halvorson. Although I came into this role from outside the congregation, from day one it felt like I had been a member for years.

Respectfully submitted,
Gus Ryan
Administrator

United Church Women's Report

We give thanks for this wonderful group we call "UCW". We meet once a month either in members' homes, in the church, or via ZOOM (the ubiquitous word that galloped into our lexicon).

From January through May we met via ZOOM. We adjusted to this "new" way of meeting and rose to the challenge. We continue with our fundraisers with chicken sales twice a year (spring and fall) and the Autumn Pemberton vegetable fundraiser. We also support Vancouver 1st United through our "Let's Talk Turkey" fundraiser. Our congregation generously supports this worthy effort, even though the last 2 years have been "virtual". We look forward to the time when we can meet for a proper luncheon and fellowship. Through our



fundraising, we supplied the minister and administrator with new computers. We also purchase annually United Church Calendars for our congregation. Thanks to Patsy Riecker for taking care of this. We love these calendars, with each month depicting different United Churches throughout Canada.

In April, Cindy Roy, representing Macbeth UCW, attended via Zoom, the Pacific Mountain Region UCW-AGM.

June was action packed. We were able to meet in person! We met in Valleycliffe in Judi Rhodes' garden after a walk led by Val and enjoyed this time to greet and catch up before the summer break. We also talked about planning our UCW Life membership Service which we recorded in the church, with the final service presented via Vimeo on June 27th.

We thank Julie Larson for coordinating the time slots – no mean feat (to keep us safe and to follow public health recommendations for distancing) and to Gus Ryan, our administrator and “camera guy” who seamlessly put it altogether. New Lifetime members are: Cindy Roy, Barbara Stover, Pat Yendall, and Val Stainton.



We sent flowers and a card to June Halvorson to thank her for her many years of service with UCW and Squamish United Church; her wealth of knowledge on the history of Squamish UCW is priceless. We also sent chocolates and flowers to Shirley and Syd Pudney, residing in Kamloops, to celebrate their 95th /96th birthdays and to

recognize all they have done for both UCW and Squamish United Church. Sadly, Shirley passed away shortly after receiving our gift and card.

The September meeting was held outside in Brackendale in Grace's garden. It was a warm, sunny (dare I say hot?) and glorious fall day. It was a delight to gather together after the summer break. We were excited to hear the church was reopening for in-person services on September 12th!

Our October, November, and December meetings were held in the church sanctuary. We made final preparations for our fundraisers, discussed the upcoming 60th UCW Anniversary coming in July 2022, and noted World Day of Prayer in March 2022 is being planned by the women of England, Wales, and Northern Ireland. Our December Xmas Party and Secret Santa gift exchange always brings joy and gratitude. We arranged for UCW to present Reverend Karen and the congregation a gift-wrapped cheque at the December 19th church service. It was fun for the kids (and adults) to watch Rev. Karen open the large, gift-wrapped box to reveal our UCW donation. A lovely way to end the year!

In closing, our UCW supports our church and community in many ways. If you would like a friendly place to serve and to be part of our unit, please contact me or any of our UCW members. We welcome you with warmth and inclusiveness.

***Blessings,
Carlotta Liechti
UCW President***

United Church Women's Financial Report

February 3, 2021 Opening Balance \$ 128.63

INCOME:

Church Calendars	45.00	
Chicken Sales	10,197.25	
Garden Talks	472.00	
Vegetable Sales	2,607.00	
Let's Talk Turkeys for First United	310.00	
Total Income:	13,631.25	\$ 13,631.25

EXPENSES:

Chicken Sales	8,063.15	
Refunds on Chicken Sales	177.00	
Flowers to Sea to Sky Courier (For delivering our chicken)	67.18	
Vegetable Sales	1,585.00	
First United (Christmas Turkeys)	330.00	
UCW Lifetime Pins	240.00	
Donation to SUC	3,000.00	
Service Charges	7.52	
Total Expenses:	13,469.85	\$ 13,469.85

Closing Balance December 31, 2021 \$ 290.03

Respectfully submitted,
Mary Larcombe
Treasurer UCW

Men's Breakfast

The Men's Breakfast group used to meet about once a month in the winter and spring season. Covid has brought changes; in 2021 we had one gathering on the 6th of Nov. at St. John's Anglican Church Hall. We complied with the covid rules, spaced our seating and used a microphone. Graham Fuller introduced the topic: "What are the lasting effects of covid upon our lives?". There were only thirteen men at our lone breakfast of 2021; so, time went by quickly and discussion time was short.



A men's breakfast starts at 7.30 am with the cooking crew. Coffee, tea and hot water is ready by eight; it is a good time for a chat and visit. Breakfast is served at 8.30 am followed by a chosen theme and discussion ending around 10am.

We hope by the end of Feb. gathering in groups is allowed again. Newcomers are welcome to get on the e-mail list for the MB group. Send your email information to me at <mailto:mw.a.huber81@gmail.com> and I will be happy to add you to the list.

