

ANNUAL REPORT
2021

CONNECTED

CREATIVE

CARING

Humber Valley
UNITED CHURCH



**Many of our Gatherings
were Virtual in 2021**

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VITAL MINISTRIES

We continued our vital ministries in person, on Zoom and YouTube. The church flourished in a time of a pandemic, continuing to deliver programs which maintain the vital connections among our church family and the broader community in Etobicoke and beyond.

Youth

Chose a youth group "focus verse" to inform all we do in youth group (Micha 6:8).

Summer fireside group meetings.

Community pop-ups of fun and games.

Outdoor movie night.

Received a grant from Seeds of Hope for youth outreach and education.

Christmas party full of games, fun and fellowship.

Completion of the youth room which has been an immense blessing and will draw in more youth!



*...To act justly
and to love mercy
and to walk humbly
with your God*

Connected

Outreach Projects

FOOD

Youth Without Shelter
monthly meals and
grocery cards

INDIGENOUS COMMUNITIES

Toronto Spirit Garden,
Indspire, Water First

FOOD BANK

Westway & St James
United Churches

INTERNATIONAL

Wells in Africa, Sleeping
Children Around the
World, Leprosy

WOMEN'S SHELTERS

Ernestine's, Habitat,
Sistering

CHILDREN

Jane Finch Christmas
gifts, Camps Sparrow
Lake and Scugog

HOSPICE

Dorothy Ley



MINISTER'S MESSAGE

In the twelve months since our last AGM, we have covered a lot of ground! Drew Brown joined us as the Director of Worship Arts. Kate Brown has begun as the Director of Inclusion & Engagement. We received another sizable grant to continue the great work Anne and the team are doing with 55+, the youth group has nearly doubled in size, and perhaps most importantly, we are gathering back in-person.

We are still here! Humber Valley United Church, we have so much to celebrate.

Hospitality



SEPTEMBER

Ice Cream Welcome Back Sunday.

OCTOBER

Pie Sunday, October 17, individual apple pies were distributed after the worship service.

NOVEMBER

Remembrance Day Sunday, November 14, individual butter tarts were distributed after the worship service.

DECEMBER

Tree Lighting and Carol Sing, December 5, hot chocolate and home-made cookies (individually wrapped) were distributed.

Urban Garden

Led by Valerie Wood and her team.

Funds raised to create a community HVUC garden.

School children taught about the garden.

Community members pitch in and help.

Thus, begins a whole new ministry at HVUC.



Stephen Ministries

Trained three new Stephen Ministers.

Concluded two caregiving relationships.

Currently have two care receivers and would welcome many more into this caring and listening ministry.

Daily Bread Prayer Group.



JAM

(Jesus & Me Sunday School)

On-line activities via Zoom.

In-person outside nursery program and Sunday School program during the fall.

Winter programming moved in doors.

Lots of fun coming together and learning with Christ.



Use of Facilities

Mad Science
Pedalheads
Hillside
Montessori
Mindwerx4kids
Filipok
Etobicoke X
Country
Etobicoke
Centennial Choir
Dragonflies
Girl Guides 509th
Brownies 44th

AA
New True Light
Church
Private Meeting
Elections Canada

FILM CREWS:
14 Hours
Productions - In
the Dark
The Boys Season 3
Erin's Guide to
Kissing Girls

Idaho
Productions
GEP One Inc -
One of Us is
Lying
Precious
Productions -
VICAP

Does not include
weddings,
funerals, and
church groups

ELDERS

Elders continued to keep in touch with their "flocks" via phone and by delivering Connections to those unable to access it online.

Welcomed Nancy Roper as a new elder.

Delivered palms to people's homes for Palm Sunday.

Continued to mutually support each other through regular meetings on Zoom.

Ministry and Personnel

Rev. Dr. Trevor Brisbin joined our church in January 2021 as our Transformational Minister.

Zoran Mrkovic retired in August after many years as our property manager.

J&S cleaning services were contracted for daytime cleaning.

Drew Brown joined our ministerial team in September as the Director of Worship Arts.

Had three summer students funded by the government Canada Summer Jobs program.

All staff continued to creatively provide programming through the year with much of the work virtual due to COVID-19 restrictions.

Thanks to Ted Loewen for chairing M&P for many years.

Creative

Worship & Music

Nine months of on-line services on HVUC's YouTube channel and three months of in-person.

Lobby Talk by Zoom.

Organized five lay-led summer services.

Welcomed ushered and greeted during in-person services implementing COVID-19 protocols.



UCW

Virtual monthly meetings were held.

Unit 7 prepared bagged lunches for Youth Without Shelter using re-usable cloth bags.

Joint meeting of units 6 & 7 welcomed Rev. Trevor and wife, Marisol, in a meet and greet.

All units jointly enjoyed speaker Risa Shuman, producer of TVO's Saturday Night at the Movies.

Rev. Trevor, having been associate producer for the movie "Saint Judy," spoke at Unit 7 meeting.

Annual General Meeting held May 30, 2021.

Reports by leaders of units highlighted fundraising by UCW over the last 12 months

A very successful online Christmas Marketplace was held in December and raised over \$4,000. Contributors produced beautiful crafts, home baking. Many thanks to Linda Grass and her team.

COMMUNICATIONS

Original version of *Keeping in Touch* newsletter published. New *Keeping in Touch* designed.

New Humber Valley United Church logo produced.

Website redesigned and updated and social media banners produced.

Two electronic signs and landscaping around them was envisioned, designed and installed.

Summer students completed electronic index of *Keeping in Touch* articles & signage inventory.

Colleen Isherwood joined Susanne Hynes as co-editors of *Connections*.

\$2000+ in advertising sold for the 2021-22 *Connections* newsletter.

Drew Brown joined the committee as social media head in September.

Thanks to Susanne Hynes for chairing this committee for several years.

SHINING WATERS

Kept up-to-date as to what is happening in the UCC Shining Waters' region.

Several members attended Shining Waters' workshops including "Love and Justice: Change and Innovation."



Affirming Church

Workshops and training sessions continued.

New mission drafted for approval by the congregation at the next AGM.

Movie night showing "Indian Horse" followed by animated discussion groups.

Hope to receive the official designation of "Affirming Church" in 2022.



Trustees

Continued responsibility for the safe and secure administration of all church assets and property.

Ensured facilities and buildings are insured, in good condition, well maintained, and used for appropriate purposes.

Management of general and specific restricted funds belonging to the congregation.

Maintained an Investment Committee to manage and oversee our investments, particularly the Manse Capital Fund.



Stewardship & Finance

Oversaw Property and IT Teams as well as Board of Trustees.

Liaised with the Humber Valley Foundation.

Ensured HVUC could fund financial obligations to staff, building maintenance, the wider United Church & community.

Operated at a deficit of just under \$21,000, short of budget forecast of \$59,000, due to grants and incredible financial support from membership.

Daily Bread Prayer Group

Major themes and topics explored were praying scripture, drawing scripture and guided meditation through scripture.

Took part in a series of Lenten reflections.

Further explored anxiety management and mindfulness, meditation, forgiveness, finding God when things are tough, service/helping others, gratitude, and all forms and styles of music to enhance prayer and spiritual growth.

Many different voices of theology were investigated and studied.

Attendance averaged 16 people, 3 days per week.

Have met 400+ times since March 2020.

Pastoral Care

Together with Elders, kept in regular contact with the sick, bereaved and isolated.

Sent regular notes, cards and packages to seniors in residences.

Extra support list compiled for funerals, weddings, etc.

Partnership being built with Parkland on Eglinton including services being played on their TV channel.

DVDs of services sent to Scarlett Heights.

Revera Kingsway shows HV's services in common area.

Offered Life After Loss Bereavement Support program.

Caring

Seniors 55+

Key personnel, Anne and Beverley, could be retained due to grants received.

New programs developed including: Aging Well; Walking Meditation; In the News; Time for Tea and Memoir Group.

Existing programs continued, including: Book Club; Keep Fit; Chair Yoga; Hatha Yoga; Seated Dance, the original Memoir Group and Art/Nature.

Growing participation from HVUC's congregation and the community.

Essential volunteers delivered Daytimers and MabelleArts meals and care kits.

Volunteer-led programs included: Memoir Group; Book Club; Men's Discussion Group; Coffee Time; Fred Torrie Lunch.

"Pop-ups" for outreach included: Silver Creek Park; Parkland and Tapestry seniors residences; M.P. Yvan Baker's Seniors' Programs and; UCC Conferences.

Partnerships developed with community groups, including: Dorothy Ley Hospice; Arts Etobicoke; Neilson Park Community Centre; Backlane Studios.

Donations were received for general 55+ programs, Daytimers and MabelleArts.

PROPERTY

Focus on ensuring our two tenant schools functioned safely.

Ensured electrical and wifi connections operational for new digital church signs.

Helped maintain COVID protocols.

Minor repairs to roof.

No major improvements undertaken due to capital spending freeze.

Retirement of Zoran Mrkovic, long-time custodian who continued to support Sunday services.

Dragan Mrkovic remained evening custodian.

Hired commercial cleaning service who undertook a thorough cleaning.

New team set up to look at use of space needs.

Potential increase in wifi capability delayed by shortage of manufacturer components.



Fundraising

10 COVID-safe fundraising ventures undertaken including: Online Auction, Garden Party, Winter wonderland-themed, guided Wine Tasting, Paper-Shredding.

Ongoing Fundscrip Gift Cards program allowed 3-6% rebate to the church on ordinary shopping by the membership.



Staff & Statistics

We are all grateful for the hard work and devotion of our staff. We would like to thank the following staff members for their invaluable contributions to our church:

Minister: Rev. Dr. Trevor Brisbin
Administrator: Kelly Wells
Director of Music (until August 2021): Jill Diane Filion
Director of Worship Arts (as of September 2021): Drew Brown
Room Bookings Coordinator: Janet McColeman
Finance Officer: Anita Wakeman
AV Coordinator: George Turnbull
Youth and Young Families Coordinator: Licia Meldrum
Church School Leader: Claire Hatje
Assistant Church School leader: Michelle Madill
Nursery Supervisor: Bridgette Jarvis
Property Manager (until August 2021): Zoran Mrkovic
Custodian: Dragan Mrkovic
Summer Students: Collette Billowits, Alexandra Mizgala, Chris Roper.

Weddings

James John Hedley & Claire Sophie Humenik October 9, 2021

Baptisms

Gavin James Hepworth on October 3, 2021

Sophia Rose Ciniello on October 17, 2021

Membership

Active Members: 277; Non-Resident Members: 108; New Members: 2

Funerals Held

5

Deaths of Members in 2021

Betty Walker..... December 10, 1919 - May 22, 2021
Sheila MarshallFebruary 25, 1935 - July 5, 2021
Bette MorganAugust 27, 1930 - January 23, 2021
Bruce DeansAugust 9, 1931 - February 24, 2021
Enid Marilyn Raymond.....January 27, 1927 - April 17, 2021
Doris Walker..... June 1, 1918 - May 27, 2021
Carolyn Patricia Gill.....March 9, 1925 - September 8, 2021
Terry George Slusar December 9, 1938- August 3, 2021
Doreen BerrymanSeptember 30, 1934 - October 24, 2021
Evelyn Fischer.....December 11, 1945 - October 31, 2021
Wilma Sager.....November 10, 1931 - December 3, 2021
Mary Jean Affleck..... May 10, 1938 - December 14, 2021

Stewardship & Finance

The Stewardship and Finance Ministry operates under the board direction of Allan Orr. It comprises 3 main teams:

Stewardship & Finance team led by Gary Halpenny

Property and IT teams led by Peter White

Board of Trustees led by Allan Orr

We are also charged with the responsibility of liaising with the Humber Valley Foundation headed by Dennis Schettler. Since the Foundation is an independent arms-length corporation, it does not report to the Board.

Stewardship and Finance Committee

Chair: Gary Halpenny

Team Members

Charlotte Browning, Bill Cahoon, Barbara Clarke, Howard Langstaff, Bob Kinnear, Joanne Moilliet, Allan Orr, Peter White. My thanks to all for their hard work during the past year.

Responsibilities

The S&F team is responsible for insuring that HVUC is able to fund its financial obligations to our staff, to the maintenance of our building, to the wider United Church and to the community we serve.

2021 Activity

At last year's AGM, the congregation approved a budget that forecast an operating deficit of nearly \$59,000. We ended the year in a deficit position but, at just under \$21,000, the amount was significantly less than forecasted. By way of comparison, the church operated with a small surplus of \$15,000+ in 2020.