Respectfully submitted,
Walter Huber

New Members

We wish to welcome the following new member who joined our congregation in 2021:

- Ashley Ketch, April 2021 (by transfer of membership)

2021 Annual General Meeting Minutes

Squamish United Church
2021 Annual General Meeting Minutes
April 18, 2021, 11:15am

In attendance: Grace Halvorson (Chair), Karen Millard, Walter Huber, Trevor Harris, Kevin Haberl, Vicki Haberl, Hugh Kerr, Jeff Larcombe, Mary Larcombe, Cindy Roy, Bruce Larson, Barbara Stover, Julie Larson, Arlene Ingraham, Elizabeth Kerr, Carlotta Liechti, Peter Gordon, Wendy Sellers, Patsy Riecker, Patricia Yendall, Marilyn Caldwell, Louise Martin

1. **Opening Prayer**
2. **Opening Comments**
3. **Motion for Voting Privileges**

MOTION: Moved by Trevor, seconded by Kevin that voting privileges be given to all members and adherents in attendance. **Motion carries.**

4. **Review and adoption of minutes of 2020 AGM**

MOTION: Moved by Marilyn, seconded by Bruce that the minutes of the June 23, 2020 Annual General Meeting be adopted. **Motion carries.**

5. **Review and Acceptance of 2020 committee reports**

Kevin shares some reflection and words of gratitude for Peter Gordon's service to Squamish United Church spanning 25 years.

Bruce speaks for the Treasurer's Report.

Karen speaks for Worship. A highlight this year was Advent Kits delivered to members of the congregation.

Grace presents a chart of givings/week. On behalf of stewardship, Trevor asks that members consider increasing their givings.

Marilyn speaks for M&P, on moving toward a partnership with The CUP and transitioning the minister's role to 50% time.

Barbara speaks for Mission & Service.

Karen speaks for Spirit Kids and Children's Church. For Spirit Kids, numbers were lower this year due to COVID. We considered closing but after a period of discernment decided to keep the program going.

Carlotta speaks for the United Church Women's report. UCW has been a bedrock of the church and has helped to keep it going. These women continue to provide strong support for one another.

6. Additions to the Report

- a. New members: Julie Larson, Bruce Larson, Michelle Ulmer, Heather Mann
- b. Givings 2020

MOTION: Moved by Carlotta, seconded by Cindy that the Committee Reports except for the Nomination Committee be received as amended.

7. 2020 Reviewed Financials (Smythe LLP) will be done.

The data were available last week, but the person who usually does the review is on mat leave. Grace spoke to the Region, and we have 6 months to do the financial review.

8. Looking Ahead: Transition to 50% ministry time.

The transition to half-time ministry has been a difficult transition to work through, and will take some time. Cindy would like to thank members of the congregation for their patience. There are two key structures in place to take on components of

the job: the Worship Committee and the Pastoral Care Committee. There is a need for more members to join the Worship Committee. Julie and Louise emphasize that we are called to actively participate in our faith.

9. **The CUP**

Karen: The CUP is a new initiative; it began in January 2021. We are still getting “feet on the ground”. The vision for the CUP arose from a conversation with women in the SUC community in the Fall of 2019. The CUP stands for Centre for Uniting People with their Potential, Passion and Purpose. It is a centre for building people of wholeness.

A leadership team was formed and met almost weekly with consultant George Meier from March-Sept 2020. We applied for and received a grant from the Pacific Mountain Region. There is a Core Advisory Team, with oversight from the Region. The M&P is Rob Crosby-Shearer and Marc Coulombe from the Region. Michelle Ulmer is working as the Children & Family Ministry lead. Karen has drafted an MOU to outline this structure.

In terms of finances, the CUP is functioning out of the SUC building and is paying a monthly depreciation fee. The CUP also pays 50% of the operational fees (utilities, office expenses, strata, etc.) The Region has provided a grant of \$115K this year. Grant funding will continue for 5 years with the granted amount reduced by 10% each year. The hope is that The CUP will be self-sustaining. To move in this direction, programs will collect revenues, apply for grants, and build a donor base.

At this time, our Administrator is working 5 hours/week for The CUP and 20 hours/week for SUC.

The CUP has been working on foundations: starting a Facebook page, getting a logo, developing a budget etc. In terms of programs, the CUP has led a Wellness Camp, put together an Easter Trail in Coho Park. On May 7 there is a Pro-D day and

The CUP will be leading a Farm Camp with kids; 25 kids have registered for this. Michelle Ulmer is also running a Love to Learn tutoring program through the CUP.

10. Budget 2021

The budget for 2021 has been split into 2 parts: Jan-Aug, and Sept-Dec, with the assumption and hope that COVID restrictions will be less in the fall. We worked hard to move toward a narrative budget so that it was easier to understand. If and when we receive some anticipated grant funding, we will be very close to having a balanced budget.

MOTION: Moved by Bruce, seconded by Elizabeth that the budget be approved.

Motion carries.

11. Nominations for 2021 board

Agreeing to stand for 2021: Grace Halvorson, Trevor Harris, Bruce Larson, Carlotta Liechti, and Heather Mann.

No other nominations.

MOTION moved by Kevin, seconded by Walter that Grace Halvorson, Trevor Harris, Bruce Larson, Carlotta Liechti, and Heather Mann continue to serve as the Squamish United Church board. ***Motion carries.***

12. Next meeting date - March 2022

Trevor recognizes the incredible amount of work that Grace has put into this past year.

13. Adjournment and closing prayer

MOTION to adjourn moved by Carlotta, seconded by Hugh. ***Motion carries.***