In many ways we have much to be thankful for. Despite the significant impact of COVID-19 on our church activities, Humber Valley essentially operated on a combined breakeven basis over the past two years. Two key factors contributed. The first was the incredible financial support from our membership. The second was the infusion of more than \$100,000 in both federal and provincial government Covid- related support grants.

Goals for 2022

Not surprisingly, our primary goal for the coming year will be to work with our minister Trevor Brisbin, his staff and with the Board of Directors to manage income and expenses in a supportive but responsible way as they continue on the journey of implementing the transformational vision for Humber Valley UC.

It is clear that significant governmental COVID-19 grants will not be forthcoming in 2022. Reflecting that, we are asking the congregation to approve a budget deficit that we expect will

Stewardship & Finance *cont'd*

be \$100,000 higher than the one we experienced in 2021. To that end, both staff and volunteer groups have committed to managing their expenses in a responsible manner. It is important to note that while such a deficit is not sustainable over a few years, be assured that we have the financial reserves to support this until the planned transformation begins to bear fruit.

Our last capital campaign was nearly 10 years ago. Given the inevitable needs of an aging building and hoped for expansion of our ministry offerings, plans will soon be underway to launch a new capital campaign sometime this fall in conjunction with our 70th anniversary celebrations.

A few months ago, we started work with our bank to implement methods of electronic payment to add to the existing options of PAR, cheques and cash. The ability for people to submit money via e-transfer was implemented earlier this year. The team is now working on setting up processes to accept payment via credit or debit card. Stay tuned for updates.

Let me close by saying a heartfelt thank you to all of our congregants for your ongoing contributions of time, talent, and money.

Gary Halpenny

Financial Statements

Sources and Uses of Funds as of December 31, 2021

Sources of Funds	2021 Actuals	2020 Actuals	2022 Budget
PAR Givings	155,576	158,703	160,000
Envelopes	75,886	105,349	85,000
Stock Donations – tax receipt	25,068	14,867	35,000
Stock Donations – no tax receipt	18,794	5,488	10,000
Loose	149	1,057	1,500
Net Proceeds from Events/Concerts	12,036	12,726	10,000
Fundraising – with tax receipt	4,836	6,550	2,000
Special Givings – Canada Helps Givings	10,816	23,514	10,000
Estate Givings – Tax Receipt		40,000	
Use of Church	125,256	119,210	145,000
Trustees	25,185	22,520	25,000
HST Rebate	15,000	8,046	9,500
Solar Revenue	6,798	6,738	7,000
Subtotal – Operating Revenues	475,400	524,768	500,000
Transfers in from HFs for Church Operations	22,910	7,599	
Transfers in from Grant HFs for Grant Programs	72,415	36,998	
Federal Grants	79,474	7,840	
Provincial Grants	42,627	1,577	
Subtotal – Funds available for Church Operations	692,826	578,782	
Receipt for Outreach and Capital	28,125	30,423	

Financial Statements *cont'd*

Receipts for HFs – no tax receipt	32,688	58,719	
Total Sources of Funds	753,639	667,924	
Expenditures			
Payroll	428,743	354,865	389,000
Overtime funded by Renters	5,958	9,351	2,000
Overtime for Renters not fully paid for by Renters	40	1,572	
Overtime funded by Church groups	786	4,056	
Guest Ministers & Organists	400	750	1,000
Worship	2,423	1,949	2,000
Music - guest musicians	1,391	32,412	17,000
Music - maintenance	485		1,000
Music - new music & supplies	334		250
Faith Formation – Sunday School & Nursery	312	774	900
Faith Formation – Adults	200	1,196	1,000
Faith Formation – Youth and Young Family Events	856	204	200
Office	24,597	21,246	22,000
Utilities	25,558	26,070	26,500
Property and AV Equipment	86,614	25,860	115,000
Regional Assessment	17,521	17,521	22,000
Insurance and Bank Charges	14,794	14,008	13,000
Hospitality/Fellowship	164	1,135	1,250
Pastoral Relations	781	237	1,000
Elders		121	150
Stephen Ministry			100
Grant Funded Programming	72,415	36,998	
Mission and Service	2,015	3,868	1,000
Communications (includes Connections)		1,600	1,500
Board	336	150	500

Financial Statements *cont'd*

Ministry & Personnel	891	2,273	1,000
Young Adult Fellowship Group			1,500
Solar Equipment Depreciation	5,212	5,143	5,000
Subtotal Operating Expenses	692,826	563,359	625,850
Operating Surplus/Deficit	(20,984)	15,423	(125,850)
Transfers of HF Receipts to HFs	60,813	89,142	
Transfer of Operating Deficit to Capital Holding Funds	20,984	0	
Total Operating Expenditures and Transfers to HFs	753,639	652,501	
Total Sources of Funds less Expenses and Transfers to HFs	0	15,423	

Balance Sheet as of December 31, 2021

ASSETS	
Cash – Capital Savings Account	12,700
– Current and payroll accounts	126,347
Capital Funds invested with Trustees	90,954
Accounts Receivable – Trustees	7,000
– HST and other	18,195
Solar Equipment	8,835
TOTAL ASSETS	264,031
LIABILITIES	
UCC Solar Loan	12,081
Accounts Payable	16
Holding Fund Balances – see note 1	251,934
TOTAL LIABILITIES	264,031

Financial Statements *cont'd*

EQUITY	
Previous Year End Equity	0
Current Year Income	0
TOTAL EQUITY	0
TOTAL LIABILITIES AND EQUITY	264,031

Holding Fund Details as of December 31, 2021

HOLDING FUND	As of Dec. 31/20	Receipts	Expenditures	As of Dec. 31/21
HF - Memorial Fund	13,268	100	1,734	11,634
HF - Capital Campaign – see note 1 & 2	172,557	18,444	27,984	163,017
HF – Purse		4,405	4,405	
HF – UCC Seeds of Hope		5,000		5,000
HF – Embracing the Spirit Seniors		4,000	4,000	
HF – Embracing the Spirit Youth		4,650		4,650
HF – Transformation Fund & Emerging Spirit Grant	7,150		4,650	2,500
HF – Soloist	226	5,250	5,476	
HF – Music	9,876			9,876
HF – Summer Hospitality	1,595		1,595	
HF – New Lighting	748			748
HF – Sanctuary Windows	16,695		14,000	2,695
HF – Electronic Sign		35,904	35,904	
HF – Observer		55	55	
HF – Steed Hall	472			472
HF – Watt & Foundation Memorial	847			847
HF – Vintage Fitness	582			582

Financial Statements *cont'd*

HF – Mindwerx Church Repairs	1,925			1,925
HF – Daytimers	642	6,030	4,742	1,930
HF – Growth Grant		20,000	15,601	4,399
HF – New Horizons Grant #3		24,693	21,023	3,670
HF – New Horizons Grant #2	18,886		18,886	
HF – Urban Community Garden		2,572	2,572	
HF – Daytimers Donations		6,501	3,219	3,282
HF – Mabelle Arts Donations		1,090		1,090
HF – Foundation Donation	16,959	20,000	19,906	17,053
Outreach Donations				
HF – Water Well	5,038	665	5,038	665
HF– Gain		1,675		1,675
HF – Water First		2,870		2,870
HF – Benevolent Fund	1,018	30	750	298
HF – White Gift		1,940	1,020	920
HF – Youth without Shelter	1,537	2,187	2,267	1,457
HF – Youth without Shelter Garden Project		3,441		3,441
HF – Leprosy	560	955	1,515	
HF – SCAW		1,050		1,050
HF – Neema Child Project	25		25	
HF – Dorothy Ley Hospice		6,230	6,205	25
HF – Outreach		4,763	600	4,163
Total Outreach Donations and Expenditures – note 2	8,386	25,806	17,420	
Total Holding Funds	270,607		203,173	251,934

Financial Statements *cont'd*

Capital Campaign Funds Summary

Total Funds Received as of Dec. 31, 2020			533,096
Funds Received in 2021			4,720
Total Funds Received as of Dec 31, 2021			537,816
Allocations		Funds Spent	Funds Available
Ministry and Stewardship (42% allocation)			225,940
	2013	75,159	
	2014	50,987	
	2015	524	
	2016		
	2017	-18,002	
	2018	29,374	
	2019	-14,715	
	2020	-1,638	
	2021	1,873	
Funds Remaining			31,537
Capital Improvements (33% allocation)			177,445
	2013	33,370	
	2014	28,835	
	2015	0	
	2016	19,367	
	2017	-4,916	
	2018	22,746	
	2019	-12,976	
	2020	0	
	2021	2,144	
Funds Remaining			11,086

Financial Statements cont'd

Outreach (25% allocation)			133,249
	2014	17,328	
	2015	15,000	
	2016	21,500	
	2017	15,652	
	2018	23,530	
	2019	4,795	
	2020	7,000	
	2021	10,240	
Funds Remaining			15,359
Total Spent/Total Funds Remaining (note: some remaining funds have been allocated for certain initiatives)		284,269	163,017

Trustees

The Board of Trustees of HVUC is responsible for the safe and secure administration of all church assets and property. This means that we ensure that all church facilities and buildings are adequately insured, are in good condition, are well maintained, and used for appropriate purposes. We also manage general and specific restricted funds belonging to the congregation.

As at December 31st, 2021, the Trustees had \$1,007,088 under administration, with the money held in three funds.

General and Specific Fund

\$116,550 for loans and expenses judged to be relevant to enhancing the interests and well-being of HVUC. During 2021, there was no transfer from these funds made to the church.

Capital Fund

\$121,920 is the fund held as part of the 2012 campaign "60 and Beyond". This money is to be held while the executive committee decides on its application. Funds raised to Dec 31, 2012 (\$235,000) were transferred to the Trustees to be invested and held for the

church's use. During 2013 and 2014 \$33,000 and \$100,000 of such funds were transferred back to the church. During 2016, additional money was transferred into this fund accounting for most of the increase of \$90,218. During 2018, the Trustees transferred \$125,000 from this fund to support the operations of the church. There were no transfers from this fund made to the church in 2020 and 2021.

Manse Capital Fund

\$768,618 is held in trust and part of it is restricted per the current rules of the United Church of Canada, and all

related investment income is used solely to augment/support HVUC ministerial costs. These activities allowed the Trustees to contribute \$24,317 in 2021 to cover ministerial costs.

The Trustees maintain an Investment Committee to manage and oversee our investments, particularly the Manse Capital Fund.

Your Trustees for 2022 are: Kathleen Black (Treasurer), Ted Loewen, Charlotte Browning, Allan Orr, Gary Halpenny (Chair), Dennis Schettler, Rob Kinnear, Murray Smith

Allan Orr

Trustees Financial Statement

**HUMBER VALLEY UNITED CHURCH
STATEMENT OF FINANCIAL POSITION OF FUNDS
UNDER THE ADMINISTRATION OF THE BOARD OF TRUSTEES
(prepared without audit)
AS AT DECEMBER 31, 2021
(with comparative figures as at December 31 2020)**

	2021	2020
	<u>TOTAL</u>	<u>TOTAL</u>
	\$	\$
ASSETS		
Cash and cash equivalents	226,885	199,766
Due from broker	1,520	7,788
Investments (Note 2)	787,356	651,136
	<u>1,015,760</u>	<u>858,689</u>
LIABILITIES		
Accounts Payable	2,541	5,028
Accounts payable to Church	6,131	6,868
Accounts payable to Humber Valley Foundation		-
	<u>8,672</u>	<u>11,896</u>
FUNDS (Note 1)		
Balance December 31	<u>1,007,088</u>	<u>846,793</u>
	<u>1,015,760</u>	<u>858,689</u>

	2021				2020			
	General & Special Fund	Capital Fund	Manse Capital Fund	TOTAL	General & Special Fund	Capital Fund	Manse Capital Fund	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$
INCOME								
Interest	75	76	496	647	189	188	1,263	1,639
Dividends	3,586	3,662	23,821	31,069	3,175	3,157	21,257	27,589
Gifts	-	-	-	-	-	-	-	-
Unrealized gain (loss) on securities	13,886	14,209	92,434	120,530	(2,171)	(2,105)	(14,634)	(18,911)
Realized gain (loss) on securities (Note 2)	4,058	4,145	26,955	35,158	-	-	-	-
Transfer from Humber Valley Church (Note 1)	-	-	-	-	-	-	-	-
	<u>21,605</u>	<u>22,093</u>	<u>143,707</u>	<u>187,405</u>	<u>1,193</u>	<u>1,239</u>	<u>7,886</u>	<u>10,317</u>
EXPENDITURES								
Transfers to Humber Valley Church (Note 1)	-	-	24,317	24,317	-	-	22,520	22,520
Audit and Appraisal Fees	2,597	-	-	2,597	2,500	-	-	2,500
Bank Charges & Sundry	195	-	-	195	116	-	-	116
	<u>2,792</u>	<u>-</u>	<u>24,317</u>	<u>27,109</u>	<u>2,616</u>	<u>-</u>	<u>22,520</u>	<u>25,135</u>
Excess (deficiency) of Income over Expenditures	18,813	22,093	119,390	160,296	(1,423)	1,239	(14,634)	(14,818)
Fund Balance, Beginning of Year	97,737	99,828	649,228	846,793	99,160	98,589	663,861	861,611
Fund Balance, End of Year	<u>116,550</u>	<u>121,921</u>	<u>768,618</u>	<u>1,007,088</u>	<u>97,737</u>	<u>99,828</u>	<u>649,228</u>	<u>846,793</u>

Trustees Financial Statement cont'd

**HUMBER VALLEY UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS OF THE
BOARD OF TRUSTEES
(prepared without audit)
FOR THE YEAR ENDED DECEMBER 31, 2021**

1 FUNDS

a) GENERAL AND SPECIAL FUND

There are no restrictions on the application of the capital and income of this Fund.

Designated donations and transfers established a capital fund for the provision of loans deemed appropriate and necessary to advance the interests of the congregation.

There are no restrictions on the application of the undesignated bequests.

During 2005, the Fund advanced \$50,000 to ministerial staff as a non - interest bearing loan to facilitate the purchase of a residence. This loan was repaid in 2010.

During 2018, the Trustees approved a special transfer of \$15,000 from this fund to the church

b) CAPITAL FUND

During 2012 the church celebrated Sixty and Beyond. Funds raised to Dec 31 2012 (\$235,000) were transferred to the Trustees to be invested and held for the church's use.

During 2013, \$33,000 of such funds were transferred back to the church.

During 2014, \$100,000 of such funds were transferred back to the church.

During 2016, the church received a donation and transferred \$75,842.95 to the Trustees to be invested and held for the church's use

During 2018, \$125,000 of such funds were transferred back to the church.

c) MANSE CAPITAL FUND

The Fund consists of the proceeds, less applicable expenses, from the sale of the manse property. As required by the United Church of Canada, the Fund must be accounted for separately, with the investment income therefrom to be used only to provide ministerial housing. Gains on the sale of securities have been accumulated in the Fund.

During 2010 the Board of Trustees received \$203,840 from the Manse Fund formerly held by St. Luke's United Church.

During the year \$24,317 (2020-\$22,520) was paid or accrued as payable to the Church to be applied to housing allowance costs.

Trustees Financial Statement cont'd

2 INVESTMENTS

Details of the equities held at year end:

	Cost \$	Market Value \$
Stocks:		
1,200 Algonquin Power	16,698	21,912
1000 BCE	47,812	65,810
600 Brookfield Infr Ptnr LPU	41,314	46,026
750 Brookfield Renew Ptn LPU	9,020	33,750
187 Brookfield Renew A exch	7,285	8,643
500 Ci Tech Giants Cov ETF	11,843	11,415
500 Capital Power Corp	14,543	19,685
1000 Dream Industiral	14,354	17,150
400 Emera Incorporated	22,046	25,220
700 Enbridge Inc.	31,853	34,573
400 Fortis	20,716	24,352
497 Harvest Hlthcre LDR A ETF	4,252	4,379
1003 Harvest Hlthcre LDR A ETF	8,581	8,836
600 Manulife Financial Group	15,222	14,460
1000 Mullen Group	13,226	11,590
500 Northland Power	11,637	18,910
1,200 Power Corp	43,532	50,100
1,500 Pfizer	29,412	112,101
400 Royal Bank	52,080	53,640
1,000 Sienna Senior Living	18,079	14,980
1,600 Telus	35,235	47,664
1,000 Toronto Dominion	43,463	96,850
186 Viatrix		3,186
400 Units Granite Reit	26,546	42,123
	<u>538,750</u>	<u>787,356</u>

During the year the following sales occurred:

	Proceeds	Original Cost	Gain(loss)
2,000 H&R Reit	32,083	47,512	(15,429)
100 Fairfax Holdings Ltd	56,173	19,587	36,586
1,000 Melcour Reit	7,068	10,734	(3,666)
380 Suncor Energy	8,495	42,470	(33,975)
1,000 TD Bank	95,105	43,463	51,642
	<u>198,924</u>	<u>163,766</u>	<u>35,158</u>

3 CHARITABLE STATUS

Humber Valley United Church is a registered charity under the Income Tax Act (Canada) and, as such, is exempt from income taxes.

4 STATEMENT OF CHANGES IN FINANCIAL POSITION

No statement of changes in financial position has been presented as the information is disclosed elsewhere in the financial statements.

5 AUDITED FINANCIAL STATEMENTS

The 2019 and 2020 financial statements have been audited and are available for perusal at the Church office. The 2021 financial statements will be audited in due course.

Vision for the Future

Rev. Dr. Trevor Brisbin

At Humber Valley United the image of the melting iceberg has resonance. It reminds us of a special time when we were all together. The words harken back to fun, friends and events that make our church so special. "Our Iceberg is Melting" also reminds us of the uncomfortable reality that our church and our world is changing rapidly and the implications for Humber Valley are consequential.

A recent article stated: The UCC (United Church of Canada) is the country's second-largest Canadian Christian denomination. It accounted for 14.6 per cent of Canadian Christians in 1985. In 1996, that number declined to 9.7 per cent and to just 3.8 per cent in 2019.

Global News, January 8, 2022.

It is estimated that the United Church of Canada closes roughly a church a week. And that isn't expected to slow down.

Leadership

One way to understand leadership is to recognize leaders are those who see the world as it is and insist "it doesn't have to be this way."

At the HVUC Board Retreat in November, there emerged a clear consensus that now is HVUC's time to lead. We don't have to sit back and accept extinction as our fate. Perhaps now more than ever, this moment is pregnant with potential.

Transformation

There has been a lot of talk at HVUC about transformation. The reason this has become such a focus is because transformation is what's required if we are to continue in our inspiring tradition of impacting lives.

Who

The obvious question that needs answering is 'who' are we going to impact? This is where the reality of our melting iceberg becomes very relevant.

The truth is fewer and fewer people have any inclination toward church. As demonstrated by declining UCC membership, people are running from churches not to them.

BUT...

While many churches are facing closure, there are other churches in the GTA that are thriving. Week after week, packed with 20, 30, 40, 50-somethings, excited about their faith, longing for community, desperate to make a difference in the world. Committed to engaging worship, relevant liturgy and authentic teaching, these churches show us there is hope.

Reality Check

As exciting as it is to imagine hundreds (sometimes thousands) of people filling a church week after week, the sad reality is most of the growing churches in the city are theologically conservative, enforcing a narrow view of God, faith, and human sexuality and relationships. They are churches that promise "all are welcome" - yet refuse participation to those who don't fit a narrow ideal of gender or sexual identity.

So?

Increasingly, more people who once found meaning in these conservative churches are realizing the harm being inflicted onto LGBTQ2S+ people. Church attenders are beginning to question the morality of belonging to hetero-exclusive communities. Many are beginning to leave.

Their iceberg is melting.

The Need

The hardest part for the disenfranchised demographic leaving conservative churches is they aren't done with God or even Christian community. They love the church; they've invested so much into the church. They are best described as not wanting to leave God or church, but needing to leave the small-minded church that once pointed them toward God.

The Pill to Swallow

For most leaving conservative churches a United Church would not be considered an option. The cultural and liturgical gap is simply too great. It feels too foreign.

Superpower

This is our superpower at Humber Valley United. We are uniquely situated to speak directly to these people in ways that resonate. We are a space of theological generosity, inclusion and acceptance, where those looking for an affirming faith community can feel at home.

The HVUC Difference

The Board believes a deliberate connection with this demographic is a way to make a real impact on lives. As icebergs melt around us, we have the opportunity to be a lifeboat, inviting the disenfranchised to help us create a more generous space of faith where all gender expressions and sexual identities, can worship, belong and grow in relevant ways.

Lifeboats are never fancy. Their value is not in their complexity but in their proximity and timeliness. This is the time for Humber Valley to reimagine ourselves as a refuge for those seeking exactly what we're good at: dynamic Christianity: radical acceptance: and life-changing community. The trick is, as the world has changed, we too need to change our expectations for how these things can look at HVUC. But maybe that's not too much to ask, because when you're a lifeboat, what matters most are the lives coming aboard.



Shining Waters

We at Humber Valley need and want to have a strong relationship with the United Church of Canada. A primary way to do that is with our strong relationship with our UCC Region, Shining Waters. We, Gail Hamblin and Wilma Crago, are your HVUC voice at Shining Waters, and are ex-officio members of the HVUC Board.

In our role, it is our responsibility to keep Humber Valley up to date with the

happenings in the Shining Waters Region. Part of our job is to pass along communications to appropriate people and committees within our church, so we can be relevant and engaged with the progressive goals of the United Church of Canada. Gail has been very active as a Pastoral Relations Liaison providing help to churches who need assistance in determining new directions for their ministry. The Region has many committees

that offer support to congregations. We also keep you informed of UCC, EDGE and Regional workshops; several members have recently attended workshops, such as one entitled "Love and Justice: Change and Innovation". UCC and Shining Waters activities are communicated through E-ssentials emails.

Gail Hamblin and Wilma Crago

Pastoral Care

The PC team continually made efforts to keep in regular contact with the sick, bereaved, isolated with the assistance of the Elders.

We sent little notes and prepared packages for our congregants in the senior residences on a regular basis so that they would know they are in our thoughts and prayers.

The team carried on with our very successful card ministry.

A list of volunteers was formed to provide extra support during funerals, weddings, in person Sunday services and events.

We are building a partnership with Parkland on Eglinton senior residence. At

this time they are showing our Sunday morning services and hymn sings on their common channel. We also provided DVDs of services and hymn sings to Scarlett Heights residence. The Revera Kingsway showed HV's services in a common area

The PC team jointly sponsored Deborah Hart's Bereavement Support program (Life After Loss). It was offered virtually in January & February.

Personal invitations were sent out to the bereaved in December for the Gift of Hope service. The PC team assisted Trevor and Drew with the Gift of Hope service on December 16th. The service as was both live and online.

Thank you to all of the Elders, Kelly Wells,

George Turnbull for all of their help in HV's Pastoral Care activities.

Kathy Kitchen (chair)

David Dallimore (past chair)

Rev Dr. Trevor (ex-officio)

Lynn Manning (minute Secretary)

Wanda Sekunda (card Secretary)

Anne Pietropaolo (55+ activities)

Bill Cahoon, Barbara Clarke, Bob Kinnear, Laureen Kinnear, Ruth Johnson, Rose MacLean, Sally Jo Martin, Joan Rayner, Sally Roper, Wanda Sekunda, Joanne Stenerson.

Kathy Kitchen

Property

General

The Property Team spends most of its time maintaining the routine functioning of the church, doing tasks such as fixing fences and worrying about water run-off from the parking lot. With the church closed for most of 2020 and 2021, many of the property tasks were focused on ensuring the two schools could function safely.

During 2021, Property was heavily involved in establishing the electrical and Wi-Fi connections that enable our new church signs to operate. Property is also part of the team that establishes and maintains COVID protocols.

Freeze on Capital Spending

Given the uncertainty of funding during COVID-19, the HVUC Board froze the Capital budget during 2021. Some minor repairs were made to the roof, but no other major improvements were undertaken.

Retirement of Chief Custodian

After 27 years of taking care of our church, Zoran Mrkovic took a well-deserved retirement in 2021. Zoran's retirement was not only the loss of a capable and skilled person, but the impetus for a complete review of our custodial needs for the foreseeable future. After looking at what other Churches were doing and listening to advice from many, a decision was made that we would engage a commercial cleaning service to meet our needs. We also chose to retain Dragan Mrkovic to

cover evenings and Saturdays, and accepted Zoran's offer to deal with Sunday services.

We recognize that this decision means we do not have regular maintenance/repair staff, and maintenance/repair tasks will have to be dealt with as they arise.

Our new contractors undertook a thorough cleaning of every aspect of the church from rafters and ceilings to basement and sump pits. We then examined the five types of flooring that exist within the church and decided on the appropriate cleaning and care each requires. Each floor type and location were slotted into a major maintenance schedule and we started our new approach to monitor how much use a floor can take before it needs a major maintenance treatment.

Grants from Government for Capital Projects

With the inability to spend church Capital funds, we have examined all of the current government incentive programs to see if we can find funding for some projects. A particular concern is the large amount of single pane glass in the outside walls of the Church, which expose us to extensive heat loss. Although we reviewed several approaches, we have found the Government dollars that would ordinarily be applied to energy-saving programs, have been redirected to COVID 19 projects. Thus we have not yet benefitted from any incentive programming for window replacement.

Accommodation and Use of Church Study

As we have changed programs, hired new staff and initiated new activities, we have found it timely to step back and take a look at the overall needs of all the users of the church with regard to the allocation of space. Room allotment directly affects staff, volunteers, and renters, as well as ongoing functions and activities within the Church. A new team consisting of the Minister, representatives from the Board, Finance, Room Bookings, Tenant Relations, and Property has been set up to perform this function. Results are expected during the current fiscal year; implementation may require some capital funding.

Thanks

As always there is thanks owed to many who contribute their time to assist in the delivery of the Property program, and I wish to thank each and every one of you.

Highlights from 2021 in Information Technology Equipment

There has been little change in the past fiscal year in this program. Minor adjustments have kept us current and the system has worked very well. There was an intent to increase the capability of the Wi-Fi system within the church but that project has been delayed by a shortage of components from the manufacturer.

Peter White

Fundraising

During 2021, COVID continued to provide major challenges to the HVUC Fundraising Committee. For many years, our most successful fundraising activities have been occasions that involved large numbers of people, such as concerts, dinners and dramatic performances. It is a credit to the Committee members that they nevertheless managed to come up with 10 different COVID-safe Fundraising ventures in 2021. Three new highlights this year were an Online Auction that brought some

of us treasures we didn't know we were missing, a delightful Garden Party that gave us the opportunity to truly stop and smell the roses, and a Winter Wonderland themed guided Wine Tasting. Here is a summary of these projects and the money they raised in 2021.

If you are not already using the Fundscrip program, we encourage you to consider doing so. This is the easiest and least painful way to support the church. You shop where you ordinarily shop, you spend

what you ordinarily spend, and the church gets a rebate to 3 - 6%. Kathy or Lynn would be more than happy to explain the program to you.

We are very grateful to the members of the congregation and the community who continued to support our efforts. As the COVID protocols lift, we look forward to bringing you some exciting new ideas for putting the Fun in Fundraising.

Joan Belford

Fundraising Summary for 2021

Event	Amount Raised
Masks	\$ 170.00
Lanyards	\$ 50.00
KIT & Connections Dedications	\$ 855.00
Lenten Cans	\$ 3,650.80
Virtual Auction	\$ 2,390.00
Garden Party	\$ 1,000.00
Shredding Day	\$ 3,123.25
Car Rally	\$ 430.00
Wine Tasting	\$ 2,000.00
Fundscrip	\$ 1,592.76
Total	\$ 15,261.81

Seniors Advisory

The Seniors' Programs continued through 2021 supported by funding from the Federal Government and the United Church of Canada. We are fortunate and very grateful to both organizations for renewing their substantial grants.

With this funding we could continue the contracts with our key personnel - Anne and Beverley. We are blessed to have their commitment, enthusiasm, initiative and friendliness which make these programs possible - thank you both!

New programs were developed e.g. Aging Well; Walking Meditation; In the News; Time for Tea and a second Memoir Group. Existing programs e.g. Book Club; Keep Fit; Chair Yoga; Hatha Yoga; Seated Dance, the original Memoir Group and Art/Nature

walks remain very popular. Participation continues to grow - more or less equally split between HVUC's Congregation and the Community - both in Central Etobicoke and far distant, thanks to Zoom.

Volunteers remain essential in helping with ever popular Daytimers and MabelleArts programs, both of which involved physically assembling and then delivering meals and care kits. Volunteers are also key to running many programs, e.g. Memoir Groups 1&2; the Book Club; Men's Discussion Group; Coffee Time; Fred Torrie lunches, etc. We are very grateful to our willing and dependable volunteers - many thanks to you all.

Outreach continues to grow with "Pop-ups" at Silver Creek Park and on the HVUC

grounds; with Parkland and Tapestry Seniors Residences; presentations on M.P. Yvan Baker's Seniors' Programs and; at UCC Conferences. Partnerships have developed with local community groups, e.g. Dorothy Ley Hospice; Arts Etobicoke; Neilson Park Community Centre; Backlane Studios, etc. We have experimented with hybrid meetings and are committed to building capacity to provide inclusive programs.

Participants continue to be very generous with their donations -both to the general 55+ programs and more specifically to Daytimers and MabelleArts. To all - many thanks - your contributions help to make many of the Seniors' programs possible.

Roger Wallis

Outreach

Effect Hope Campaign to aid the Leprosy Mission raised \$1,500.

Souper Sunday collected 16 dozen cans of soup which were sent to Youth Without Shelter residence and St. James United Foodbank.

Cheques sent to St. James Foodbank, Womens Habitat, Ernestines, and Sistering agencies.

Cheques sent to Lake Scugog and Sparrow Lake United Church camps .

Funds donated to Youth Without Shelter for Monthly dinners:

amounted to \$200 per month.

Our Hike for Hospice, around the church helps raise over \$10,000 for HVUC members and friends.

In December \$1,500 for each of Water First and Water For Life (GAIN).

Funds from the REDI committee ticket sales for the movie "Indian Horse" went to Indspire for bursaries for Indigenous youth.

Sally Jo Martin and Barbara Clarke

UCW Charitable Donations

Mission and Service	1,600	Sandy Saulteaux Spiritual Centre Inc.	70
Massey Centre	280	Lake Scugog Camp.....	280
Fred Victor Centre	220	Sparrow Lake Camp	150

Income Received during 2021

Bid's n' Bites		carryover projects	13660.81
Donations		carryover supplies	2,328.50
Income from funerals		income	4,418.15
Christmas Market	4418.15		
HST refund		Income for 2022	20,407.46
Ladies Night Out			
TOTAL Income received during 2021 for use in 2022	4418.15		

Note: The United Church Women's budget is set according to income received during the previous year. The amount of income available for 2021 was 29038.36. The amount of income available for **2022**, through Fundraisers, Donations, and Other will be **\$20,407.46**
Included in this sum is **\$13668.81** from 2021 church projects that will be carried over to 2022 Church Projects and **\$2328.50** carryover from 2021 yearly budget which is added to the 2021 income for 2022 budget

Expenses during 2021	Budget 2021	Actual Expenditures	Balance as of Dec. 31, 2021
Outreach			
M&S of United Church of Canada	1,600.00	1,600.00	-
United Church Charities	1,000.00	1,000.00	-
Local, National & International Charities	2,600.00	2,600.00	-
Total Outreach	5,200.00	5,200.00	-
UCW General Expense			
Office	100.00	66.66	33.34
Audit	300.00	-	300.00
Annual & General Meetings	400.00	-	400.00
Gifts	400.00	502.84	- 102.84
Toronto West Presbyterial UCW Expense	400.00	252.00	148.00
Miscellaneous UCW Expense	100.00	-	100.00
Total UCW General Expense	1,700.00	821.50	878.50
Congregational Expense			
Sunday Coffee & Special Occasions	1,000.00	-	1,000.00
Kitchen & Hearth	350.00	-	350.00
Miscellaneous Congregational Expense	100.00	-	100.00
Total Congregational Expense	1,450.00	-	1,450.00
Total Yearly Expenses	8,350.00	6,021.50	2,328.50
Church Projects		7,000.00	
Balance Remaining as of Dec 31, 2021			15,989.31

Communications

2021 was a very busy and eventful year for the Communications Committee.

The final edition of the newsy version of *Keeping in Touch*, number 99, was published on April 15. In addition to keeping the congregation informed and publishing original writing and stories about the church and the congregation it raised more than one thousand dollars in sponsorships. *Keeping in Touch*, redesigned and with a more information/event focus, is continuing to be published on Thursdays, edited by Kelly Wells.

The Committee produced a new logo for the church; approved by the Board. This logo is to be used on all official HVUC documents and is prominent in our promotional materials, social media and on our outside signs.

The HVUC website was redesigned and updated. New banners employing the new logo were designed and uploaded to our social media sites.

Two new electronic signs were installed on the HVUC property in April. The

Communications Committee initiated and led this project. Guidelines for messages on the signs were produced. The Communications Chair and the Chair of the Board ran a campaign to raise funds to pay for a shortfall in the funds required to pay for the signs and related infrastructure. A gardening committee under the leadership of the Communications Chair raised funds, designed the landscaping around the signs, purchased materials, prepared the soil, planted the shrubs and flowers, and made sure they were well watered and fertilized. The lead for the sign ministry was moved from Rev. Trevor to Deb Turnbull.

HVUC summer students completed two projects for Communications: an electronic index to articles in *Keeping in Touch* and a visual inventory of HVUC signage inside and outside the building.

The frequency of *Connections*, the HVUC newsletter was changed from quarterly to monthly starting in May. Colleen Isherwood joined Susanne Hynes as co-editor. A new price structure for ads in

Connections was established and more than \$2000 in advertising was sold for the 2021-2022 year. Readers are encouraged to read *Connections* electronically but print copies are available to pick up in the church and are being distributed to a list of people who do not have computers.

Connections continues to be enthusiastically supported by the congregation. The editors are very pleased that so many people submit contributions that reflect suggested themes and the life of the church.

Drew Brown joined the Committee in September and is responsible for HVUC's social media. Susanne Hynes submitted her resignation as chair as of the end of 2021.

Members of the Committee: David Dallimore, Nancy Roper, Colleen Isherwood, Pippa van der Vliet, Drew Brown, Kelly Wells, Rev. Trevor Brisbin (ex officio), Susanne Hynes (chair).

Susanne Hynes

VISION STATEMENT

Humber Valley United Church is a place where everyone belongs.

Just as God rejoices in the goodness and diversity of creation, we celebrate the richness that diversity brings to our church.

We open our hearts and community, respecting differences, honouring uniqueness, seeking social justice, and growing in mutual love, to all people.

In Christ, persons of all sexual orientations, gender identities, economic status, racialized groups, ages, cultures and abilities are welcomed to participate in the full life of the church including membership, leadership, the Lord's Supper, baptism, marriage and funerals.

STATEMENT AND POLICIES TO BE APPROVED DURING THE AGM

Baptism Policy

Baptism is a symbolic action that signifies the new life God gives us as we join the church community. Baptism uses water as a symbolic cleansing that signifies the acceptance

of new life within the church family. The sacrament of baptism is the single rite of initiation into the Christian community, the church.

Humber Valley United Church

offers baptism to all ages. We believe the gift of God's love doesn't depend on our ability to understand it, so we baptize people as infants right up through adulthood.

With children, instruction is given to parents or sponsors to equip them for the child's Christian nurture. During the ceremony, which usually takes place as part of a regular worship service,

everyone in the congregation pledges support for the child and their parents.

Persons of all sexual orientations, gender identities, economic status, racialized groups, ages, cultures and abilities are welcomed to be baptized at Humber Valley United church.

Baptism is not a requirement for God's love. We believe

people who die without baptism are in no way condemned, lost, or damned.

Baptism in the United Church is recognized by all denominations of the Christian church that practice infant baptism.

If you are seeking baptism for yourself or your child, please contact us at hvuc.ca.

Funeral Policy

A funeral is an opportunity to remember and give thanks for the life of the person who has died. Funerals are a time when we remember,

grieve, laugh and cry, comfort one another in our sorrow, say goodbye and find ways to carry that person's light and legacy into the future.

Funerals are a sacred time and an important time to gather as community, share stories, hear words of hope and faith.

Humber Valley United Church believes that everyone has a right to a funeral service. Persons of all sexual orientations, gender identities, economic status,

racialized groups, ages, cultures and abilities are able to have a Christian funeral service at Humber Valley United Church.

If you are seeking a place for a funeral service for a loved one, please contact us at hvuc.ca.

Marriage Policy

Humber Valley United Church is a place where any two people can be married in a Christian ceremony.

Couples of all religious backgrounds and traditions, gender combinations, culture, abilities, and economic status are welcome to be married at Humber Valley United Church.

In consultation with each couple, we make the ceremony particular to you by planning certain aspects around who you are as a couple.





Humber Valley

UNITED CHURCH

www.hvuc.ca | 76 Anglesey Blvd., Toronto ON M9A 3C1 | 416-231-2263

